



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.: 2/16/2022

45 Day Lock Exp.: 3/3/2022

60 Day Lock Exp.: 3/18/2022

W. Rate Sheet Dated: 1/17/2022

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	99.373	99.373	98.967	2.750	98.944	98.944	98.537	1.875	94.844	94.844	94.544	3.125	98.669	98.669	98.369
2.875	99.640	99.640	99.234	2.875	99.159	99.159	98.753	2.000	95.080	95.080	94.780	3.250	99.430	99.430	99.130
3.000	99.893	99.893	99.487	3.000	99.367	99.367	98.961	2.125	95.316	95.316	95.016	3.375	99.519	99.519	99.219
3.125	100.142	100.142	99.736	3.125	99.555	99.555	99.149	2.250	96.630	96.630	96.263	3.500	99.608	99.608	99.308
3.250	101.088	101.088	100.682	3.250	100.611	100.611	100.205	2.375	96.857	96.857	96.490	3.625	99.341	99.341	99.041
3.375	101.238	101.238	100.832	3.375	100.697	100.697	100.290	2.500	97.073	97.073	96.705	Margin = 2.250		Index = 0.410	
3.500	101.483	101.483	101.076	3.500	100.861	100.861	100.455	2.625	97.286	97.286	96.919	30 Year OTC			
3.625	101.710	101.710	101.304	3.625	101.038	101.038	100.632	2.750	98.607	98.607	98.302	Rate	30 Day	45 Day	60 Day
3.750	102.002	102.002	101.702	3.750	101.528	101.528	101.228	2.875	98.810	98.810	98.505	4.000	100.154	100.154	99.654
3.875	102.126	102.126	101.826	3.875	101.586	101.586	101.286	3.000	99.005	99.005	98.701	4.125	100.347	100.347	99.847
4.000	102.329	102.329	102.029	4.000	101.683	101.683	101.383	3.125	99.181	99.181	98.876	4.375	100.856	100.856	100.356
4.125	102.522	102.522	102.222	4.125	101.807	101.807	101.507	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	100.870	100.870	100.370
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	101.042	101.042	100.542
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	101.177	101.177	100.677
4.750	103.004	103.004	102.804	4.750	102.650	102.650	102.450	3.875	99.691	99.691	99.391	5.500	102.403	102.403	101.903
4.875	103.045	103.045	102.845	4.875	102.680	102.680	102.480	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	103.015	103.015	102.815	4.125	99.911	99.911	99.611	6.250	102.594	102.594	102.094

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	99.473	99.373	99.373	98.967	2.750	98.769	98.669	98.669	98.262	1.875	96.974	96.874	96.874	96.574	
2.875	99.740	99.640	99.640	99.234	2.875	98.984	98.884	98.884	98.478	2.000	97.210	97.110	97.110	96.810	
3.000	99.993	99.893	99.893	99.487	3.000	99.192	99.092	99.092	98.686	2.125	97.446	97.346	97.346	97.046	
3.125	100.242	100.142	100.142	99.736	3.125	99.380	99.280	99.280	98.874	2.250	98.760	98.660	98.660	98.293	
3.250	101.188	101.088	101.088	100.682	3.250	100.411	100.311	100.311	99.905	2.375	98.987	98.887	98.887	98.520	
3.375	101.438	101.338	101.338	100.932	3.375	100.597	100.497	100.497	100.090	2.500	99.203	99.103	99.103	98.735	
3.500	101.683	101.583	101.583	101.176	3.500	100.761	100.661	100.661	100.255	2.625	99.416	99.316	99.316	98.949	
3.625	101.910	101.810	101.810	101.404	3.625	100.938	100.838	100.838	100.432	2.750	99.637	99.537	99.537	99.232	
3.750	102.202	102.102	102.102	101.802	3.750	101.728	101.628	101.628	101.328	2.875	99.840	99.740	99.740	99.435	
3.875	102.426	102.326	102.326	102.026	3.875	101.886	101.786	101.786	101.486	3.000	100.035	99.935	99.935	99.631	
4.000	102.629	102.529	102.529	102.229	4.000	101.983	101.883	101.883	101.583	3.125	100.211	100.111	100.111	99.806	
4.125	102.822	102.722	102.722	102.422	4.125	102.107	102.007	102.007	101.707	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 >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
3.75-4.125	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.25-4.625	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.250
4.75-5.125	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	97.404	97.404	96.904	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.597	97.597	97.097	4.750	100.000	100.000	100.500
3.875	97.537	97.537	97.037	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	97.334	97.334	96.834					4.500	98.243	98.243	97.743	Rate	30 Day	45 Day	60 Day
4.125	97.141	97.141	96.641					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	98.120	98.120	97.620	6.250	105.750	105.750	105.250
4.375	98.569	98.569	98.069					5.000	98.292	98.292	97.792	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only	DPA Advantage Adjustment		
4.500	98.432	98.432	97.932					5.125	98.427	98.427	97.927		203(k) / 203(k)s		-1.000
4.625	98.267	98.267	97.767					5.500	99.653	99.653	99.153		203(k) & 203(k)s are Borrower Paid only		
4.750	99.039	99.039	98.539					5.625	99.788	99.788	99.288				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.844	99.844	99.344				

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/16/2022

45 Day Lock Exp.:

3/3/2022

60 Day Lock Exp.:

3/18/2022

W. Rate Sheet Dated: 1/17/2022

Release Time: 10:00 am 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	100.095	3.250	100.124	100.124	99.718	2.875	97.359	97.359	97.054	3.625	99.091	99.091	98.791
3.375	100.751	100.751	100.345	3.375	100.309	100.309	99.903	3.000	97.554	97.554	97.249	Margin = 2.250		Index = .410	
3.500	100.995	100.995	100.589	3.500	100.474	100.474	100.068	3.125	97.729	97.729	97.424	30 Year OTC			
3.625	101.222	101.222	100.816	3.625	100.651	100.651	100.245	3.250	98.864	98.864	98.564	Rate	30 Day	45 Day	60 Day
3.750	101.252	101.252	100.952	3.750	100.878	100.878	100.578	3.375	99.037	99.037	98.737	3.250	100.501	100.501	100.001
3.875	101.476	101.476	101.176	3.875	101.036	101.036	100.736	3.500	99.190	99.190	98.890	3.375	100.751	100.751	100.251
4.000	101.679	101.679	101.379	4.000	101.133	101.133	100.833	3.625	99.354	99.354	99.054	3.500	100.995	100.995	100.495
4.125	101.872	101.872	101.572	4.125	101.257	101.257	100.957	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	101.252	101.252	100.752
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	101.476	101.476	100.976
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	101.679	101.679	101.179
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	101.872	101.872	101.372
4.750	100.004	100.004	99.804	4.750	99.750	99.750	99.550	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	100.095	3.250	100.224	100.124	100.124	99.718	2.750	99.412	99.312	99.312	99.007
3.375	100.851	100.751	100.751	100.345	3.375	100.409	100.309	100.309	99.903	2.875	99.615	99.515	99.515	99.210
3.500	101.095	100.995	100.995	100.589	3.500	100.574	100.474	100.474	100.068	3.000	99.810	99.710	99.710	99.405
3.625	101.322	101.222	101.222	100.816	3.625	100.751	100.651	100.651	100.245	3.125	99.986	99.886	99.886	99.581
3.750	101.352	101.252	101.252	100.952	3.750	100.978	100.878	100.878	100.578	3.250	101.402	101.302	101.302	101.002
3.875	101.576	101.476	101.476	101.176	3.875	101.136	101.036	101.036	100.736	3.375	101.575	101.475	101.475	101.175
4.000	101.779	101.679	101.679	101.379	4.000	101.233	101.133	101.133	100.833	3.500	101.727	101.627	101.627	101.327
4.125	101.972	101.872	101.872	101.572	4.125	101.357	101.257	101.257	100.957	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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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Lockdesk Phone:

Lockdesk Hours:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/16/2022

45 Day Lock Exp.: 3/3/2022

60 Day Lock Exp.: 3/18/2022

W. Rate Sheet Dated: 1/17/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.953	97.953	97.753	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.529	98.529	98.329	2.000	N/A	N/A	N/A	3.000	97.961	97.855	97.747
3.125	98.416	98.416	98.216	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.163	99.163	98.963	2.125	N/A	N/A	N/A	3.125	98.470	98.348	98.224
3.250	99.101	99.101	98.901	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.833	99.833	99.633	2.250	N/A	N/A	N/A	3.250	99.227	99.104	98.979
3.375	99.989	99.989	99.789	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.667	100.667	100.467	2.375	N/A	N/A	N/A	3.375	100.114	99.992	99.866
3.500	100.480	100.480	100.280	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.037	101.037	100.837	2.500	N/A	N/A	N/A	3.500	100.847	100.708	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	101.571	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	102.265	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	102.764	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	102.998	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	103.098	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	99.358	99.358	99.158	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.115	99.115	98.915	2.500	99.045	98.945	98.845
2.875	N/A	N/A	N/A	3.125	99.869	99.869	99.669	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.669	99.669	99.469	2.625	99.599	99.499	99.399
2.990	N/A	N/A	N/A	3.250	100.558	100.558	100.358	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.184	100.184	99.984	2.750	100.114	100.014	99.914
3.000	N/A	N/A	N/A	3.375	101.384	101.384	101.184	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.598	100.598	100.398	2.875	100.549	100.449	100.349
3.125	N/A	N/A	N/A	3.500	101.843	101.843	101.643	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.961	100.961	100.761	2.990	101.038	100.938	100.838
3.250	N/A	N/A	N/A	3.625	102.248	102.248	102.048	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.061	101.061	100.861	3.000	101.138	101.038	100.938
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	101.554	101.554	101.354	3.125	101.656	101.556	101.456
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	102.002	102.002	101.802	3.250	102.104	102.004	101.904
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	102.581	102.581	102.381	3.375	102.683	102.583	102.483
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	102.925	102.925	102.725	3.500	103.026	102.926	102.826
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	103.344	103.344	103.144	3.625	103.446	103.346	103.246
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	103.601	103.601	103.401	3.750	103.679	103.579	103.463
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	104.068	104.068	103.868	3.875	104.146	104.046	103.930
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	104.424	104.424	104.224	3.990	104.503	104.403	104.287
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	104.524	104.524	104.324	4.000	104.603	104.503	104.387
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	104.926	104.926	104.726	4.125	105.004	104.904	104.788
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	104.253	104.253	104.053	4.250	104.331	104.231	104.131
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	104.534	104.534	104.334	4.375	104.612	104.512	104.412
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	104.617	104.617	104.417	4.500	104.696	104.596	104.496
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	99.104	99.104	98.904	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	99.522	99.522	99.322	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	99.882	99.882	99.682	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.715	100.715	100.515
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.168	100.168	99.968	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.130	101.130	100.930
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.393	100.393	100.193	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.493	101.493	101.293
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.493	100.493	100.293	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.593	101.593	101.393
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.762	100.762	100.562	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.989	101.989	101.789
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.906	100.906	100.706	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.022	102.022	101.822
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.357	101.357	101.157	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.601	102.601	102.401
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.592	101.592	101.392	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.945	102.945	102.745
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.879	101.879	101.679	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.364	103.364	103.164
3.250	N/A	N/A	N/A	3.250	N/A	N/A</																	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/16/2022

45 Day Lock Exp.:

3/3/2022

60 Day Lock Exp.:

3/18/2022

W. Rate Sheet Dated: 1/17/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.953	97.953	97.753	3.000	98.529	98.529	98.329	3.000	99.358	99.358	99.158	2.500	99.115	99.115	98.915	2.500	99.104	99.104	98.904
3.125	98.416	98.416	98.216	3.125	99.163	99.163	98.963	3.125	99.869	99.869	99.669	2.625	99.669	99.669	99.469	2.625	99.522	99.522	99.322
3.250	99.101	99.101	98.901	3.250	99.833	99.833	99.633	3.250	100.558	100.558	100.358	2.750	100.184	100.184	99.984	2.750	99.882	99.882	99.682
3.375	99.989	99.989	99.789	3.375	100.667	100.667	100.467	3.375	101.384	101.384	101.184	2.875	100.598	100.598	100.398	2.875	100.168	100.168	99.968
3.500	100.480	100.480	100.280	3.500	101.037	101.037	100.837	3.500	101.843	101.843	101.643	2.990	100.961	100.961	100.761	2.990	100.393	100.393	100.193
3.625	101.161	101.161	100.961	3.625	101.310	101.310	101.110	3.625	102.248	102.248	102.048	3.000	101.061	101.061	100.861	3.000	100.493	100.493	100.293
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	101.554	101.554	101.354	3.125	100.762	100.762	100.562
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	102.002	102.002	101.802	3.250	100.906	100.906	100.706
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	102.581	102.581	102.381	3.375	101.357	101.357	101.157
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	102.925	102.925	102.725	3.500	101.592	101.592	101.392
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	103.344	103.344	103.144	3.625	101.879	101.879	101.679
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	103.601	103.601	103.401	3.750	101.637	101.637	101.437
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	104.068	104.068	103.868	3.875	101.962	101.962	101.762
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	104.424	104.424	104.224	3.990	102.186	102.186	101.986
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	104.524	104.524	104.324	4.000	102.286	102.286	102.086
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	104.926	104.926	104.726	4.125	102.564	102.564	102.364
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	104.253	104.253	104.053	4.250	101.883	101.883	101.683
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	104.534	104.534	104.334	4.375	102.082	102.082	101.882
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	104.617	104.617	104.417	4.500	102.141	102.141	101.941

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

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

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

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

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



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

30 Day Lock Exp.: 2/16/2022
45 Day Lock Exp.: 3/3/2022
60 Day Lock Exp.: 3/18/2022

W. Rate Sheet Dated: 1/17/2022

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	Rate	30 Day	45 Day	60 Day												
3.000	98.179	98.179	97.940	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.975	97.975	97.736	2.750	N/A	N/A	N/A	3.000	97.560	97.460	97.321	3.125	98.449	98.449	98.241	2.875	N/A	N/A	N/A	3.125	97.883	97.783	97.675				
3.125	98.449	98.449	98.241	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.327	99.327	99.119	2.875	N/A	N/A	N/A	3.125	97.883	97.783	97.675	3.250	99.248	99.248	99.042	2.990	N/A	N/A	N/A	3.250	98.504	98.404	98.298				
3.250	99.248	99.248	99.042	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	99.050	99.050	98.844	2.990	N/A	N/A	N/A	3.250	98.504	98.404	98.298	3.375	100.152	100.152	99.947	3.000	N/A	N/A	N/A	3.375	99.408	99.308	99.203				
3.375	100.152	100.152	99.947	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.952	99.952	99.747	3.000	N/A	N/A	N/A	3.375	99.408	99.308	99.203	3.500	100.692	100.692	100.490	3.125	N/A	N/A	N/A	3.500	99.948	99.848	99.746				
3.500	100.692	100.692	100.490	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.492	100.492	100.290	3.125	N/A	N/A	N/A	3.500	99.948	99.848	99.746	3.625	101.081	101.081	100.876	3.250	N/A	N/A	N/A	3.625	100.338	100.238	100.133				
3.625	101.081	101.081	100.876	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	100.881	100.881	100.676	3.250	N/A	N/A	N/A	3.625	100.338	100.238	100.133	3.750	101.799	101.799	101.570	3.375	N/A	N/A	N/A	3.750	99.934	99.834	99.705				
3.750	101.799	101.799	101.570	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.977	100.977	100.748	3.375	N/A	N/A	N/A	3.750	99.934	99.834	99.705	3.875	102.355	102.355	102.126	3.500	N/A	N/A	N/A	3.875	100.490	100.390	100.261				
3.875	102.355	102.355	102.126	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.533	101.533	101.304	3.500	N/A	N/A	N/A	3.875	100.490	100.390	100.261	3.990	102.682	102.682	102.456	3.625	N/A	N/A	N/A	3.990	100.817	100.717	100.591				
3.990	102.682	102.682	102.456	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.860	101.860	101.634	3.625	N/A	N/A	N/A	3.990	100.817	100.717	100.591	4.000	102.782	102.782	102.556	3.750	N/A	N/A	N/A	4.000	100.917	100.817	100.691				
4.000	102.782	102.782	102.556	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.960	101.960	101.734	3.750	N/A	N/A	N/A	4.000	100.917	100.817	100.691	4.125	103.143	103.143	102.918	3.875	N/A	N/A	N/A	4.125	101.278	101.178	101.053				
4.125	103.143	103.143	102.918	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.319	102.319	102.094	3.875	N/A	N/A	N/A	4.125	101.278	101.178	101.053	4.250	103.871	103.871	103.607	3.990	N/A	N/A	N/A	4.250	100.956	100.807	100.692				
4.250	103.871	103.871	103.607	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.535	101.535	101.311	3.990	N/A	N/A	N/A	4.250	100.956	100.807	100.692	4.375	104.249	104.249	103.987	4.000	N/A	N/A	N/A	4.375	101.335	101.187	101.073				
4.375	104.249	104.249	103.987	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.913	101.913	101.651	4.000	N/A	N/A	N/A	4.375	101.335	101.187	101.073	4.500	104.572	104.572	104.318	4.125	N/A	N/A	N/A	4.500	101.657	101.510	101.403				
4.500	104.572	104.572	104.318	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.236	102.236	101.982	4.125	N/A	N/A	N/A	4.500	101.657	101.510	101.403	4.625	104.659	104.659	104.447	4.250	N/A	N/A	N/A	4.625	102.084	101.967	101.872				
4.625	104.659	104.659	104.447	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.473	102.473	102.261	4.250	N/A	N/A	N/A	4.625	102.084	101.967	101.872	4.750	105.106	105.106	104.898	4.375	N/A	N/A	N/A	4.750	101.950	101.833	101.742				
4.750	105.106	105.106	104.898	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.144	102.144	101.936	4.375	N/A	N/A	N/A	4.750	101.950	101.833	101.742	4.875	105.462	105.462	105.259	4.500	N/A	N/A	N/A	4.875	102.306	102.189	102.103				
4.875	105.462	105.462	105.259	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.500	102.500	102.297	4.500	N/A	N/A	N/A	4.875	102.306	102.189	102.103	4.990	105.636	105.636	105.436	4.625	N/A	N/A	N/A	4.990	102.479	102.362	102.279				
4.990	105.636	105.636	105.436	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.674	102.674	102.474	4.625	N/A	N/A	N/A	4.990	102.479	102.362	102.279	5.000	105.736	105.736	105.536	4.750	N/A	N/A	N/A	5.000	102.579	102.462	102.379				
5.000	105.736	105.736	105.536	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.774	102.774	102.574	4.750	N/A	N/A	N/A	5.000	102.579	102.462	102.379																
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	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	99.293	99.293	99.040	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.189	99.189	98.989	2.500	98.643	98.543	98.443	2.875	N/A	N/A	N/A	3.125	99.895	99.895	99.645	2.625	N/A	N/A	N/A	2.625	99.705	99.705	99.505
2.875	N/A	N/A	N/A	3.125	99.895	99.895	99.645	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.705	99.705	99.505	2.625	99.081	98.981	98.881	2.990	N/A	N/A	N/A	3.250	100.312	100.312	100.034	2.750	N/A	N/A	N/A	2.750	100.204	100.204	100.004
2.990	N/A	N/A	N/A	3.250	100.312	100.312	100.034	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.204	100.204	100.004	2.750	99.017	98.917	98.817	3.000	N/A	N/A	N/A	3.375	101.139	101.139	100.861	2.875	N/A	N/A	N/A	2.875	100.578	100.578	100.378
3.000	N/A	N/A	N/A	3.375	101.139	101.139	100.861	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.578	100.578	100.378	2.875	99.391	99.291	99.191	3.125	N/A	N/A	N/A	3.500	101.630	101.630	101.352	2.990	N/A	N/A	N/A	2.990	100.858	100.858	100.658
3.125	N/A	N/A	N/A	3.500	101.630	101.630	101.352	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.858	100.858	100.658	2.990	99.671	99.571	99.471	3.250	N/A	N/A	N/A	3.625	101.998	101.998	101.724	3.000	N/A	N/A	N/A	3.000	100.958	100.958	100.758
3.250	N/A	N/A	N/A	3.625	101.998	101.998	101.724	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.958	100.958	100.758	3.000	99.771	99.671	99.571	3.375	N/A	N/A	N/A	3.750	102.217	102.217	101.939	3.125	N/A	N/A	N/A	3.125	101.415	101.415	101.172
3.375	N/A	N/A	N/A	3.750	102.217	102.217	101.939	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.415	101.415	101.172	3.125	100.982	100.882	100.739	3.500	N/A	N/A	N/A	3.875	102.689	102.689	102.412	3.250	N/A	N/A	N/A	3.250	101.929	101.929	101.687
3.500	N/A	N/A	N/A	3.875	102.689	102.689	102.412	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.929	101.929	101.687	3.250	100.105	100.005	99.863	3.625	N/A	N/A	N/A	3.990	102.901	102.901	102.624	3.375	N/A	N/A	N/A	3.375	102.452	102.452	102.214
3.625	N/A	N/A	N/A	3.990	102.901	102.901	102.624	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.452	102.452	102.214	3.375	100.629	100.529	100.391	3.750	N/A	N/A	N/A	4.000	103.001	103.001	102.724	3.500	N/A	N/A	N/A	3.500	102.699	102.699	102.466
3.750	N/A	N/A	N/A	4.000	103.001	103.001	102.724	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.699	102.699	102.466	3.500	100.876	100.776	100.643	3.875	N/A	N/A	N/A	4.125	103.643	103.643	103.361	3.625	N/A	N/A	N/A	3.625	103.119	103.119	102.919
3.875	N/A	N/A	N/A	4.125	103.643	103.643	103.361	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.119	103.119	102.919	3.625	100.706	100.606	100.506	3.990	N/A	N/A	N/A												
3.990	N/A	N/A	N/A	4.250	103.838	103.838	103.557	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.646	103.646	103.464	3.750	101.537	101.434	101.337	4.000	N/A	N/A	N/A	4.375	104.175	104.175	103.897	3.875	N/A	N/A	N/A	3.875	103.630	103.630	103.430
4.000	N/A	N/A	N/A	4.375	104.175	104.175	103.897	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.630	103.630	103.430	3.875	101.703	101.603	101.503	4.125	N/A	N/A	N/A	4.500	104.480	104.480	104.205	3.990	N/A	N/A					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/16/2022

45 Day Lock Exp.:

3/3/2022

60 Day Lock Exp.:

3/18/2022

W. Rate Sheet Dated: 1/17/2022

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	98.179	98.179	97.940	3.000	97.975	97.975	97.736	3.000	99.293	99.293	99.040	2.500	99.189	99.189	98.989	2.500	99.181	99.181	98.981
3.125	98.449	98.449	98.241	3.125	99.327	99.327	99.119	3.125	99.895	99.895	99.645	2.625	99.705	99.705	99.505	2.625	99.533	99.533	99.333
3.250	99.248	99.248	99.042	3.250	99.050	99.050	98.844	3.250	100.312	100.312	100.034	2.750	100.204	100.204	100.004	2.750	99.130	99.130	98.930
3.375	100.152	100.152	99.947	3.375	99.952	99.952	99.747	3.375	101.139	101.139	100.861	2.875	100.578	100.578	100.378	2.875	99.504	99.504	99.304
3.500	100.692	100.692	100.490	3.500	100.492	100.492	100.290	3.500	101.630	101.630	101.352	2.990	100.858	100.858	100.658	2.990	99.784	99.784	99.584
3.625	101.081	101.081	100.876	3.625	100.881	100.881	100.676	3.625	101.998	101.998	101.724	3.000	100.958	100.958	100.758	3.000	99.884	99.884	99.684
3.750	101.799	101.799	101.570	3.750	100.977	100.977	100.748	3.750	102.217	102.217	101.939	3.125	101.415	101.415	101.172	3.125	100.691	100.691	100.448
3.875	102.355	102.355	102.126	3.875	101.533	101.533	101.304	3.875	102.689	102.689	102.412	3.250	101.929	101.929	101.687	3.250	99.669	99.669	99.427
3.990	102.682	102.682	102.456	3.990	101.860	101.860	101.634	3.990	102.901	102.901	102.624	3.375	102.452	102.452	102.214	3.375	100.192	100.192	99.954
4.000	102.782	102.782	102.556	4.000	101.960	101.960	101.734	4.000	103.001	103.001	102.724	3.500	102.699	102.699	102.466	3.500	100.437	100.437	100.204
4.125	103.143	103.143	102.918	4.125	102.319	102.319	102.094	4.125	103.643	103.643	103.361	3.625	103.119	103.119	102.919	3.625	101.315	101.315	101.115
4.250	103.871	103.871	103.607	4.250	101.535	101.535	101.271	4.250	103.838	103.838	103.557	3.750	103.464	103.464	103.264	3.750	101.016	101.016	100.816
4.375	104.249	104.249	103.987	4.375	101.913	101.913	101.651	4.375	104.175	104.175	103.897	3.875	103.630	103.630	103.430	3.875	101.182	101.182	100.982
4.500	104.572	104.572	104.318	4.500	102.236	102.236	101.982	4.500	104.480	104.480	104.205	3.990	103.897	103.897	103.697	3.990	101.449	101.449	101.249
4.625	104.659	104.659	104.447	4.625	103.473	103.473	103.261	4.625	104.901	104.901	104.701	4.000	103.997	103.997	103.797	4.000	101.549	101.549	101.349
4.750	105.106	105.106	104.898	4.750	102.144	102.144	101.936	4.750	105.916	105.916	105.716	4.125	103.507	103.507	103.307	4.125	103.331	103.331	103.131
4.875	105.462	105.462	105.259	4.875	102.500	102.500	102.297	4.875	106.254	106.254	106.054	4.250	103.754	103.754	103.554	4.250	103.304	103.304	103.104
4.990	105.636	105.636	105.436	4.990	102.674	102.674	102.474	4.990	106.373	106.373	106.173	4.375	104.027	104.027	103.827	4.375	100.577	100.577	100.377
5.000	105.736	105.736	105.536	5.000	102.774	102.774	102.574	5.000	106.473	106.473	106.273	4.500	104.208	104.208	104.008	4.500	100.758	100.758	100.558

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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/16/2022

45 Day Lock Exp.:

3/3/2022

60 Day Lock Exp.:

3/18/2022

W. Rate Sheet Dated: 1/17/2022

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.



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.:

2/16/2022

45 Day Lock Exp.:

3/3/2022

60 Day Lock Exp.:

3/18/2022

W. Rate Sheet Dated: 1/17/2022

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	98.179	98.179	97.940	3.000	99.293	99.293	99.040	2.500	99.189	99.189	98.989	3.000	97.402	97.402	97.163	2.500	98.535	98.535	98.335
3.125	98.449	98.449	98.241	3.125	99.895	99.895	99.645	2.625	99.705	99.705	99.505	3.125	98.213	98.213	98.005	2.625	98.969	98.969	98.769
3.250	99.248	99.248	99.042	3.250	100.312	100.312	100.034	2.750	100.204	100.204	100.004	3.250	98.474	98.474	98.268	2.750	99.017	99.017	98.817
3.375	100.152	100.152	99.947	3.375	101.139	101.139	100.861	2.875	100.578	100.578	100.378	3.375	99.377	99.377	99.172	2.875	99.391	99.391	99.191
3.500	100.692	100.692	100.490	3.500	101.630	101.630	101.352	2.990	100.858	100.858	100.658	3.500	99.917	99.917	99.715	2.990	99.671	99.671	99.471
3.625	101.081	101.081	100.876	3.625	101.998	101.998	101.724	3.000	100.958	100.958	100.758	3.625	100.306	100.306	100.101	3.000	99.771	99.771	99.571
3.750	101.799	101.799	101.570	3.750	102.217	102.217	101.939	3.125	101.415	101.415	101.172	3.750	100.713	100.713	100.484	3.125	100.403	100.403	100.160
3.875	102.355	102.355	102.126	3.875	102.689	102.689	102.412	3.250	101.929	101.929	101.687	3.875	101.269	101.269	101.040	3.250	100.149	100.149	99.907
3.990	102.682	102.682	102.456	3.990	102.901	102.901	102.624	3.375	102.452	102.452	102.214	3.990	101.596	101.596	101.370	3.375	100.672	100.672	100.434
4.000	102.782	102.782	102.556	4.000	103.001	103.001	102.724	3.500	102.699	102.699	102.466	4.000	101.696	101.696	101.470	3.500	100.918	100.918	100.685
4.125	103.143	103.143	102.918	4.125	103.643	103.643	103.361	3.625	103.119	103.119	102.919	4.125	102.056	102.056	101.831	3.625	101.567	101.567	101.367
4.250	103.871	103.871	103.607	4.250	103.838	103.838	103.557	3.750	103.464	103.464	103.264	4.250	102.028	102.028	101.764	3.750	101.590	101.590	101.390
4.375	104.249	104.249	103.987	4.375	104.175	104.175	103.897	3.875	103.630	103.630	103.430	4.375	102.406	102.406	102.144	3.875	101.756	101.756	101.556
4.500	104.572	104.572	104.318	4.500	104.480	104.480	104.205	3.990	103.897	103.897	103.697	4.500	102.729	102.729	102.475	3.990	102.023	102.023	101.823
4.625	104.659	104.659	104.447	4.625	104.901	104.901	104.701	4.000	103.997	103.997	103.797	4.625	103.391	103.391	103.179	4.000	102.123	102.123	101.923
4.750	105.106	105.106	104.898	4.750	105.916	105.916	105.716	4.125	103.507	103.507	103.307	4.750	102.950	102.950	102.742	4.125	102.769	102.769	102.569
4.875	105.462	105.462	105.259	4.875	106.254	106.254	106.054	4.250	103.754	103.754	103.554	4.875	103.306	103.306	103.103	4.250	101.379	101.379	101.179
4.990	105.636	105.636	105.436	4.990	106.373	106.373	106.173	4.375	104.027	104.027	103.827	4.990	103.480	103.480	103.280	4.375	101.652	101.652	101.452
5.000	105.736	105.736	105.536	5.000	106.473	106.473	106.273	4.500	104.208	104.208	104.008	5.000	103.580	103.580	103.380	4.500	101.833	101.833	101.633

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/16/2022

45 Day Lock Exp.:

3/3/2022

60 Day Lock Exp.:

3/18/2022

W. Rate Sheet Dated: 1/17/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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

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

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