

W. Rate Sheet Dated: 1/14/2022

Release Time: 4:15 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.357	99.357	98.936	2.750	98.928	98.928	98.506	1.875	94.837	94.837	94.537	3.125	98.669	98.669	98.369
2.875	99.625	99.625	99.203	2.875	99.144	99.144	98.722	2.000	95.072	95.072	94.772	3.250	99.430	99.430	99.130
3.000	99.878	99.878	99.456	3.000	99.351	99.351	98.930	2.125	95.308	95.308	95.008	3.375	99.519	99.519	99.219
3.125	100.127	100.127	99.705	3.125	99.539	99.539	99.117	2.250	96.630	96.630	96.263	3.500	99.608	99.608	99.308
3.250	101.088	101.088	100.666	3.250	100.611	100.611	100.189	2.375	96.857	96.857	96.490	3.625	99.341	99.341	99.041
3.375	101.238	101.238	100.816	3.375	100.697	100.697	100.275	2.500	97.073	97.073	96.705	Margin = 2.250		Index = 0.410	
3.500	101.483	101.483	101.061	3.500	100.861	100.861	100.440	2.625	97.286	97.286	96.919	30 Year OTC			
3.625	101.710	101.710	101.288	3.625	101.038	101.038	100.617	2.750	98.607	98.607	98.302	Rate	30 Day	45 Day	60 Day
3.750	102.017	102.017	101.717	3.750	101.544	101.544	101.244	2.875	98.810	98.810	98.505	4.000	100.169	100.169	99.669
3.875	102.141	102.141	101.841	3.875	101.602	101.602	101.302	3.000	99.005	99.005	98.701	4.125	100.363	100.363	99.863
4.000	102.344	102.344	102.044	4.000	101.699	101.699	101.399	3.125	99.181	99.181	98.876	4.375	100.856	100.856	100.356
4.125	102.538	102.538	102.238	4.125	101.823	101.823	101.523	3.250	100.059	100.059	99.759	4.500	100.993	100.993	100.493
4.250	102.931	102.931	102.731	4.250	102.493	102.493	102.293	3.375	100.232	100.232	99.932	4.625	101.158	101.158	100.658
4.375	103.031	103.031	102.831	4.375	102.522	102.522	102.322	3.500	100.385	100.385	100.085	4.875	100.885	100.885	100.385
4.500	103.168	103.168	102.968	4.500	102.638	102.638	102.438	3.625	100.549	100.549	100.249	5.000	101.058	101.058	100.558
4.625	103.333	103.333	103.133	4.625	102.762	102.762	102.562	3.750	99.544	99.544	99.244	5.125	101.193	101.193	100.693
4.750	103.020	103.020	102.820	4.750	102.666	102.666	102.466	3.875	99.691	99.691	99.391	5.500	102.403	102.403	101.903
4.875	103.060	103.060	102.860	4.875	102.696	102.696	102.496	4.000	99.796	99.796	99.496	5.625	102.538	102.538	102.038
6.250	106.000	106.000	105.800	6.250	102.983	102.983	102.783	4.125	99.911	99.911	99.611	6.250	102.562	102.562	102.062

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	99.457	99.357	99.357	98.936	2.750	98.753	98.653	98.653	98.231	1.875	96.967	96.867	96.867	96.567
2.875	99.725	99.625	99.625	99.203	2.875	98.969	98.869	98.869	98.447	2.000	97.202	97.102	97.102	96.802
3.000	99.978	99.878	99.878	99.456	3.000	99.176	99.076	99.076	98.655	2.125	97.438	97.338	97.338	97.038
3.125	100.227	100.127	100.127	99.705	3.125	99.364	99.264	99.264	98.842	2.250	98.760	98.660	98.660	98.293
3.250	101.188	101.088	101.088	100.666	3.250	100.411	100.311	100.311	99.889	2.375	98.987	98.887	98.887	98.520
3.375	101.438	101.338	101.338	100.916	3.375	100.597	100.497	100.497	100.075	2.500	99.203	99.103	99.103	98.735
3.500	101.683	101.583	101.583	101.161	3.500	100.761	100.661	100.661	100.240	2.625	99.416	99.316	99.316	98.949
3.625	101.910	101.810	101.810	101.388	3.625	100.938	100.838	100.838	100.417	2.750	99.637	99.537	99.537	99.232
3.750	102.217	102.117	102.117	101.817	3.750	101.744	101.644	101.644	101.344	2.875	99.840	99.740	99.740	99.435
3.875	102.441	102.341	102.341	102.041	3.875	101.902	101.802	101.802	101.502	3.000	100.035	99.935	99.935	99.631
4.000	102.644	102.544	102.544	102.244	4.000	101.999	101.899	101.899	101.599	3.125	100.211	100.111	100.111	99.806
4.125	102.838	102.738	102.738	102.438	4.125	102.123	102.023	102.023	101.723	3.250	101.689	101.589	101.589	101.289
4.250	103.131	103.031	103.031	102.831	4.250	102.693	102.593	102.593	102.393	3.375	101.862	101.762	101.762	101.462

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 >90.000		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 $\leq$ 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	97.419	97.419	96.919	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.613	97.613	97.113	4.750	101.000	101.000	100.500
3.875	97.552	97.552	97.052	5.250	103.750	103.750	103.500	4.375	98.106	98.106	97.606	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	97.350	97.350	96.850					4.500	98.243	98.243	97.743	Rate	30 Day	45 Day	60 Day
4.125	97.156	97.156	96.656					4.625	98.408	98.408	97.908	5.250	102.750	102.750	102.250
4.250	98.769	98.769	98.269					4.875	98.135	98.135	97.635	6.250	105.750	105.750	105.250
4.375	98.569	98.569	98.069					5.000	98.308	98.308	97.808	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	98.432	98.432	97.932					5.125	98.443	98.443	97.943				
4.625	98.267	98.267	97.767					5.500	99.653	99.653	99.153				
4.750	99.055	99.055	98.555					5.625	99.788	99.788	99.288				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.812	99.812	99.312				

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

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" (JA & ME exempt)



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.:

3/15/2022

W. Rate Sheet Dated: 1/14/2022

Release Time: 4:15 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.419	98.419	98.119
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.180	99.180	98.880
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.269	99.269	98.969
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	97.155	97.155	96.850	3.500	99.358	99.358	99.058
3.250	100.501	100.501	100.079	3.250	100.124	100.124	99.702	2.875	97.359	97.359	97.054	3.625	99.091	99.091	98.791
3.375	100.751	100.751	100.329	3.375	100.309	100.309	99.887	3.000	97.554	97.554	97.249	Margin = 2.250		Index = .410	
3.500	100.995	100.995	100.573	3.500	100.474	100.474	100.052	3.125	97.729	97.729	97.424	30 Year OTC			
3.625	101.222	101.222	100.800	3.625	100.651	100.651	100.229	3.250	98.864	98.864	98.564	Rate	30 Day	45 Day	60 Day
3.750	101.267	101.267	100.967	3.750	100.894	100.894	100.594	3.375	99.037	99.037	98.737	3.250	100.501	100.501	100.001
3.875	101.491	101.491	101.191	3.875	101.052	101.052	100.752	3.500	99.190	99.190	98.890	3.375	100.751	100.751	100.251
4.000	101.694	101.694	101.394	4.000	101.149	101.149	100.849	3.625	99.354	99.354	99.054	3.500	100.995	100.995	100.495
4.125	101.888	101.888	101.588	4.125	101.273	101.273	100.973	3.750	98.849	98.849	98.549	3.625	101.222	101.222	100.722
4.250	101.618	101.618	101.418	4.250	101.280	101.280	101.080	3.875	N/A	N/A	N/A	3.750	101.267	101.267	100.767
4.375	101.818	101.818	101.618	4.375	101.410	101.410	101.210	4.000	N/A	N/A	N/A	3.875	101.491	101.491	100.991
4.500	101.956	101.956	101.756	4.500	101.525	101.525	101.325	4.125	N/A	N/A	N/A	4.000	101.694	101.694	101.194
4.625	102.120	102.120	101.920	4.625	101.649	101.649	101.449	4.250	N/A	N/A	N/A	4.125	101.888	101.888	101.388
4.750	100.020	100.020	99.820	4.750	99.766	99.766	99.566	4.375	N/A	N/A	N/A	4.250	101.618	101.618	101.118
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	100.601	100.501	100.501	100.079	3.250	100.224	100.124	100.124	99.702	2.750	99.412	99.312	99.312	99.007
3.375	100.851	100.751	100.751	100.329	3.375	100.409	100.309	100.309	99.887	2.875	99.615	99.515	99.515	99.210
3.500	101.095	100.995	100.995	100.573	3.500	100.574	100.474	100.474	100.052	3.000	99.810	99.710	99.710	99.405
3.625	101.322	101.222	101.222	100.800	3.625	100.751	100.651	100.651	100.229	3.125	99.986	99.886	99.886	99.581
3.750	101.367	101.267	101.267	100.967	3.750	100.994	100.894	100.894	100.594	3.250	101.402	101.302	101.302	101.002
3.875	101.591	101.491	101.491	101.191	3.875	101.152	101.052	101.052	100.752	3.375	101.575	101.475	101.475	101.175
4.000	101.794	101.694	101.694	101.394	4.000	101.249	101.149	101.149	100.849	3.500	101.727	101.627	101.627	101.327
4.125	101.988	101.888	101.888	101.588	4.125	101.373	101.273	101.273	100.973	3.625	101.892	101.792	101.792	101.492
4.250	101.718	101.618	101.618	101.418	4.250	101.380	101.280	101.280	101.080	3.750	100.824	100.724	100.724	100.424

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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
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)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.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.: 3/15/2022

W. Rate Sheet Dated: 1/14/2022

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.985	97.985	97.785	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.560	98.560	98.360	2.000	N/A	N/A	N/A	3.000	97.993	97.887	97.763
3.125	98.447	98.447	98.247	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.194	99.194	98.994	2.125	N/A	N/A	N/A	3.125	98.502	98.387	98.255
3.250	99.132	99.132	98.932	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.864	99.864	99.664	2.250	N/A	N/A	N/A	3.250	99.258	99.143	99.010
3.375	100.020	100.020	99.820	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.698	100.698	100.498	2.375	N/A	N/A	N/A	3.375	100.146	100.031	99.898
3.500	100.512	100.512	100.312	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.068	101.068	100.868	2.500	N/A	N/A	N/A	3.500	100.847	100.716	100.567
3.625	101.161	101.161	100.961	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.310	101.310	101.110	2.625	N/A	N/A	N/A	3.625	101.710	101.579	101.430
3.750	101.856	101.856	101.656	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.919	101.919	101.719	2.750	N/A	N/A	N/A	3.750	102.404	102.273	102.124
3.875	102.355	102.355	102.155	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.362	102.362	102.162	2.875	N/A	N/A	N/A	3.875	102.903	102.772	102.623
3.990	102.588	102.588	102.388	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.521	102.521	102.321	2.990	N/A	N/A	N/A	3.990	103.137	103.006	102.857
4.000	102.688	102.688	102.488	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.621	102.621	102.421	3.000	N/A	N/A	N/A	4.000	103.237	103.106	102.957
4.125	103.082	103.082	102.882	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.757	102.757	102.557	3.125	N/A	N/A	N/A	4.125	103.623	103.476	103.328
4.250	103.592	103.592	103.392	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.114	102.114	101.914	3.250	N/A	N/A	N/A	4.250	104.134	103.987	103.839
4.375	103.981	103.981	103.781	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.503	102.503	102.303	3.375	N/A	N/A	N/A	4.375	104.522	104.375	104.227
4.500	104.340	104.340	104.140	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.764	102.764	102.564	3.500	N/A	N/A	N/A	4.500	104.881	104.734	104.586
4.625	104.584	104.584	104.384	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.919	102.919	102.719	3.625	N/A	N/A	N/A	4.625	105.125	104.978	104.830
4.750	104.806	104.806	104.606	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.453	102.453	102.253	3.750	N/A	N/A	N/A	4.750	105.257	105.157	105.057
4.875	105.204	105.204	105.004	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.845	102.845	102.645	3.875	N/A	N/A	N/A	4.875	105.655	105.555	105.455
4.990	105.423	105.423	105.223	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.978	102.978	102.778	3.990	N/A	N/A	N/A	4.990	105.874	105.774	105.674
5.000	105.523	105.523	105.323	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.078	103.078	102.878	4.000	N/A	N/A	N/A	5.000	105.974	105.874	105.774
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	99.389	99.389	99.189	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.088	99.088	98.888	2.500	99.013	98.913	98.813
2.875	N/A	N/A	N/A	3.125	99.900	99.900	99.700	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.638	99.638	99.438	2.625	99.567	99.467	99.367
2.990	N/A	N/A	N/A	3.250	100.590	100.590	100.390	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.153	100.153	99.953	2.750	100.082	99.982	99.882
3.000	N/A	N/A	N/A	3.375	101.415	101.415	101.215	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.567	100.567	100.367	2.875	100.580	100.480	100.380
3.125	N/A	N/A	N/A	3.500	101.875	101.875	101.675	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.968	100.968	100.768	2.990	101.070	100.970	100.870
3.250	N/A	N/A	N/A	3.625	102.279	102.279	102.079	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.068	101.068	100.868	3.000	101.170	101.070	100.970
3.375	N/A	N/A	N/A	3.750	102.161	102.161	101.961	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.585	101.585	101.385	3.125	101.687	101.587	101.487
3.500	N/A	N/A	N/A	3.875	102.656	102.656	102.456	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	102.034	102.034	101.834	3.250	102.135	102.035	101.935
3.625	N/A	N/A	N/A	3.990	102.858	102.858	102.658	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.613	102.613	102.413	3.375	102.714	102.614	102.514
3.750	N/A	N/A	N/A	4.000	102.958	102.958	102.758	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.956	102.956	102.756	3.500	103.058	102.958	102.858
3.875	N/A	N/A	N/A	4.125	103.281	103.281	103.081	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.376	103.376	103.176	3.625	103.477	103.377	103.277
3.990	N/A	N/A	N/A	4.250	103.700	103.700	103.500	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.632	103.632	103.432	3.750	103.710	103.610	103.510
4.000	N/A	N/A	N/A	4.375	104.085	104.085	103.885	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.099	104.099	103.899	3.875	104.177	104.077	103.977
4.125	N/A	N/A	N/A	4.500	104.422	104.422	104.222	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.456	104.456	104.256	3.990	104.534	104.434	104.334
4.250	N/A	N/A	N/A	4.625	104.661	104.661	104.461	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.556	104.556	104.356	4.000	104.634	104.534	104.434
4.375	N/A	N/A	N/A	4.750	104.700	104.700	104.500	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.957	104.957	104.757	4.125	105.036	104.936	104.836
4.500	N/A	N/A	N/A	4.875	105.096	105.096	104.896	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.284	104.284	104.084	4.250	104.362	104.262	104.162
4.625	N/A	N/A	N/A	4.990	105.296	105.296	105.096	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.565	104.565	104.365	4.375	104.643	104.543	104.443
4.750	N/A	N/A	N/A	5.000	105.396	105.396	105.196	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.649	104.649	104.449	4.500	104.727	104.627	104.527
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	99.135	99.135	98.935	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.117	100.117	99.917
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.553	99.553	99.353	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.579	100.579	100.379
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.913	99.913	99.713	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.684	100.684	100.484
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.199	100.199	99.999	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.098	101.098	100.898
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.425	100.425	100.225	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.461	101.461	101.261
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.525	100.525	100.325	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.561	101.561	101.361
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.793	100.793	100.593	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.958	101.958	101.758
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.937	100.937	100.737	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.053	102.053	101.853
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.388	101.388	101.188	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.632	102.632	102.432
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.623	101.623	101.423	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.976	102.976	102.776
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.910	101.910	101.710	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.395	103.395	103.195
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.668	1													



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.:

3/15/2022

W. Rate Sheet Dated: 1/14/2022

Release Time: 4:15 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.985	97.985	97.785	3.000	98.560	98.560	98.360	3.000	99.389	99.389	99.189	2.500	99.088	99.088	98.888	2.500	99.135	99.135	98.935
3.125	98.447	98.447	98.247	3.125	99.194	99.194	98.994	3.125	99.900	99.900	99.700	2.625	99.638	99.638	99.438	2.625	99.553	99.553	99.353
3.250	99.132	99.132	98.932	3.250	99.864	99.864	99.664	3.250	100.590	100.590	100.390	2.750	100.153	100.153	99.953	2.750	99.913	99.913	99.713
3.375	100.020	100.020	99.820	3.375	100.698	100.698	100.498	3.375	101.415	101.415	101.215	2.875	100.567	100.567	100.367	2.875	100.199	100.199	99.999
3.500	100.512	100.512	100.312	3.500	101.068	101.068	100.868	3.500	101.875	101.875	101.675	2.990	100.968	100.968	100.768	2.990	100.425	100.425	100.225
3.625	101.161	101.161	100.961	3.625	101.310	101.310	101.110	3.625	102.279	102.279	102.079	3.000	101.068	101.068	100.868	3.000	100.525	100.525	100.325
3.750	101.856	101.856	101.656	3.750	101.919	101.919	101.719	3.750	102.161	102.161	101.961	3.125	101.585	101.585	101.385	3.125	100.793	100.793	100.593
3.875	102.355	102.355	102.155	3.875	102.362	102.362	102.162	3.875	102.656	102.656	102.456	3.250	102.034	102.034	101.834	3.250	100.937	100.937	100.737
3.990	102.588	102.588	102.388	3.990	102.521	102.521	102.321	3.990	102.858	102.858	102.658	3.375	102.613	102.613	102.413	3.375	101.388	101.388	101.188
4.000	102.688	102.688	102.488	4.000	102.621	102.621	102.421	4.000	102.958	102.958	102.758	3.500	102.956	102.956	102.756	3.500	101.623	101.623	101.423
4.125	103.082	103.082	102.882	4.125	102.757	102.757	102.557	4.125	103.281	103.281	103.081	3.625	103.376	103.376	103.176	3.625	101.910	101.910	101.710
4.250	103.592	103.592	103.392	4.250	102.114	102.114	101.914	4.250	103.700	103.700	103.500	3.750	103.632	103.632	103.432	3.750	101.668	101.668	101.468
4.375	103.981	103.981	103.781	4.375	102.503	102.503	102.303	4.375	104.085	104.085	103.885	3.875	104.099	104.099	103.899	3.875	101.994	101.994	101.794
4.500	104.340	104.340	104.140	4.500	102.764	102.764	102.564	4.500	104.422	104.422	104.222	3.990	104.456	104.456	104.256	3.990	102.217	102.217	102.017
4.625	104.584	104.584	104.384	4.625	102.919	102.919	102.719	4.625	104.661	104.661	104.461	4.000	104.556	104.556	104.356	4.000	102.317	102.317	102.117
4.750	104.806	104.806	104.606	4.750	102.453	102.453	102.253	4.750	104.700	104.700	104.500	4.125	104.957	104.957	104.757	4.125	102.595	102.595	102.395
4.875	105.204	105.204	105.004	4.875	102.845	102.845	102.645	4.875	105.096	105.096	104.896	4.250	104.284	104.284	104.084	4.250	101.914	101.914	101.714
4.990	105.423	105.423	105.223	4.990	102.978	102.978	102.778	4.990	105.296	105.296	105.096	4.375	104.565	104.565	104.365	4.375	102.113	102.113	101.913
5.000	105.523	105.523	105.323	5.000	103.078	103.078	102.878	5.000	105.396	105.396	105.196	4.500	104.649	104.649	104.449	4.500	102.172	102.172	101.972

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 LTPAs do not apply and the lender must use SFC 118.			

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/14/2022
45 Day Lock Exp.: 2/28/2022
60 Day Lock Exp.: 3/15/2022

W. Rate Sheet Dated: 1/14/2022

Release Time: 4:15 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.200	98.200	97.967	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	96.050	96.050	95.817	2.750	N/A	N/A	N/A	3.000	97.581	97.481	97.348
3.125	98.493	98.493	98.287	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.343	96.343	96.137	2.875	N/A	N/A	N/A	3.125	97.927	97.827	97.721
3.250	99.290	99.290	99.087	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	97.140	97.140	96.937	2.990	N/A	N/A	N/A	3.250	98.546	98.446	98.343
3.375	100.195	100.195	99.992	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	98.045	98.045	97.842	3.000	N/A	N/A	N/A	3.375	99.451	99.351	99.248
3.500	100.732	100.732	100.530	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.582	98.582	98.382	3.125	N/A	N/A	N/A	3.500	99.988	99.888	99.788
3.625	101.120	101.120	100.919	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.970	98.970	98.769	3.250	N/A	N/A	N/A	3.625	100.377	100.277	100.176
3.750	101.860	101.860	101.636	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.710	99.710	99.486	3.375	N/A	N/A	N/A	3.750	99.995	99.895	99.791
3.875	102.415	102.415	102.192	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	100.265	100.265	100.042	3.500	N/A	N/A	N/A	3.875	100.550	100.450	100.327
3.990	102.741	102.741	102.519	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.591	100.591	100.369	3.625	N/A	N/A	N/A	3.990	100.876	100.776	100.654
4.000	102.841	102.841	102.619	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.691	100.691	100.469	3.750	N/A	N/A	N/A	4.000	100.976	100.876	100.754
4.125	103.200	103.200	102.984	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	101.050	101.050	100.834	3.875	N/A	N/A	N/A	4.125	101.335	101.235	101.119
4.250	103.951	103.951	103.692	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.801	101.801	101.542	3.990	N/A	N/A	N/A	4.250	101.036	100.936	100.777
4.375	104.324	104.324	104.073	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	102.174	102.174	101.923	4.000	N/A	N/A	N/A	4.375	101.410	101.271	101.159
4.500	104.643	104.643	104.402	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.493	102.493	102.252	4.125	N/A	N/A	N/A	4.500	101.728	101.595	101.487
4.625	104.693	104.693	104.469	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.543	102.543	102.319	4.250	N/A	N/A	N/A	4.625	102.118	102.006	101.894
4.750	105.137	105.137	104.920	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.987	102.987	102.770	4.375	N/A	N/A	N/A	4.750	101.981	101.872	101.764
4.875	105.487	105.487	105.281	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	103.337	103.337	103.131	4.500	N/A	N/A	N/A	4.875	102.331	102.227	102.125
4.990	105.655	105.655	105.455	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	103.505	103.505	103.305	4.625	N/A	N/A	N/A	4.990	102.498	102.398	102.298
5.000	105.755	105.755	105.555	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	103.605	103.605	103.405	4.750	N/A	N/A	N/A	5.000	102.598	102.498	102.398
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	99.360	99.360	99.102	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.338	99.338	99.064	2.500	98.792	98.655	98.518
2.875	N/A	N/A	N/A	3.125	99.963	99.963	99.703	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.854	99.854	99.580	2.625	99.230	99.093	98.956
2.990	N/A	N/A	N/A	3.250	100.378	100.378	100.103	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.352	100.352	100.081	2.750	99.165	99.030	98.894
3.000	N/A	N/A	N/A	3.375	101.203	101.203	100.928	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.726	100.726	100.455	2.875	99.539	99.405	99.268
3.125	N/A	N/A	N/A	3.500	101.693	101.693	101.422	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.002	101.002	100.736	2.990	99.815	99.686	99.549
3.250	N/A	N/A	N/A	3.625	102.060	102.060	101.790	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.102	101.102	100.836	3.000	99.915	99.786	99.649
3.375	N/A	N/A	N/A	3.750	102.293	102.293	102.020	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.590	101.590	101.249	3.125	101.157	100.946	100.816
3.500	N/A	N/A	N/A	3.875	102.764	102.764	102.493	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.103	102.103	101.763	3.250	100.279	100.068	99.939
3.625	N/A	N/A	N/A	3.990	102.972	102.972	102.703	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.628	102.628	102.289	3.375	100.805	100.595	100.466
3.750	N/A	N/A	N/A	4.000	103.072	103.072	102.803	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.874	102.874	102.536	3.500	101.051	100.842	100.713
3.875	N/A	N/A	N/A	4.125	103.731	103.731	103.455	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.977	102.977	102.686	3.625	101.964	101.771	101.673
3.990	N/A	N/A	N/A	4.250	103.926	103.926	103.650	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.322	103.322	103.032	3.750	101.395	101.204	101.105
4.000	N/A	N/A	N/A	4.375	104.261	104.261	103.990	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.489	103.489	103.198	3.875	101.562	101.370	101.271
4.125	N/A	N/A	N/A	4.500	104.563	104.563	104.297	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.756	103.756	103.467	3.990	101.829	101.638	101.540
4.250	N/A	N/A	N/A	4.625	104.938	104.938	104.734	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.856	103.856	103.567	4.000	101.929	101.738	101.640
4.375	N/A	N/A	N/A	4.750	105.944	105.944	105.744	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.524	103.524	103.234	4.125	101.774	101.674	101.574
4.500	N/A	N/A	N/A	4.875	106.279	106.279	106.079	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.769	103.769	103.569	4.250	101.520	101.420	101.320
4.625	N/A	N/A	N/A	4.990	106.398	106.398	106.198	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.044	104.044	103.844	4.375	101.795	101.695	101.595
4.750	N/A	N/A	N/A	5.000	106.498	106.498	106.298	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.226	104.226	104.026	4.500	101.977	101.877	101.777

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.138	97.138	96.864	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.654	97.654	97.380	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.152	98.152	97.881	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.526	98.526	98.255	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.802	98.802	98.536	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	98.902	98.902	98.636	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.390	99.390	99.049	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	99.903	99.903	99.563	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	100.428	100.428	100.089	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	100.674	100.674	100.336	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.777	100.777	100.486	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	101.122	101.122	100.832	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	101.289	101.289	100.998	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	101.556	101.556	101.267	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	101.656	101.656	101.367	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	101.324	101.324	101.124	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	101.569	101.569	101.369	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	101.844	101.844	101.644	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.026	102.026	101.826	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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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	98.200	98.200	97.967	3.000	96.050	96.050	95.817	3.000	99.360	99.360	99.102	2.500	99.338	99.338	99.064	2.500	97.138	97.138	96.864
3.125	98.493	98.493	98.287	3.125	96.343	96.343	96.137	3.125	99.963	99.963	99.703	2.625	99.854	99.854	99.580	2.625	97.654	97.654	97.380
3.250	99.290	99.290	99.087	3.250	97.140	97.140	96.937	3.250	100.378	100.378	100.103	2.750	100.352	100.352	100.081	2.750	98.152	98.152	97.881
3.375	100.195	100.195	99.992	3.375	98.045	98.045	97.842	3.375	101.203	101.203	100.928	2.875	100.726	100.726	100.455	2.875	98.526	98.526	98.255
3.500	100.732	100.732	100.532	3.500	98.582	98.582	98.382	3.500	101.693	101.693	101.422	2.990	101.002	101.002	100.736	2.990	98.802	98.802	98.536
3.625	101.120	101.120	100.919	3.625	98.970	98.970	98.769	3.625	102.060	102.060	101.790	3.000	101.102	101.102	100.836	3.000	98.902	98.902	98.636
3.750	101.860	101.860	101.636	3.750	99.710	99.710	99.486	3.750	102.293	102.293	102.020	3.125	101.590	101.590	101.249	3.125	99.390	99.390	99.049
3.875	102.415	102.415	102.192	3.875	100.265	100.265	100.042	3.875	102.764	102.764	102.493	3.250	102.103	102.103	101.763	3.250	99.903	99.903	99.563
3.990	102.741	102.741	102.519	3.990	100.591	100.591	100.369	3.990	102.972	102.972	102.703	3.375	102.628	102.628	102.289	3.375	100.428	100.428	100.089
4.000	102.841	102.841	102.619	4.000	100.691	100.691	100.469	4.000	103.072	103.072	102.803	3.500	102.874	102.874	102.536	3.500	100.674	100.674	100.336
4.125	103.200	103.200	102.984	4.125	101.050	101.050	100.834	4.125	103.731	103.731	103.455	3.625	102.977	102.977	102.686	3.625	100.777	100.777	100.486
4.250	103.951	103.951	103.692	4.250	101.801	101.801	101.542	4.250	103.926	103.926	103.650	3.750	103.322	103.322	103.032	3.750	101.122	101.122	100.832
4.375	104.324	104.324	104.073	4.375	102.174	102.174	101.923	4.375	104.261	104.261	103.990	3.875	103.489	103.489	103.198	3.875	101.289	101.289	100.998
4.500	104.643	104.643	104.402	4.500	102.493	102.493	102.252	4.500	104.563	104.563	104.297	3.990	103.756	103.756	103.467	3.990	101.556	101.556	101.267
4.625	104.693	104.693	104.469	4.625	102.543	102.543	102.319	4.625	104.938	104.938	104.734	4.000	103.856	103.856	103.567	4.000	101.656	101.656	101.367
4.750	105.137	105.137	104.920	4.750	102.987	102.987	102.770	4.750	105.944	105.944	105.744	4.125	103.524	103.524	103.324	4.125	101.324	101.324	101.124
4.875	105.487	105.487	105.281	4.875	103.337	103.337	103.131	4.875	106.279	106.279	106.079	4.250	103.769	103.769	103.569	4.250	101.569	101.569	101.369
4.990	105.655	105.655	105.455	4.990	103.505	103.505	103.305	4.990	106.398	106.398	106.198	4.375	104.044	104.044	103.844	4.375	101.844	101.844	101.644
5.000	105.755	105.755	105.555	5.000	103.605	103.605	103.405	5.000	106.498	106.498	106.298	4.500	104.226	104.226	104.026	4.500	102.026	102.026	101.826

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.: 2/14/2022
45 Day Lock Exp.: 2/28/2022
60 Day Lock Exp.: 3/15/2022

W. Rate Sheet Dated: 1/14/2022

Release Time: 4:15 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.375	0.875	0.625	0.500	0.500	0.375	0.250	0.000
3.500	1.000	0.750	0.625	0.500	0.375	0.250	0.000
3.625	1.250	1.000	0.875	0.750	0.625	0.375	0.000
3.750	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.875	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.990	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.000	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.125	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.250	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.375	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.500	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.625	1.625	1.250	0.875	0.875	0.500	0.250	0.000
4.750	1.750	1.375	1.125	0.875	0.625	0.250	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.500	0.375	0.250	0.250	0.125	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.125
3.250	0.875	0.625	0.500	0.500	0.375	0.125	0.125
3.375	0.875	0.625	0.500	0.375	0.000	0.125	0.125
3.500	1.000	0.625	0.500	0.375	0.000	-0.125	0.125
3.625	1.000	0.625	0.500	0.375	0.125	-0.125	0.125
3.750	1.250	1.000	0.875	0.750	0.375	0.250	0.125
3.875	1.250	0.750	0.625	0.375	0.250	0.250	0.125
3.990	1.250	0.750	0.625	0.375	0.250	0.250	0.125
4.000	1.250	0.875	0.625	0.500	0.250	-0.125	0.125
4.125	1.375	1.000	0.750	0.625	0.375	0.000	0.125
4.250	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.375	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.500	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.625	2.000	1.625	1.375	1.250	1.000	0.625	0.500
4.750	1.625	1.250	1.000	0.875	0.750	0.375	0.250
4.875	1.625	1.250	1.000	0.875	0.750	0.375	0.250
4.990	1.625	1.250	1.000	0.875	0.750	0.375	0.250
5.000	1.625	1.250	1.000	0.875	0.750	0.375	0.250

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.750	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.875	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.990	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.000	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.125	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.250	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.375	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.500	1.000	0.875	0.750	0.750	0.500	0.000	0.000
4.625	1.250	1.125	0.750	0.750	0.500	0.000	0.000
4.750	1.375	1.250	0.750	0.500	0.375	0.000	0.000
4.875	1.375	1.250	0.750	0.500	0.375	0.000	0.000
4.990	1.375	1.250	0.750	0.500	0.375	0.000	0.000
5.000	1.375	1.250	0.750	0.500	0.375	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.250	0.250	0.250	0.250	0.125	0.000
3.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.375	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.625	0.500	0.375	0.125	0.125	0.000	0.000	0.000
3.750	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.875	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.990	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.000	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.125	1.125	1.000	0.875	0.875	0.625	0.625	0.125
4.250	1.375	1.125	0.625	0.625	0.250	0.250	0.000
4.375	1.500	1.250	0.750	0.750	0.375	0.250	0.000
4.500	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.625	1.750	1.375	1.000	0.875	0.625	0.500	0.000
4.750	1.750	1.375	1.000	0.875	0.625	0.500	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
3.250	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.375	0.375	0.250	0.000	0.000	0.000
3.750	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.875	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.990	1.000	0.750	0.750	0.625	0.375	0.000	0.000
4.000	1.000	0.750	0.750	0.625	0.375	0.000	0.000
4.125	0.625	0.500	0.375	0.125	0.000	0.000	0.000
4.250	0.875	0.625	0.625	0.375	0.250	0.000	0.000
4.375	0.875	0.625	0.625	0.375	0.250	0.000	0.000
4.500	0.875	0.625	0.625	0.375	0.250	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.750	0.250	0.125	0.000	0.000	0.000	-0.125	0.000
2.875	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
2.990	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.375	0.375	0.250	0.125	0.125
3.250	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.625	0.875	0.750	0.750	0.750	0.625	0.500	0.250
3.750	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.875	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.990	0.875	0.750	0.750	0.625	0.500	0.375	0.000
4.000	0.875	0.750	0.750	0.625	0.500	0.375	0.000
4.125	1.000	0.875	0.875	0.875	0.625	0.500	0.125
4.250	1.000	0.875	0.500	0.500	0.500	0.375	0.000
4.375	1.000	0.875	0.500	0.500	0.500	0.375	0.000
4.500	1.000	0.875	0.500	0.500	0.500	0.375	0.000

Lock Desk Policy

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

Flood Certification = \$10.00 UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only and should 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.:

2/14/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/15/2022

W. Rate Sheet Dated: 1/14/2022

Release Time: 4:15 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.200	98.200	97.967	3.000	99.360	99.360	99.102	2.500	99.338	99.338	99.064	3.000	96.450	96.450	96.217	2.500	97.588	97.588	97.314
3.125	98.493	98.493	98.287	3.125	99.963	99.963	99.703	2.625	99.854	99.854	99.580	3.125	96.743	96.743	96.537	2.625	98.104	98.104	97.830
3.250	99.290	99.290	99.087	3.250	100.378	100.378	100.103	2.750	100.352	100.352	100.081	3.250	97.540	97.540	97.337	2.750	98.602	98.602	98.331
3.375	100.195	100.195	99.992	3.375	101.203	101.203	100.928	2.875	100.726	100.726	100.455	3.375	98.445	98.445	98.242	2.875	98.976	98.976	98.705
3.500	100.732	100.732	100.532	3.500	101.693	101.693	101.422	2.990	101.002	101.002	100.736	3.500	98.982	98.982	98.782	2.990	99.252	99.252	98.986
3.625	101.120	101.120	100.919	3.625	102.060	102.060	101.790	3.000	101.102	101.102	100.836	3.625	99.370	99.370	99.169	3.000	99.352	99.352	99.086
3.750	101.860	101.860	101.636	3.750	102.293	102.293	102.020	3.125	101.590	101.590	101.249	3.750	100.110	100.110	99.886	3.125	99.840	99.840	99.499
3.875	102.415	102.415	102.192	3.875	102.764	102.764	102.493	3.250	102.103	102.103	101.763	3.875	100.665	100.665	100.442	3.250	100.353	100.353	100.013
3.990	102.741	102.741	102.519	3.990	102.972	102.972	102.703	3.375	102.628	102.628	102.289	3.990	100.991	100.991	100.769	3.375	100.878	100.878	100.539
4.000	102.841	102.841	102.619	4.000	103.072	103.072	102.803	3.500	102.874	102.874	102.536	4.000	101.091	101.091	100.869	3.500	101.124	101.124	100.786
4.125	103.200	103.200	102.984	4.125	103.731	103.731	103.455	3.625	102.977	102.977	102.686	4.125	101.450	101.450	101.234	3.625	101.227	101.227	100.936
4.250	103.951	103.951	103.692	4.250	103.926	103.926	103.650	3.750	103.322	103.322	103.032	4.250	102.201	102.201	101.942	3.750	101.572	101.572	101.282
4.375	104.324	104.324	104.073	4.375	104.261	104.261	103.990	3.875	103.489	103.489	103.198	4.375	102.574	102.574	102.323	3.875	101.739	101.739	101.448
4.500	104.643	104.643	104.402	4.500	104.563	104.563	104.297	3.990	103.756	103.756	103.467	4.500	102.893	102.893	102.652	3.990	102.006	102.006	101.717
4.625	104.693	104.693	104.469	4.625	104.938	104.938	104.734	4.000	103.856	103.856	103.567	4.625	102.943	102.943	102.719	4.000	102.106	102.106	101.817
4.750	105.137	105.137	104.920	4.750	105.944	105.944	105.744	4.125	103.524	103.524	103.324	4.750	103.387	103.387	103.170	4.125	101.774	101.774	101.574
4.875	105.487	105.487	105.281	4.875	106.279	106.279	106.079	4.250	103.769	103.769	103.569	4.875	103.737	103.737	103.531	4.250	102.019	102.019	101.819
4.990	105.655	105.655	105.455	4.990	106.398	106.398	106.198	4.375	104.044	104.044	103.844	4.990	103.905	103.905	103.705	4.375	102.294	102.294	102.094
5.000	105.755	105.755	105.555	5.000	106.498	106.498	106.298	4.500	104.226	104.226	104.026	5.000	104.005	104.005	103.805	4.500	102.476	102.476	102.276

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.:

3/15/2022

W. Rate Sheet Dated: 1/14/2022

Release Time: 4:15 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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

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

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