

W. Rate Sheet Dated: 1/18/2022

Release Time: 3:20 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.654	98.654	98.248	2.750	98.215	98.215	97.809	1.875	94.508	94.508	94.196	3.125	99.114	99.114	98.814
2.875	98.921	98.921	98.515	2.875	98.444	98.444	98.038	2.000	94.744	94.744	94.432	3.250	99.470	99.470	99.170
3.000	99.175	99.175	98.768	3.000	98.656	98.656	98.250	2.125	94.980	94.980	94.668	3.375	99.472	99.472	99.172
3.125	99.423	99.423	99.017	3.125	98.857	98.857	98.451	2.250	96.222	96.222	95.855	3.500	99.561	99.561	99.261
3.250	100.557	100.557	100.104	3.250	100.082	100.082	99.628	2.375	96.448	96.448	96.081	3.625	99.650	99.650	99.350
3.375	100.707	100.707	100.254	3.375	100.172	100.172	99.719	2.500	96.670	96.670	96.303	Margin = 2.250		Index = 0.410	
3.500	100.951	100.951	100.498	3.500	100.353	100.353	99.899	2.625	96.880	96.880	96.513	30 Year OTC			
3.625	101.179	101.179	100.725	3.625	100.507	100.507	100.054	2.750	98.268	98.268	97.947	Rate	30 Day	45 Day	60 Day
3.750	101.548	101.548	101.242	3.750	101.049	101.049	100.743	2.875	98.484	98.484	98.163	4.000	99.700	99.700	99.200
3.875	101.673	101.673	101.366	3.875	101.139	101.139	100.833	3.000	98.683	98.683	98.363	4.125	99.894	99.894	99.394
4.000	101.875	101.875	101.569	4.000	101.292	101.292	100.986	3.125	98.872	98.872	98.551	4.375	100.418	100.418	99.918
4.125	102.069	102.069	101.763	4.125	101.354	101.354	101.048	3.250	99.841	99.841	99.541	4.500	100.556	100.556	100.056
4.250	102.493	102.493	102.293	4.250	102.043	102.043	101.843	3.375	100.019	100.019	99.719	4.625	100.720	100.720	100.220
4.375	102.593	102.593	102.393	4.375	102.090	102.090	101.890	3.500	100.187	100.187	99.887	4.875	100.541	100.541	100.041
4.500	102.731	102.731	102.531	4.500	102.216	102.216	102.016	3.625	100.329	100.329	100.029	5.000	100.714	100.714	100.214
4.625	102.895	102.895	102.695	4.625	102.324	102.324	102.124	3.750	99.501	99.501	99.201	5.125	100.849	100.849	100.349
4.750	102.676	102.676	102.476	4.750	102.310	102.310	102.110	3.875	99.694	99.694	99.394	5.500	102.731	102.731	102.231
4.875	102.716	102.716	102.516	4.875	102.357	102.357	102.157	4.000	99.836	99.836	99.536	5.625	102.866	102.866	102.366
6.250	106.000	106.000	105.800	6.250	101.628	101.628	101.428	4.125	99.906	99.906	99.606	6.250	101.219	101.219	100.719

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	98.754	98.654	98.654	98.248	2.750	98.040	97.940	97.940	97.534	1.875	96.638	96.538	96.538	96.226
2.875	99.021	98.921	98.921	98.515	2.875	98.269	98.169	98.169	97.763	2.000	96.874	96.774	96.774	96.462
3.000	99.275	99.175	99.175	98.768	3.000	98.481	98.381	98.381	97.975	2.125	97.110	97.010	97.010	96.698
3.125	99.523	99.423	99.423	99.017	3.125	98.682	98.582	98.582	98.176	2.250	98.352	98.252	98.252	97.885
3.250	100.657	100.557	100.557	100.104	3.250	99.882	99.782	99.782	99.328	2.375	98.578	98.478	98.478	98.111
3.375	100.907	100.807	100.807	100.354	3.375	100.072	99.972	99.972	99.519	2.500	98.800	98.700	98.700	98.333
3.500	101.151	101.051	101.051	100.598	3.500	100.253	100.153	100.153	99.699	2.625	99.010	98.910	98.910	98.543
3.625	101.379	101.279	101.279	100.825	3.625	100.407	100.307	100.307	99.854	2.750	99.298	99.198	99.198	98.877
3.750	101.748	101.648	101.648	101.342	3.750	101.249	101.149	101.149	100.843	2.875	99.514	99.414	99.414	99.093
3.875	101.973	101.873	101.873	101.566	3.875	101.439	101.339	101.339	101.033	3.000	99.713	99.613	99.613	99.293
4.000	102.175	102.075	102.075	101.769	4.000	101.592	101.492	101.492	101.186	3.125	99.902	99.802	99.802	99.481
4.125	102.369	102.269	102.269	101.963	4.125	101.654	101.554	101.554	101.248	3.250	101.471	101.371	101.371	101.071
4.250	102.693	102.593	102.593	102.393	4.250	102.243	102.143	102.143	101.943	3.375	101.649	101.549	101.549	101.249

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	96.950	96.950	96.450	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.144	97.144	96.644	4.750	101.000	101.000	100.500
3.875	97.084	97.084	96.584	5.250	103.750	103.750	103.500	4.375	97.668	97.668	97.168	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.881	96.881	96.381					4.500	97.806	97.806	97.306	Rate	30 Day	45 Day	60 Day
4.125	96.687	96.687	96.187					4.625	97.970	97.970	97.470	5.750	103.750	103.750	103.250
4.250	98.332	98.332	97.832					4.875	97.791	97.791	97.291	6.250	105.750	105.750	105.250
4.375	98.132	98.132	97.632					5.000	97.964	97.964	97.464	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	97.994	97.994	97.494					5.125	98.099	98.099	97.599				
4.625	97.830	97.830	97.330					5.500	99.981	99.981	99.481				
4.750	98.711	98.711	98.211					5.625	100.116	100.116	99.616				
Borrower Paid Comp Only				Lender Paid Only				6.250	98.469	98.469	97.969				

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

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

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

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

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



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.:

2/17/2022

45 Day Lock Exp.:

3/4/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 3:20 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.864	98.864	98.564
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	99.220	99.220	98.920
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	99.222	99.222	98.922
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.816	96.816	96.496	3.500	99.311	99.311	99.011
3.250	99.969	99.969	99.516	3.250	99.594	99.594	99.141	2.875	97.032	97.032	96.712	3.625	99.400	99.400	99.100
3.375	100.219	100.219	99.766	3.375	99.785	99.785	99.332	3.000	97.232	97.232	96.912	Margin = 2.250		Index = .410	
3.500	100.464	100.464	100.011	3.500	99.965	99.965	99.512	3.125	97.420	97.420	97.100	30 Year OTC			
3.625	100.691	100.691	100.238	3.625	100.120	100.120	99.667	3.250	98.646	98.646	98.346	Rate	30 Day	45 Day	60 Day
3.750	100.798	100.798	100.492	3.750	100.399	100.399	100.093	3.375	98.824	98.824	98.524	3.250	99.969	99.969	99.469
3.875	101.023	101.023	100.717	3.875	100.589	100.589	100.283	3.500	98.992	98.992	98.692	3.375	100.219	100.219	99.719
4.000	101.225	101.225	100.919	4.000	100.742	100.742	100.436	3.625	99.134	99.134	98.834	3.500	100.464	100.464	99.964
4.125	101.419	101.419	101.113	4.125	100.804	100.804	100.498	3.750	98.806	98.806	98.506	3.625	100.691	100.691	100.191
4.250	101.181	101.181	100.981	4.250	100.831	100.831	100.631	3.875	N/A	N/A	N/A	3.750	100.798	100.798	100.298
4.375	101.381	101.381	101.181	4.375	100.977	100.977	100.777	4.000	N/A	N/A	N/A	3.875	101.023	101.023	100.523
4.500	101.518	101.518	101.318	4.500	101.103	101.103	100.903	4.125	N/A	N/A	N/A	4.000	101.225	101.225	100.725
4.625	101.683	101.683	101.483	4.625	101.212	101.212	101.012	4.250	N/A	N/A	N/A	4.125	101.419	101.419	100.919
4.750	99.676	99.676	99.476	4.750	99.410	99.410	99.210	4.375	N/A	N/A	N/A	4.250	101.181	101.181	100.681
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	100.069	99.969	99.969	99.516	3.250	99.694	99.594	99.594	99.141	2.750	99.073	98.973	98.973	98.653
3.375	100.319	100.219	100.219	99.766	3.375	99.885	99.785	99.785	99.332	2.875	99.289	99.189	99.189	98.869
3.500	100.564	100.464	100.464	100.011	3.500	100.065	99.965	99.965	99.512	3.000	99.488	99.388	99.388	99.068
3.625	100.791	100.691	100.691	100.238	3.625	100.220	100.120	100.120	99.667	3.125	99.677	99.577	99.577	99.257
3.750	100.898	100.798	100.798	100.492	3.750	100.499	100.399	100.399	100.093	3.250	101.183	101.083	101.083	100.783
3.875	101.123	101.023	101.023	100.717	3.875	100.689	100.589	100.589	100.283	3.375	101.362	101.262	101.262	100.962
4.000	101.325	101.225	101.225	100.919	4.000	100.842	100.742	100.742	100.436	3.500	101.529	101.429	101.429	101.129
4.125	101.519	101.419	101.419	101.113	4.125	100.904	100.804	100.804	100.498	3.625	101.671	101.571	101.571	101.271
4.250	101.281	101.181	101.181	100.981	4.250	100.931	100.831	100.831	100.631	3.750	100.781	100.681	100.681	100.381

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 AVIM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/17/2022

45 Day Lock Exp.: 3/4/2022

60 Day Lock Exp.: 3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 3:20 pm 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	97.324	97.324	97.124	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	97.895	97.895	97.695	2.000	N/A	N/A	N/A	3.000	97.325	97.216	97.112
3.125	97.791	97.791	97.591	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.449	98.449	98.249	2.125	N/A	N/A	N/A	3.125	97.792	97.683	97.579
3.250	98.396	98.396	98.196	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.127	99.127	98.927	2.250	N/A	N/A	N/A	3.250	98.509	98.367	98.230
3.375	99.293	99.293	99.093	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	99.969	99.969	99.769	2.375	N/A	N/A	N/A	3.375	99.406	99.264	99.127
3.500	99.792	99.792	99.592	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.345	100.345	100.145	2.500	N/A	N/A	N/A	3.500	100.197	100.055	99.918
3.625	100.519	100.519	100.319	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.684	100.684	100.484	2.625	N/A	N/A	N/A	3.625	101.073	100.931	100.794
3.750	101.226	101.226	101.026	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.305	101.305	101.105	2.750	N/A	N/A	N/A	3.750	101.781	101.639	101.502
3.875	101.738	101.738	101.538	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.758	101.758	101.558	2.875	N/A	N/A	N/A	3.875	102.293	102.151	102.014
3.990	101.983	101.983	101.783	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.930	101.930	101.730	2.990	N/A	N/A	N/A	3.990	102.538	102.396	102.259
4.000	102.083	102.083	101.883	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.030	102.030	101.830	3.000	N/A	N/A	N/A	4.000	102.638	102.496	102.359
4.125	102.794	102.794	102.594	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.169	102.169	101.969	3.125	N/A	N/A	N/A	4.125	103.326	103.175	103.038
4.250	103.320	103.320	103.120	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.841	101.841	101.641	3.250	N/A	N/A	N/A	4.250	103.851	103.700	103.563
4.375	103.719	103.719	103.519	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.240	102.240	102.040	3.375	N/A	N/A	N/A	4.375	104.250	104.099	103.962
4.500	104.084	104.084	103.884	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.506	102.506	102.306	3.500	N/A	N/A	N/A	4.500	104.615	104.464	104.327
4.625	104.334	104.334	104.134	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.666	102.666	102.466	3.625	N/A	N/A	N/A	4.625	104.866	104.715	104.579
4.750	104.582	104.582	104.382	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.729	102.729	102.529	3.750	N/A	N/A	N/A	4.750	104.997	104.897	104.797
4.875	104.990	104.990	104.790	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.629	102.629	102.429	3.875	N/A	N/A	N/A	4.875	105.405	105.305	105.205
4.990	105.218	105.218	105.018	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.772	102.772	102.572	3.990	N/A	N/A	N/A	4.990	105.633	105.533	105.433
5.000	105.318	105.318	105.118	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.872	102.872	102.672	4.000	N/A	N/A	N/A	5.000	105.733	105.633	105.533
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	98.740	98.740	98.540	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.633	98.633	98.433	2.500	98.586	98.486	98.386
2.875	N/A	N/A	N/A	3.125	99.203	99.203	99.003	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.138	99.138	98.938	2.625	99.083	98.983	98.883
2.990	N/A	N/A	N/A	3.250	99.865	99.865	99.665	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.660	99.660	99.460	2.750	99.605	99.505	99.405
3.000	N/A	N/A	N/A	3.375	100.705	100.705	100.505	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.080	100.080	99.880	2.875	100.025	99.925	99.825
3.125	N/A	N/A	N/A	3.500	101.172	101.172	100.972	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.512	100.512	100.312	2.990	100.520	100.420	100.312
3.250	N/A	N/A	N/A	3.625	101.588	101.588	101.388	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.612	100.612	100.412	3.000	100.620	100.520	100.412
3.375	N/A	N/A	N/A	3.750	101.565	101.565	101.365	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.138	101.138	100.938	3.125	101.146	101.046	100.938
3.500	N/A	N/A	N/A	3.875	102.074	102.074	101.874	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.597	101.597	101.397	3.250	101.605	101.505	101.397
3.625	N/A	N/A	N/A	3.990	102.286	102.286	102.086	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.186	102.186	101.986	3.375	102.194	102.094	101.986
3.750	N/A	N/A	N/A	4.000	102.386	102.386	102.186	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.543	102.543	102.343	3.500	102.550	102.450	102.342
3.875	N/A	N/A	N/A	4.125	103.013	103.013	102.813	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.967	102.967	102.767	3.625	102.975	102.875	102.767
3.990	N/A	N/A	N/A	4.250	103.445	103.445	103.245	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.325	103.325	103.125	3.750	103.309	103.192	103.071
4.000	N/A	N/A	N/A	4.375	103.840	103.840	103.640	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.800	103.800	103.600	3.875	103.784	103.667	103.546
4.125	N/A	N/A	N/A	4.500	104.183	104.183	103.983	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.169	104.169	103.969	3.990	104.154	104.037	103.916
4.250	N/A	N/A	N/A	4.625	104.429	104.429	104.229	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.269	104.269	104.069	4.000	104.254	104.137	104.016
4.375	N/A	N/A	N/A	4.750	104.493	104.493	104.293	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.676	104.676	104.476	4.125	104.660	104.543	104.422
4.500	N/A	N/A	N/A	4.875	104.900	104.900	104.700	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.975	103.975	103.775	4.250	104.022	103.922	103.822
4.625	N/A	N/A	N/A	4.990	105.108	105.108	104.908	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.265	104.265	104.065	4.375	104.312	104.212	104.112
4.750	N/A	N/A	N/A	5.000	105.208	105.208	105.008	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.349	104.349	104.149	4.500	104.396	104.296	104.196
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	98.569	98.569	98.369	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.789	99.789	99.589
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.990	98.990	98.790	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.256	100.256	100.056
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.353	99.353	99.153	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.191	100.191	99.991
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.646	99.646	99.446	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.611	100.611	100.411
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.876	99.876	99.676	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.984	100.984	100.784
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.976	99.976	99.776	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.084	101.084	100.884
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.254	100.254	100.054	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.493	101.493	101.293
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.495	100.495	100.295	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.613	101.613	101.413
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.955	100.955	100.755	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.202	102.202	102.002
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.201	101.201	101.001	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.558	102.558	102.358
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.491	101.491	101.291	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.983	102.983	102.783
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750															



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.:

2/17/2022

45 Day Lock Exp.:

3/4/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 3:20 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.324	97.324	97.124	3.000	97.895	97.895	97.695	3.000	98.740	98.740	98.540	2.500	98.633	98.633	98.433	2.500	98.569	98.569	98.369
3.125	97.791	97.791	97.591	3.125	98.449	98.449	98.249	3.125	99.203	99.203	99.003	2.625	99.138	99.138	98.938	2.625	98.990	98.990	98.790
3.250	98.396	98.396	98.196	3.250	99.127	99.127	98.927	3.250	99.865	99.865	99.665	2.750	99.660	99.660	99.460	2.750	99.353	99.353	99.153
3.375	99.293	99.293	99.093	3.375	99.969	99.969	99.769	3.375	100.705	100.705	100.505	2.875	100.080	100.080	99.880	2.875	99.646	99.646	99.446
3.500	99.792	99.792	99.592	3.500	100.345	100.345	100.145	3.500	101.172	101.172	100.972	2.990	100.512	100.512	100.312	2.990	99.876	99.876	99.676
3.625	100.519	100.519	100.319	3.625	100.684	100.684	100.484	3.625	101.588	101.588	101.388	3.000	100.612	100.612	100.412	3.000	99.976	99.976	99.776
3.750	101.226	101.226	101.026	3.750	101.305	101.305	101.105	3.750	101.565	101.565	101.365	3.125	101.138	101.138	100.938	3.125	100.254	100.254	100.054
3.875	101.738	101.738	101.538	3.875	101.758	101.758	101.558	3.875	102.074	102.074	101.874	3.250	101.597	101.597	101.397	3.250	100.495	100.495	100.295
3.990	101.983	101.983	101.783	3.990	101.930	101.930	101.730	3.990	102.286	102.286	102.086	3.375	102.186	102.186	101.986	3.375	100.955	100.955	100.755
4.000	102.083	102.083	101.883	4.000	102.030	102.030	101.830	4.000	102.386	102.386	102.186	3.500	102.543	102.543	102.343	3.500	101.201	101.201	101.001
4.125	102.794	102.794	102.594	4.125	102.169	102.169	101.969	4.125	103.013	103.013	102.813	3.625	102.967	102.967	102.767	3.625	101.491	101.491	101.291
4.250	103.320	103.320	103.120	4.250	101.841	101.841	101.641	4.250	103.445	103.445	103.245	3.750	103.325	103.325	103.125	3.750	101.355	101.355	101.155
4.375	103.719	103.719	103.519	4.375	102.240	102.240	102.040	4.375	103.840	103.840	103.640	3.875	103.800	103.800	103.600	3.875	101.688	101.688	101.488
4.500	104.084	104.084	103.884	4.500	102.506	102.506	102.306	4.500	104.183	104.183	103.983	3.990	104.169	104.169	103.969	3.990	101.914	101.914	101.714
4.625	104.334	104.334	104.134	4.625	102.666	102.666	102.466	4.625	104.429	104.429	104.229	4.000	104.269	104.269	104.069	4.000	102.014	102.014	101.814
4.750	104.582	104.582	104.382	4.750	102.229	102.229	102.029	4.750	104.493	104.493	104.293	4.125	104.676	104.676	104.476	4.125	102.303	102.303	102.103
4.875	104.990	104.990	104.790	4.875	102.629	102.629	102.429	4.875	104.900	104.900	104.700	4.250	103.975	103.975	103.775	4.250	101.601	101.601	101.401
4.990	105.218	105.218	105.018	4.990	102.772	102.772	102.572	4.990	105.108	105.108	104.908	4.375	104.265	104.265	104.065	4.375	101.804	101.804	101.604
5.000	105.318	105.318	105.118	5.000	102.872	102.872	102.672	5.000	105.208	105.208	105.008	4.500	104.349	104.349	104.149	4.500	101.864	101.864	101.664

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

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

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

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

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



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

30 Day Lock Exp.: 2/17/2022
45 Day Lock Exp.: 3/4/2022
60 Day Lock Exp.: 3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 3:20 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.772	97.772	97.532	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.622	95.622	95.382	2.750	N/A	N/A	N/A	3.000	97.153	97.053	96.913
3.125	97.919	97.919	97.707	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	95.769	95.769	95.557	2.875	N/A	N/A	N/A	3.125	97.353	97.253	97.141
3.250	98.743	98.743	98.532	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.593	96.593	96.382	2.990	N/A	N/A	N/A	3.250	97.999	97.899	97.788
3.375	99.666	99.666	99.456	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.516	97.516	97.306	3.000	N/A	N/A	N/A	3.375	98.922	98.822	98.712
3.500	100.221	100.221	100.009	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.071	98.071	97.859	3.125	N/A	N/A	N/A	3.500	99.477	99.377	99.265
3.625	100.616	100.616	100.407	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.466	98.466	98.257	3.250	N/A	N/A	N/A	3.625	99.873	99.773	99.664
3.750	101.425	101.425	101.167	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.275	99.275	99.017	3.375	N/A	N/A	N/A	3.750	99.560	99.460	99.302
3.875	101.995	101.995	101.740	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.845	99.845	99.590	3.500	N/A	N/A	N/A	3.875	100.130	100.030	99.875
3.990	102.339	102.339	102.082	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.189	100.189	99.932	3.625	N/A	N/A	N/A	3.990	100.474	100.374	100.217
4.000	102.439	102.439	102.182	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.289	100.289	100.032	3.750	N/A	N/A	N/A	4.000	100.574	100.474	100.317
4.125	102.817	102.817	102.560	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	100.667	100.667	100.410	3.875	N/A	N/A	N/A	4.125	100.952	100.852	100.695
4.250	103.539	103.539	103.258	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.389	101.389	101.108	3.990	N/A	N/A	N/A	4.250	100.624	100.475	100.343
4.375	103.933	103.933	103.656	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.783	101.783	101.506	4.000	N/A	N/A	N/A	4.375	101.019	100.871	100.742
4.500	104.274	104.274	104.000	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.124	102.124	101.850	4.125	N/A	N/A	N/A	4.500	101.359	101.213	101.085
4.625	104.341	104.341	104.141	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.191	102.191	101.911	4.250	N/A	N/A	N/A	4.625	101.766	101.658	101.566
4.750	104.803	104.803	104.603	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.653	102.653	102.453	4.375	N/A	N/A	N/A	4.750	101.647	101.539	101.447
4.875	105.176	105.176	104.976	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	103.026	103.026	102.826	4.500	N/A	N/A	N/A	4.875	102.020	101.912	101.820
4.990	105.363	105.363	105.163	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	103.213	103.213	103.013	4.625	N/A	N/A	N/A	4.990	102.206	102.097	102.006
5.000	105.463	105.463	105.263	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	103.313	103.313	103.113	4.750	N/A	N/A	N/A	5.000	102.306	102.197	102.106
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	98.938	98.938	98.681	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.870	98.870	98.670	2.500	98.324	98.224	98.124
2.875	N/A	N/A	N/A	3.125	99.559	99.559	99.298	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.394	99.394	99.194	2.625	98.770	98.670	98.570
2.990	N/A	N/A	N/A	3.250	99.860	99.860	99.572	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.905	99.905	99.705	2.750	98.718	98.618	98.518
3.000	N/A	N/A	N/A	3.375	100.705	100.705	100.417	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.287	100.287	100.087	2.875	99.100	99.000	98.900
3.125	N/A	N/A	N/A	3.500	101.210	101.210	100.923	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.572	100.572	100.372	2.990	99.385	99.285	99.185
3.250	N/A	N/A	N/A	3.625	101.588	101.588	101.300	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.672	100.672	100.472	3.000	99.485	99.385	99.285
3.375	N/A	N/A	N/A	3.750	101.886	101.886	101.579	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.132	101.132	100.880	3.125	100.699	100.599	100.447
3.500	N/A	N/A	N/A	3.875	102.370	102.370	102.063	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.657	101.657	101.406	3.250	99.833	99.733	99.582
3.625	N/A	N/A	N/A	3.990	102.589	102.589	102.285	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.188	102.188	101.938	3.375	100.365	100.265	100.115
3.750	N/A	N/A	N/A	4.000	102.689	102.689	102.385	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.444	102.444	102.195	3.500	100.621	100.521	100.372
3.875	N/A	N/A	N/A	4.125	103.338	103.338	103.042	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.898	102.898	102.698	3.625	101.885	101.782	101.685
3.990	N/A	N/A	N/A	4.250	103.538	103.538	103.243	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.253	103.253	103.053	3.750	101.326	101.224	101.126
4.000	N/A	N/A	N/A	4.375	103.886	103.886	103.592	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.424	103.424	103.224	3.875	101.497	101.397	101.297
4.125	N/A	N/A	N/A	4.500	104.202	104.202	103.911	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.701	103.701	103.501	3.990	101.774	101.674	101.574
4.250	N/A	N/A	N/A	4.625	104.621	104.621	104.421	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.801	103.801	103.601	4.000	101.874	101.774	101.674
4.375	N/A	N/A	N/A	4.750	105.664	105.664	105.464	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.518	103.518	103.318	4.125	101.768	101.668	101.568
4.500	N/A	N/A	N/A	4.875	106.009	106.009	105.809	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.775	103.775	103.575	4.250	101.526	101.426	101.326
4.625	N/A	N/A	N/A	4.990	106.132	106.132	105.932	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.062	104.062	103.862	4.375	101.813	101.713	101.613
4.750	N/A	N/A	N/A	5.000	106.232	106.232	106.032	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.257	104.257	104.057	4.500	102.008	101.908	101.808



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.:

2/17/2022

45 Day Lock Exp.:

3/4/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 3:20 pm 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	97.772	97.772	97.532	3.000	95.622	95.622	95.382	3.000	98.938	98.938	98.681	2.500	98.870	98.870	98.670	2.500	96.670	96.670	96.470
3.125	97.919	97.919	97.707	3.125	95.769	95.769	95.557	3.125	99.559	99.559	99.298	2.625	99.394	99.394	99.194	2.625	97.194	97.194	96.994
3.250	98.743	98.743	98.532	3.250	96.593	96.593	96.382	3.250	99.860	99.860	99.572	2.750	99.905	99.905	99.705	2.750	97.705	97.705	97.505
3.375	99.666	99.666	99.456	3.375	97.516	97.516	97.306	3.375	100.705	100.705	100.417	2.875	100.287	100.287	100.087	2.875	98.087	98.087	97.887
3.500	100.221	100.221	100.009	3.500	98.071	98.071	97.859	3.500	101.210	101.210	100.923	2.990	100.572	100.572	100.372	2.990	98.372	98.372	98.172
3.625	100.616	100.616	100.407	3.625	98.466	98.466	98.257	3.625	101.588	101.588	101.300	3.000	100.672	100.672	100.472	3.000	98.472	98.472	98.272
3.750	101.425	101.425	101.167	3.750	99.275	99.275	99.017	3.750	101.886	101.886	101.579	3.125	101.132	101.132	100.880	3.125	98.932	98.932	98.680
3.875	101.995	101.995	101.740	3.875	99.845	99.845	99.590	3.875	102.370	102.370	102.063	3.250	101.657	101.657	101.406	3.250	99.457	99.457	99.206
3.990	102.339	102.339	102.082	3.990	100.189	100.189	99.932	3.990	102.589	102.589	102.285	3.375	102.188	102.188	101.938	3.375	99.988	99.988	99.738
4.000	102.439	102.439	102.182	4.000	100.289	100.289	100.032	4.000	102.689	102.689	102.385	3.500	102.444	102.444	102.195	3.500	100.244	100.244	99.995
4.125	102.817	102.817	102.560	4.125	100.667	100.667	100.410	4.125	103.338	103.338	103.042	3.625	102.898	102.898	102.698	3.625	100.698	100.698	100.498
4.250	103.539	103.539	103.258	4.250	101.389	101.389	101.108	4.250	103.538	103.538	103.243	3.750	103.253	103.253	103.053	3.750	101.053	101.053	100.853
4.375	103.933	103.933	103.656	4.375	101.783	101.783	101.506	4.375	103.886	103.886	103.592	3.875	103.424	103.424	103.224	3.875	101.224	101.224	101.024
4.500	104.274	104.274	104.000	4.500	102.124	102.124	101.850	4.500	104.202	104.202	103.911	3.990	103.701	103.701	103.501	3.990	101.501	101.501	101.301
4.625	104.341	104.341	104.141	4.625	102.191	102.191	101.991	4.625	104.621	104.621	104.421	4.000	103.801	103.801	103.601	4.000	101.601	101.601	101.401
4.750	104.803	104.803	104.603	4.750	102.653	102.653	102.453	4.750	105.664	105.664	105.464	4.125	103.518	103.518	103.318	4.125	101.318	101.318	101.118
4.875	105.176	105.176	104.976	4.875	103.026	103.026	102.826	4.875	106.009	106.009	105.809	4.250	103.775	103.775	103.575	4.250	101.575	101.575	101.375
4.990	105.363	105.363	105.163	4.990	103.213	103.213	103.013	4.990	106.132	106.132	105.932	4.375	104.062	104.062	103.862	4.375	101.862	101.862	101.662
5.000	105.463	105.463	105.263	5.000	103.313	103.313	103.113	5.000	106.232	106.232	106.032	4.500	104.257	104.257	104.057	4.500	102.057	102.057	101.857

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout		

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

3/4/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 3:20 pm ET

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only and should



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.:

2/17/2022

45 Day Lock Exp.:

3/4/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 3:20 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.772	97.772	97.532	3.000	98.938	98.938	98.681	2.500	98.870	98.870	98.670	3.000	96.022	96.022	95.782	2.500	97.120	97.120	96.920
3.125	97.919	97.919	97.707	3.125	99.559	99.559	99.298	2.625	99.394	99.394	99.194	3.125	96.169	96.169	95.957	2.625	97.644	97.644	97.444
3.250	98.743	98.743	98.532	3.250	99.860	99.860	99.572	2.750	99.905	99.905	99.705	3.250	96.993	96.993	96.782	2.750	98.155	98.155	97.955
3.375	99.666	99.666	99.456	3.375	100.705	100.705	100.417	2.875	100.287	100.287	100.087	3.375	97.916	97.916	97.706	2.875	98.537	98.537	98.337
3.500	100.221	100.221	100.009	3.500	101.210	101.210	100.923	2.990	100.572	100.572	100.372	3.500	98.471	98.471	98.259	2.990	98.822	98.822	98.622
3.625	100.616	100.616	100.407	3.625	101.588	101.588	101.300	3.000	100.672	100.672	100.472	3.625	98.866	98.866	98.657	3.000	98.922	98.922	98.722
3.750	101.425	101.425	101.167	3.750	101.886	101.886	101.579	3.125	101.132	101.132	100.880	3.750	99.675	99.675	99.417	3.125	99.382	99.382	99.130
3.875	101.995	101.995	101.740	3.875	102.370	102.370	102.063	3.250	101.657	101.657	101.406	3.875	100.245	100.245	99.990	3.250	99.907	99.907	99.656
3.990	102.339	102.339	102.082	3.990	102.589	102.589	102.285	3.375	102.188	102.188	101.938	3.990	100.589	100.589	100.332	3.375	100.438	100.438	100.188
4.000	102.439	102.439	102.182	4.000	102.689	102.689	102.385	3.500	102.444	102.444	102.195	4.000	100.689	100.689	100.432	3.500	100.694	100.694	100.445
4.125	102.817	102.817	102.560	4.125	103.338	103.338	103.042	3.625	102.898	102.898	102.698	4.125	101.067	101.067	100.810	3.625	101.148	101.148	100.948
4.250	103.539	103.539	103.258	4.250	103.538	103.538	103.243	3.750	103.253	103.253	103.053	4.250	101.789	101.789	101.508	3.750	101.503	101.503	101.303
4.375	103.933	103.933	103.656	4.375	103.886	103.886	103.592	3.875	103.424	103.424	103.224	4.375	102.183	102.183	101.906	3.875	101.674	101.674	101.474
4.500	104.274	104.274	104.000	4.500	104.202	104.202	103.911	3.990	103.701	103.701	103.501	4.500	102.524	102.524	102.250	3.990	101.951	101.951	101.751
4.625	104.341	104.341	104.141	4.625	104.621	104.621	104.421	4.000	103.801	103.801	103.601	4.625	102.591	102.591	102.391	4.000	102.051	102.051	101.851
4.750	104.803	104.803	104.603	4.750	105.664	105.664	105.464	4.125	103.518	103.518	103.318	4.750	103.053	103.053	102.853	4.125	101.768	101.768	101.568
4.875	105.176	105.176	104.976	4.875	106.009	106.009	105.809	4.250	103.775	103.775	103.575	4.875	103.426	103.426	103.226	4.250	102.025	102.025	101.825
4.990	105.363	105.363	105.163	4.990	106.132	106.132	105.932	4.375	104.062	104.062	103.862	4.990	103.613	103.613	103.413	4.375	102.312	102.312	102.112
5.000	105.463	105.463	105.263	5.000	106.232	106.232	106.032	4.500	104.257	104.257	104.057	5.000	103.713	103.713	103.513	4.500	102.507	102.507	102.307

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/17/2022

45 Day Lock Exp.:

3/4/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 3:20 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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