

W. Rate Sheet Dated: 1/14/2022

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	99.561	99.561	99.170	2.750	99.131	99.131	98.740	1.875	95.071	95.071	94.771	3.125	98.669	98.669	98.369
2.875	99.828	99.828	99.437	2.875	99.347	99.347	98.956	2.000	95.307	95.307	95.007	3.250	99.430	99.430	99.130
3.000	100.081	100.081	99.690	3.000	99.555	99.555	99.164	2.125	95.543	95.543	95.243	3.375	99.519	99.519	99.219
3.125	100.330	100.330	99.939	3.125	99.742	99.742	99.352	2.250	96.849	96.849	96.482	3.500	99.608	99.608	99.308
3.250	101.291	101.291	100.901	3.250	100.814	100.814	100.424	2.375	97.076	97.076	96.708	3.625	99.341	99.341	99.041
3.375	101.441	101.441	101.051	3.375	100.900	100.900	100.509	2.500	97.291	97.291	96.924	Margin = 2.250		Index = 0.410	
3.500	101.686	101.686	101.295	3.500	101.065	101.065	100.674	2.625	97.505	97.505	97.138	30 Year OTC			
3.625	101.913	101.913	101.522	3.625	101.242	101.242	100.851	2.750	98.681	98.681	98.381	Rate	30 Day	45 Day	60 Day
3.750	101.830	101.830	101.477	3.750	101.357	101.357	101.003	2.875	98.884	98.884	98.584	4.000	99.982	99.982	99.482
3.875	101.954	101.954	101.601	3.875	101.414	101.414	101.061	3.000	99.080	99.080	98.780	4.125	100.175	100.175	99.675
4.000	102.157	102.157	101.804	4.000	101.511	101.511	101.158	3.125	99.255	99.255	98.955	4.375	101.106	101.106	100.606
4.125	102.350	102.350	101.997	4.125	101.635	101.635	101.282	3.250	100.223	100.223	99.923	4.500	101.243	101.243	100.743
4.250	103.181	103.181	102.981	4.250	102.743	102.743	102.543	3.375	100.396	100.396	100.096	4.625	101.408	101.408	100.908
4.375	103.281	103.281	103.081	4.375	102.772	102.772	102.572	3.500	100.549	100.549	100.249	4.875	101.541	101.541	101.041
4.500	103.418	103.418	103.218	4.500	102.888	102.888	102.688	3.625	100.713	100.713	100.413	5.000	101.714	101.714	101.214
4.625	103.583	103.583	103.383	4.625	103.012	103.012	102.812	3.750	99.560	99.560	99.260	5.125	101.849	101.849	101.349
4.750	103.676	103.676	103.476	4.750	103.322	103.322	103.122	3.875	99.707	99.707	99.407	5.500	104.091	104.091	103.591
4.875	103.716	103.716	103.516	4.875	103.352	103.352	103.152	4.000	99.812	99.812	99.512	5.625	104.226	104.226	103.726
6.250	106.000	106.000	105.800	6.250	102.765	102.765	102.565	4.125	99.927	99.927	99.627	6.250	102.344	102.344	101.844

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	99.661	99.561	99.561	99.170	2.750	98.956	98.856	98.856	98.465	1.875	97.201	97.101	97.101	96.801
2.875	99.928	99.828	99.828	99.437	2.875	99.172	99.072	99.072	98.681	2.000	97.437	97.337	97.337	97.037
3.000	100.181	100.081	100.081	99.690	3.000	99.380	99.280	99.280	98.889	2.125	97.673	97.573	97.573	97.273
3.125	100.430	100.330	100.330	99.939	3.125	99.567	99.467	99.467	99.077	2.250	98.979	98.879	98.879	98.512
3.250	101.391	101.291	101.291	100.901	3.250	100.614	100.514	100.514	100.124	2.375	99.206	99.106	99.106	98.738
3.375	101.641	101.541	101.541	101.151	3.375	100.800	100.700	100.700	100.309	2.500	99.421	99.321	99.321	98.954
3.500	101.886	101.786	101.786	101.395	3.500	100.965	100.865	100.865	100.474	2.625	99.635	99.535	99.535	99.168
3.625	102.113	102.013	102.013	101.622	3.625	101.142	101.042	101.042	100.651	2.750	99.711	99.611	99.611	99.311
3.750	102.030	101.930	101.930	101.577	3.750	101.557	101.457	101.457	101.103	2.875	99.914	99.814	99.814	99.514
3.875	102.254	102.154	102.154	101.801	3.875	101.714	101.614	101.614	101.261	3.000	100.110	100.010	100.010	99.710
4.000	102.457	102.357	102.357	102.004	4.000	101.811	101.711	101.711	101.358	3.125	100.285	100.185	100.185	99.885
4.125	102.650	102.550	102.550	102.197	4.125	101.935	101.835	101.835	101.482	3.250	101.853	101.753	101.753	101.453
4.250	103.381	103.281	103.281	103.081	4.250	102.943	102.843	102.843	102.643	3.375	102.026	101.926	101.926	101.626

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	97.232	97.232	96.732	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.425	97.425	96.925	4.750	101.000	101.000	100.500
3.875	97.365	97.365	96.865	5.250	103.750	103.750	103.500	4.375	98.356	98.356	97.856	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.162	97.162	96.662					4.500	98.493	98.493	97.993	Rate	30 Day	45 Day	60 Day
4.125	96.969	96.969	96.469					4.625	98.658	98.658	98.158	5.250	102.750	102.750	102.250
4.250	99.019	99.019	98.519					4.875	98.791	98.791	98.291	6.250	105.750	105.750	105.250
4.375	98.819	98.819	98.319					5.000	98.964	98.964	98.464	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	98.682	98.682	98.182					5.125	99.099	99.099	98.599				
4.625	98.517	98.517	98.017					5.500	101.341	101.341	100.841				
4.750	99.711	99.711	99.211					5.625	101.476	101.476	100.976				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.594	99.594	99.094				

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)



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: 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	97.230	97.230	96.930	3.500	99.358	99.358	99.058
3.250	100.704	100.704	100.313	3.250	100.327	100.327	99.936	2.875	97.433	97.433	97.133	3.625	99.091	99.091	98.791
3.375	100.954	100.954	100.563	3.375	100.512	100.512	100.121	3.000	97.628	97.628	97.328	Margin = 2.250		Index = .410	
3.500	101.198	101.198	100.807	3.500	100.677	100.677	100.286	3.125	97.804	97.804	97.504	30 Year OTC			
3.625	101.425	101.425	101.034	3.625	100.854	100.854	100.463	3.250	99.028	99.028	98.728	Rate	30 Day	45 Day	60 Day
3.750	101.080	101.080	100.727	3.750	100.707	100.707	100.354	3.375	99.201	99.201	98.901	3.250	100.704	100.704	100.204
3.875	101.304	101.304	100.951	3.875	100.864	100.864	100.511	3.500	99.354	99.354	99.054	3.375	100.954	100.954	100.454
4.000	101.507	101.507	101.154	4.000	100.961	100.961	100.608	3.625	99.518	99.518	99.218	3.500	101.198	101.198	100.698
4.125	101.700	101.700	101.347	4.125	101.085	101.085	100.732	3.750	98.865	98.865	98.565	3.625	101.425	101.425	100.925
4.250	101.868	101.868	101.668	4.250	101.530	101.530	101.330	3.875	N/A	N/A	N/A	3.750	101.080	101.080	100.580
4.375	102.068	102.068	101.868	4.375	101.660	101.660	101.460	4.000	N/A	N/A	N/A	3.875	101.304	101.304	100.804
4.500	102.206	102.206	102.006	4.500	101.775	101.775	101.575	4.125	N/A	N/A	N/A	4.000	101.507	101.507	101.007
4.625	102.370	102.370	102.170	4.625	101.899	101.899	101.699	4.250	N/A	N/A	N/A	4.125	101.700	101.700	101.200
4.750	100.676	100.676	100.476	4.750	100.422	100.422	100.222	4.375	N/A	N/A	N/A	4.250	101.868	101.868	101.368
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	100.804	100.704	100.704	100.313	3.250	100.427	100.327	100.327	99.936	2.750	99.486	99.386	99.386	99.086
3.375	101.054	100.954	100.954	100.563	3.375	100.612	100.512	100.512	100.121	2.875	99.689	99.589	99.589	99.289
3.500	101.298	101.198	101.198	100.807	3.500	100.777	100.677	100.677	100.286	3.000	99.885	99.785	99.785	99.485
3.625	101.525	101.425	101.425	101.034	3.625	100.954	100.854	100.854	100.463	3.125	100.060	99.960	99.960	99.660
3.750	101.180	101.080	101.080	100.727	3.750	100.807	100.707	100.707	100.354	3.250	101.566	101.466	101.466	101.166
3.875	101.404	101.304	101.304	100.951	3.875	100.964	100.864	100.864	100.511	3.375	101.739	101.639	101.639	101.339
4.000	101.607	101.507	101.507	101.154	4.000	101.061	100.961	100.961	100.608	3.500	101.891	101.791	101.791	101.491
4.125	101.800	101.700	101.700	101.347	4.125	101.185	101.085	101.085	100.732	3.625	102.056	101.956	101.956	101.656
4.250	101.968	101.868	101.868	101.668	4.250	101.630	101.530	101.530	101.330	3.750	100.840	100.740	100.740	100.440

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

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

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.360	98.360	98.160	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.935	98.935	98.735	2.000	N/A	N/A	N/A	3.000	98.368	98.238	98.123
3.125	98.822	98.822	98.622	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.585	99.585	99.385	2.125	N/A	N/A	N/A	3.125	98.924	98.802	98.615
3.250	99.523	99.523	99.323	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	100.255	100.255	100.055	2.250	N/A	N/A	N/A	3.250	99.680	99.557	99.369
3.375	100.411	100.411	100.211	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	101.089	101.089	100.889	2.375	N/A	N/A	N/A	3.375	100.567	100.445	100.257
3.500	100.902	100.902	100.702	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.459	101.459	101.259	2.500	N/A	N/A	N/A	3.500	101.128	100.989	100.848
3.625	101.380	101.380	101.180	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.671	101.671	101.471	2.625	N/A	N/A	N/A	3.625	101.991	101.852	101.711
3.750	102.075	102.075	101.875	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	102.138	102.138	101.938	2.750	N/A	N/A	N/A	3.750	102.686	102.547	102.406
3.875	102.573	102.573	102.373	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.581	102.581	102.381	2.875	N/A	N/A	N/A	3.875	103.184	103.045	102.904
3.990	102.807	102.807	102.607	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.740	102.740	102.540	2.990	N/A	N/A	N/A	3.990	103.418	103.279	103.138
4.000	102.907	102.907	102.707	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.840	102.840	102.640	3.000	N/A	N/A	N/A	4.000	103.518	103.379	103.238
4.125	103.301	103.301	103.101	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.976	102.976	102.776	3.125	N/A	N/A	N/A	4.125	103.904	103.757	103.609
4.250	103.811	103.811	103.611	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.333	102.333	102.133	3.250	N/A	N/A	N/A	4.250	104.415	104.268	104.120
4.375	104.200	104.200	104.000	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.721	102.721	102.521	3.375	N/A	N/A	N/A	4.375	104.804	104.657	104.509
4.500	104.559	104.559	104.359	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.982	102.982	102.782	3.500	N/A	N/A	N/A	4.500	105.163	105.016	104.868
4.625	104.802	104.802	104.602	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	103.138	103.138	102.938	3.625	N/A	N/A	N/A	4.625	105.406	105.259	105.111
4.750	105.025	105.025	104.825	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.671	102.671	102.471	3.750	N/A	N/A	N/A	4.750	105.538	105.438	105.338
4.875	105.423	105.423	105.223	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.063	103.063	102.863	3.875	N/A	N/A	N/A	4.875	105.936	105.836	105.736
4.990	105.641	105.641	105.441	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.197	103.197	102.997	3.990	N/A	N/A	N/A	4.990	106.155	106.055	105.955
5.000	105.741	105.741	105.541	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.297	103.297	103.097	4.000	N/A	N/A	N/A	5.000	106.255	106.155	106.055
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	99.764	99.764	99.564	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.365	99.365	99.165	2.500	99.295	99.195	99.095
2.875	N/A	N/A	N/A	3.125	100.290	100.290	100.090	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.919	99.919	99.719	2.625	99.849	99.749	99.649
2.990	N/A	N/A	N/A	3.250	100.980	100.980	100.780	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.434	100.434	100.234	2.750	100.364	100.264	100.164
3.000	N/A	N/A	N/A	3.375	101.806	101.806	101.606	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.848	100.848	100.648	2.875	100.778	100.678	100.578
3.125	N/A	N/A	N/A	3.500	102.265	102.265	102.065	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	101.211	101.211	101.011	2.990	101.179	101.079	100.979
3.250	N/A	N/A	N/A	3.625	102.670	102.670	102.470	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.311	101.311	101.111	3.000	101.279	101.179	101.079
3.375	N/A	N/A	N/A	3.750	103.379	103.379	103.179	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.710	101.710	101.510	3.125	101.796	101.696	101.596
3.500	N/A	N/A	N/A	3.875	102.875	102.875	102.675	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	102.143	102.143	101.943	3.250	102.245	102.145	102.045
3.625	N/A	N/A	N/A	3.990	103.077	103.077	102.877	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.722	102.722	102.522	3.375	102.824	102.724	102.624
3.750	N/A	N/A	N/A	4.000	103.177	103.177	102.977	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	103.065	103.065	102.865	3.500	103.167	103.067	102.967
3.875	N/A	N/A	N/A	4.125	103.500	103.500	103.300	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.485	103.485	103.285	3.625	103.587	103.487	103.387
3.990	N/A	N/A	N/A	4.250	103.919	103.919	103.719	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.741	103.741	103.541	3.750	103.819	103.719	103.603
4.000	N/A	N/A	N/A	4.375	104.304	104.304	104.104	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.209	104.209	104.009	3.875	104.287	104.187	104.071
4.125	N/A	N/A	N/A	4.500	104.641	104.641	104.441	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.565	104.565	104.365	3.990	104.643	104.543	104.427
4.250	N/A	N/A	N/A	4.625	104.880	104.880	104.680	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.665	104.665	104.465	4.000	104.743	104.643	104.527
4.375	N/A	N/A	N/A	4.750	104.919	104.919	104.719	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	105.067	105.067	104.867	4.125	105.145	105.045	104.929
4.500	N/A	N/A	N/A	4.875	105.315	105.315	105.115	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.394	104.394	104.194	4.250	104.472	104.372	104.272
4.625	N/A	N/A	N/A	4.990	105.515	105.515	105.315	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.674	104.674	104.474	4.375	104.752	104.652	104.552
4.750	N/A	N/A	N/A	5.000	105.615	105.615	105.415	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.758	104.758	104.558	4.500	104.836	104.736	104.636
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	99.354	99.354	99.154	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.335	100.335	100.135
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.772	99.772	99.572	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.798	100.798	100.598
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.132	100.132	99.932	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.965	100.965	100.765
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.418	100.418	100.218	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.380	101.380	101.180
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.643	100.643	100.443	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.743	101.743	101.543
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.743	100.743	100.543	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.843	101.843	101.643
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.012	101.012	100.812	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.239	102.239	102.039
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.046	101.046	100.846	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.163	102.163	101.963</



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: 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	98.360	98.360	98.160	3.000	98.935	98.935	98.735	3.000	99.764	99.764	99.564	2.500	99.365	99.365	99.165	2.500	99.354	99.354	99.154
3.125	98.822	98.822	98.622	3.125	99.585	99.585	99.385	3.125	100.290	100.290	100.090	2.625	99.919	99.919	99.719	2.625	99.772	99.772	99.572
3.250	99.523	99.523	99.323	3.250	100.255	100.255	100.055	3.250	100.980	100.980	100.780	2.750	100.434	100.434	100.234	2.750	100.132	100.132	99.932
3.375	100.411	100.411	100.211	3.375	101.089	101.089	100.889	3.375	101.806	101.806	101.606	2.875	100.848	100.848	100.648	2.875	100.418	100.418	100.218
3.500	100.902	100.902	100.702	3.500	101.459	101.459	101.259	3.500	102.265	102.265	102.065	2.990	101.211	101.211	101.011	2.990	100.643	100.643	100.443
3.625	101.380	101.380	101.180	3.625	101.671	101.671	101.471	3.625	102.670	102.670	102.470	3.000	101.311	101.311	101.111	3.000	100.743	100.743	100.543
3.750	102.075	102.075	101.875	3.750	102.138	102.138	101.938	3.750	102.379	102.379	102.179	3.125	101.710	101.710	101.510	3.125	101.012	101.012	100.812
3.875	102.573	102.573	102.373	3.875	102.581	102.581	102.381	3.875	102.875	102.875	102.675	3.250	102.143	102.143	101.943	3.250	101.046	101.046	100.846
3.990	102.807	102.807	102.607	3.990	102.740	102.740	102.540	3.990	103.077	103.077	102.877	3.375	102.722	102.722	102.522	3.375	101.498	101.498	101.298
4.000	102.907	102.907	102.707	4.000	102.840	102.840	102.640	4.000	103.177	103.177	102.977	3.500	103.065	103.065	102.865	3.500	101.732	101.732	101.532
4.125	103.301	103.301	103.101	4.125	102.976	102.976	102.776	4.125	103.500	103.500	103.300	3.625	103.485	103.485	103.285	3.625	102.020	102.020	101.820
4.250	103.811	103.811	103.611	4.250	102.333	102.333	102.133	4.250	103.919	103.919	103.719	3.750	103.741	103.741	103.541	3.750	101.778	101.778	101.578
4.375	104.200	104.200	104.000	4.375	102.721	102.721	102.521	4.375	104.304	104.304	104.104	3.875	104.209	104.209	104.009	3.875	102.103	102.103	101.903
4.500	104.559	104.559	104.359	4.500	102.982	102.982	102.782	4.500	104.641	104.641	104.441	3.990	104.565	104.565	104.365	3.990	102.327	102.327	102.127
4.625	104.802	104.802	104.602	4.625	103.138	103.138	102.938	4.625	104.880	104.880	104.680	4.000	104.665	104.665	104.465	4.000	102.427	102.427	102.227
4.750	105.025	105.025	104.825	4.750	102.671	102.671	102.471	4.750	104.919	104.919	104.719	4.125	105.067	105.067	104.867	4.125	102.705	102.705	102.505
4.875	105.423	105.423	105.223	4.875	103.063	103.063	102.863	4.875	105.315	105.315	105.115	4.250	104.394	104.394	104.194	4.250	102.024	102.024	101.824
4.990	105.641	105.641	105.441	4.990	103.197	103.197	102.997	4.990	105.515	105.515	105.315	4.375	104.674	104.674	104.474	4.375	102.223	102.223	102.023
5.000	105.741	105.741	105.541	5.000	103.297	103.297	103.097	5.000	105.615	105.615	105.415	4.500	104.758	104.758	104.558	4.500	102.281	102.281	102.081

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)
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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.547	98.547	98.315	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	99.003	99.003	98.771	2.750	N/A	N/A	N/A	3.000	97.928	97.828	97.696
3.125	98.860	98.860	98.654	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	100.280	100.280	100.074	2.875	N/A	N/A	N/A	3.125	98.294	98.194	98.088
3.250	99.642	99.642	99.440	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	100.022	100.022	99.820	2.990	N/A	N/A	N/A	3.250	98.898	98.798	98.696
3.375	100.534	100.534	100.333	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	100.914	100.914	100.713	3.000	N/A	N/A	N/A	3.375	99.790	99.690	99.589
3.500	101.063	101.063	100.863	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	101.441	101.441	101.241	3.125	N/A	N/A	N/A	3.500	100.319	100.219	100.119
3.625	101.443	101.443	101.243	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	101.823	101.823	101.623	3.250	N/A	N/A	N/A	3.625	100.700	100.600	100.500
3.750	102.151	102.151	101.928	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	101.213	101.213	100.990	3.375	N/A	N/A	N/A	3.750	100.286	100.186	100.063
3.875	102.696	102.696	102.473	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.758	101.758	101.535	3.500	N/A	N/A	N/A	3.875	100.831	100.731	100.608
3.990	103.012	103.012	102.791	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	102.074	102.074	101.853	3.625	N/A	N/A	N/A	3.990	101.147	101.047	100.926
4.000	103.112	103.112	102.891	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	102.174	102.174	101.953	3.750	N/A	N/A	N/A	4.000	101.247	101.147	101.026
4.125	103.460	103.460	103.247	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.522	102.522	102.309	3.875	N/A	N/A	N/A	4.125	101.595	101.495	101.382
4.250	104.026	104.026	103.753	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.128	101.128	100.855	3.990	N/A	N/A	N/A	4.250	101.111	100.968	100.838
4.375	104.390	104.390	104.124	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.492	101.492	101.226	4.000	N/A	N/A	N/A	4.375	101.476	101.337	101.210
4.500	104.697	104.697	104.443	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.799	101.799	101.545	4.125	N/A	N/A	N/A	4.500	101.782	101.650	101.528
4.625	104.688	104.688	104.488	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	103.092	103.092	102.892	4.250	N/A	N/A	N/A	4.625	102.113	102.013	101.913
4.750	105.123	105.123	104.923	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.787	101.787	101.587	4.375	N/A	N/A	N/A	4.750	101.967	101.867	101.767
4.875	105.464	105.464	105.264	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.128	102.128	101.928	4.500	N/A	N/A	N/A	4.875	102.308	102.208	102.108
4.990	105.625	105.625	105.425	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.289	102.289	102.089	4.625	N/A	N/A	N/A	4.990	102.468	102.368	102.268
5.000	105.725	105.725	105.525	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.389	102.389	102.189	4.750	N/A	N/A	N/A	5.000	102.568	102.468	102.368
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	99.669	99.669	99.414	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.590	99.590	99.316	2.500	99.044	98.907	98.770
2.875	N/A	N/A	N/A	3.125	100.264	100.264	100.008	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.100	100.100	99.827	2.625	99.476	99.340	99.203
2.990	N/A	N/A	N/A	3.250	100.701	100.701	100.425	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.595	100.595	100.323	2.750	99.408	99.273	99.136
3.000	N/A	N/A	N/A	3.375	101.518	101.518	101.243	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.965	100.965	100.691	2.875	99.778	99.641	99.504
3.125	N/A	N/A	N/A	3.500	102.002	102.002	101.730	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.237	101.237	100.971	2.990	100.050	99.921	99.784
3.250	N/A	N/A	N/A	3.625	102.363	102.363	102.093	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.337	101.337	101.071	3.000	100.150	100.021	99.884
3.375	N/A	N/A	N/A	3.750	102.562	102.562	102.289	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.697	101.697	101.403	3.125	101.264	101.068	100.970
3.500	N/A	N/A	N/A	3.875	103.026	103.026	102.755	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.204	102.204	101.911	3.250	100.380	100.186	100.087
3.625	N/A	N/A	N/A	3.990	103.228	103.228	102.962	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.726	102.726	102.434	3.375	100.903	100.709	100.611
3.750	N/A	N/A	N/A	4.000	103.328	103.328	103.062	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.969	102.969	102.678	3.500	101.146	100.953	100.855
3.875	N/A	N/A	N/A	4.125	103.810	103.810	103.517	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.225	103.225	102.917	3.625	102.212	102.003	101.904
3.990	N/A	N/A	N/A	4.250	104.001	104.001	103.710	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.564	103.564	103.258	3.750	101.637	101.430	101.331
4.000	N/A	N/A	N/A	4.375	104.330	104.330	104.044	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.728	103.728	103.424	3.875	101.801	101.596	101.497
4.125	N/A	N/A	N/A	4.500	104.625	104.625	104.345	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.989	103.989	103.684	3.990	102.062	101.856	101.757
4.250	N/A	N/A	N/A	4.625	104.936	104.936	104.736	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	104.089	104.089	103.784	4.000	102.162	101.956	101.857
4.375	N/A	N/A	N/A	4.750	105.929	105.929	105.729	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.521	103.521	103.321	4.125	101.771	101.671	101.571
4.500	N/A	N/A	N/A	4.875	106.258	106.258	106.058	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.763	103.763	103.563	4.250	101.514	101.414	101.314
4.625	N/A	N/A	N/A	4.990	106.375	106.375	106.175	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.030	104.030	103.830	4.375	101.781	101.681	101.581
4.750	N/A	N/A	N/A	5.000	106.475	106.475	106.275	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.206	104.206	104.006	4.500	101.957	101.857	101.757
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	99.620	99.620	99.346	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	99.968	99.968	99.695	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	99.521	99.521	99.249	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	99.891	99.891	99.617	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	100.163	100.163	99.897	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	100.263	100.263	99.997	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	100.919	100.919	100.625	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	99.754	99.754	99.461	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	100.276	100.276	99.984	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																		



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: 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	98.547	98.547	98.315	3.000	99.003	99.003	98.771	3.000	99.669	99.669	99.414	2.500	99.590	99.590	99.316	2.500	99.620	99.620	99.346
3.125	98.860	98.860	98.654	3.125	100.280	100.280	100.074	3.125	100.264	100.264	100.008	2.625	100.100	100.100	99.827	2.625	99.968	99.968	99.695
3.250	99.642	99.642	99.440	3.250	100.022	100.022	99.820	3.250	100.701	100.701	100.425	2.750	100.595	100.595	100.323	2.750	99.521	99.521	99.249
3.375	100.534	100.534	100.333	3.375	100.914	100.914	100.713	3.375	101.518	101.518	101.243	2.875	100.965	100.965	100.691	2.875	99.891	99.891	99.617
3.500	101.063	101.063	100.863	3.500	101.441	101.441	101.241	3.500	102.002	102.002	101.730	2.990	101.237	101.237	100.971	2.990	100.163	100.163	99.897
3.625	101.443	101.443	101.243	3.625	101.823	101.823	101.623	3.625	102.363	102.363	102.093	3.000	101.337	101.337	101.071	3.000	100.263	100.263	99.997
3.750	102.151	102.151	101.928	3.750	101.213	101.213	100.990	3.750	102.562	102.562	102.289	3.125	101.697	101.697	101.403	3.125	100.919	100.919	100.625
3.875	102.696	102.696	102.473	3.875	101.758	101.758	101.535	3.875	103.026	103.026	102.755	3.250	102.204	102.204	101.911	3.250	99.754	99.754	99.461
3.990	103.012	103.012	102.791	3.990	102.074	102.074	101.853	3.990	103.228	103.228	102.962	3.375	102.726	102.726	102.434	3.375	100.276	100.276	99.984
4.000	103.112	103.112	102.891	4.000	102.174	102.174	101.953	4.000	103.328	103.328	103.062	3.500	102.969	102.969	102.678	3.500	100.519	100.519	100.228
4.125	103.460	103.460	103.247	4.125	102.522	102.522	102.309	4.125	103.810	103.810	103.517	3.625	103.225	103.225	102.917	3.625	101.253	101.253	100.945
4.250	104.026	104.026	103.753	4.250	101.128	101.128	100.855	4.250	104.001	104.001	103.710	3.750	103.564	103.564	103.258	3.750	100.928	100.928	100.622
4.375	104.390	104.390	104.124	4.375	101.492	101.492	101.226	4.375	104.330	104.330	104.044	3.875	103.728	103.728	103.424	3.875	101.090	101.090	100.786
4.500	104.697	104.697	104.443	4.500	101.799	101.799	101.545	4.500	104.625	104.625	104.345	3.990	103.989	103.989	103.684	3.990	101.351	101.351	101.046
4.625	104.688	104.688	104.488	4.625	103.092	103.092	102.892	4.625	104.936	104.936	104.736	4.000	104.089	104.089	103.784	4.000	101.451	101.451	101.146
4.750	105.123	105.123	104.923	4.750	101.787	101.787	101.587	4.750	105.929	105.929	105.729	4.125	103.521	103.521	103.321	4.125	103.561	103.561	103.361
4.875	105.464	105.464	105.264	4.875	102.128	102.128	101.928	4.875	106.258	106.258	106.058	4.250	103.763	103.763	103.563	4.250	100.601	100.601	100.401
4.990	105.625	105.625	105.425	4.990	102.289	102.289	102.089	4.990	106.375	106.375	106.175	4.375	104.030	104.030	103.830	4.375	100.868	100.868	100.668
5.000	105.725	105.725	105.525	5.000	102.389	102.389	102.189	5.000	106.475	106.475	106.275	4.500	104.206	104.206	104.006	4.500	101.044	101.044	100.844

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: 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.:

3/15/2022

W. Rate Sheet Dated: 1/14/2022

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	98.547	98.547	98.315	3.000	99.669	99.669	99.414	2.500	99.590	99.590	99.316	3.000	98.100	98.100	97.868	2.500	98.955	98.955	98.681
3.125	98.860	98.860	98.654	3.125	100.264	100.264	100.008	2.625	100.100	100.100	99.827	3.125	98.895	98.895	98.689	2.625	99.384	99.384	99.111
3.250	99.642	99.642	99.440	3.250	100.701	100.701	100.425	2.750	100.595	100.595	100.323	3.250	99.157	99.157	98.955	2.750	99.408	99.408	99.136
3.375	100.534	100.534	100.333	3.375	101.518	101.518	101.243	2.875	100.965	100.965	100.691	3.375	100.049	100.049	99.848	2.875	99.778	99.778	99.504
3.500	101.063	101.063	100.863	3.500	102.002	102.002	101.730	2.990	101.237	101.237	100.971	3.500	100.577	100.577	100.377	2.990	100.050	100.050	99.784
3.625	101.443	101.443	101.243	3.625	102.363	102.363	102.093	3.000	101.337	101.337	101.071	3.625	100.958	100.958	100.758	3.000	100.150	100.150	99.884
3.750	102.151	102.151	101.928	3.750	102.562	102.562	102.289	3.125	101.697	101.697	101.403	3.750	101.007	101.007	100.784	3.125	100.658	100.658	100.364
3.875	102.696	102.696	102.473	3.875	103.026	103.026	102.755	3.250	102.204	102.204	101.911	3.875	101.552	101.552	101.329	3.250	100.329	100.329	100.036
3.990	103.012	103.012	102.791	3.990	103.228	103.228	102.962	3.375	102.726	102.726	102.434	3.990	101.868	101.868	101.647	3.375	100.851	100.851	100.559
4.000	103.112	103.112	102.891	4.000	103.328	103.328	103.062	3.500	102.969	102.969	102.678	4.000	101.968	101.968	101.747	3.500	101.094	101.094	100.803
4.125	103.460	103.460	103.247	4.125	103.810	103.810	103.517	3.625	103.225	103.225	102.917	4.125	102.316	102.316	102.103	3.625	101.589	101.589	101.281
4.250	104.026	104.026	103.753	4.250	104.001	104.001	103.710	3.750	103.564	103.564	103.258	4.250	101.902	101.902	101.629	3.750	101.596	101.596	101.290
4.375	104.390	104.390	104.124	4.375	104.330	104.330	104.044	3.875	103.728	103.728	103.424	4.375	102.266	102.266	102.000	3.875	101.759	101.759	101.455
4.500	104.697	104.697	104.443	4.500	104.625	104.625	104.345	3.990	103.989	103.989	103.684	4.500	102.573	102.573	102.319	3.990	102.020	102.020	101.715
4.625	104.688	104.688	104.488	4.625	104.936	104.936	104.736	4.000	104.089	104.089	103.784	4.625	103.215	103.215	103.015	4.000	102.120	102.120	101.815
4.750	105.123	105.123	104.923	4.750	105.929	105.929	105.729	4.125	103.521	103.521	103.321	4.750	102.780	102.780	102.580	4.125	102.891	102.891	102.691
4.875	105.464	105.464	105.264	4.875	106.258	106.258	106.058	4.250	103.763	103.763	103.563	4.875	103.121	103.121	102.921	4.250	101.532	101.532	101.332
4.990	105.625	105.625	105.425	4.990	106.375	106.375	106.175	4.375	104.030	104.030	103.830	4.990	103.282	103.282	103.082	4.375	101.799	101.799	101.599
5.000	105.725	105.725	105.525	5.000	106.475	106.475	106.275	4.500	104.206	104.206	104.006	5.000	103.382	103.382	103.182	4.500	101.975	101.975	101.775

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year	0.000	0.000	0.000	-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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/14/2022

45 Day Lock Exp.:

2/28/2022

60 Day Lock Exp.:

3/15/2022

W. Rate Sheet Dated: 1/14/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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