

W. Rate Sheet Dated: 1/18/2022

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	99.076	99.076	98.686	2.750	98.637	98.637	98.247	1.875	94.575	94.575	94.270	3.125	99.114	99.114	98.814
2.875	99.343	99.343	98.953	2.875	98.866	98.866	98.475	2.000	94.811	94.811	94.506	3.250	99.470	99.470	99.170
3.000	99.597	99.597	99.206	3.000	99.078	99.078	98.687	2.125	95.047	95.047	94.742	3.375	99.472	99.472	99.172
3.125	99.845	99.845	99.455	3.125	99.279	99.279	98.888	2.250	96.362	96.362	95.995	3.500	99.561	99.561	99.261
3.250	100.838	100.838	100.432	3.250	100.363	100.363	99.957	2.375	96.589	96.589	96.221	3.625	99.650	99.650	99.350
3.375	100.988	100.988	100.582	3.375	100.454	100.454	100.047	2.500	96.811	96.811	96.443	Margin = 2.250		Index = 0.410	
3.500	101.233	101.233	100.826	3.500	100.634	100.634	100.228	2.625	97.021	97.021	96.654	30 Year OTC			
3.625	101.460	101.460	101.054	3.625	100.788	100.788	100.382	2.750	98.182	98.182	97.877	Rate	30 Day	45 Day	60 Day
3.750	101.673	101.673	101.367	3.750	101.174	101.174	100.868	2.875	98.398	98.398	98.093	4.000	99.825	99.825	99.325
3.875	101.798	101.798	101.491	3.875	101.264	101.264	100.958	3.000	98.597	98.597	98.292	4.125	100.019	100.019	99.519
4.000	102.000	102.000	101.694	4.000	101.417	101.417	101.111	3.125	98.786	98.786	98.481	4.375	100.715	100.715	100.215
4.125	102.194	102.194	101.888	4.125	101.479	101.479	101.173	3.250	99.966	99.966	99.666	4.500	100.853	100.853	100.353
4.250	102.790	102.790	102.590	4.250	102.340	102.340	102.140	3.375	100.144	100.144	99.844	4.625	101.017	101.017	100.517
4.375	102.890	102.890	102.690	4.375	102.387	102.387	102.187	3.500	100.312	100.312	100.012	4.875	100.385	100.385	99.885
4.500	103.028	103.028	102.828	4.500	102.513	102.513	102.313	3.625	100.454	100.454	100.154	5.000	100.558	100.558	100.058
4.625	103.192	103.192	102.992	4.625	102.621	102.621	102.421	3.750	99.556	99.556	99.256	5.125	100.693	100.693	100.193
4.750	102.520	102.520	102.320	4.750	102.154	102.154	101.954	3.875	99.749	99.749	99.449	5.500	102.481	102.481	101.981
4.875	102.560	102.560	102.360	4.875	102.201	102.201	102.001	4.000	99.891	99.891	99.591	5.625	102.616	102.616	102.116
6.250	106.000	106.000	105.800	6.250	103.393	103.393	103.193	4.125	99.961	99.961	99.661	6.250	102.984	102.984	102.484

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	99.176	99.076	99.076	98.686	2.750	98.462	98.362	98.362	97.972	1.875	96.705	96.605	96.605	96.300
2.875	99.443	99.343	99.343	98.953	2.875	98.691	98.591	98.591	98.200	2.000	96.941	96.841	96.841	96.536
3.000	99.697	99.597	99.597	99.206	3.000	98.903	98.803	98.803	98.412	2.125	97.177	97.077	97.077	96.772
3.125	99.945	99.845	99.845	99.455	3.125	99.104	99.004	99.004	98.613	2.250	98.492	98.392	98.392	98.025
3.250	100.938	100.838	100.838	100.432	3.250	100.163	100.063	100.063	99.657	2.375	98.719	98.619	98.619	98.251
3.375	101.188	101.088	101.088	100.682	3.375	100.354	100.254	100.254	99.847	2.500	98.941	98.841	98.841	98.473
3.500	101.433	101.333	101.333	100.926	3.500	100.534	100.434	100.434	100.028	2.625	99.151	99.051	99.051	98.684
3.625	101.660	101.560	101.560	101.154	3.625	100.688	100.588	100.588	100.182	2.750	99.212	99.112	99.112	98.807
3.750	101.873	101.773	101.773	101.467	3.750	101.374	101.274	101.274	100.968	2.875	99.428	99.328	99.328	99.023
3.875	102.098	101.998	101.998	101.691	3.875	101.564	101.464	101.464	101.158	3.000	99.627	99.527	99.527	99.222
4.000	102.300	102.200	102.200	101.894	4.000	101.717	101.617	101.617	101.311	3.125	99.816	99.716	99.716	99.411
4.125	102.494	102.394	102.394	102.088	4.125	101.779	101.679	101.679	101.373	3.250	101.596	101.496	101.496	101.196
4.250	102.990	102.890	102.890	102.690	4.250	102.540	102.440	102.440	102.240	3.375	101.774	101.674	101.674	101.374

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

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

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	97.075	97.075	96.575	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.269	97.269	96.769	4.750	101.000	101.000	100.500
3.875	97.209	97.209	96.709	5.250	103.750	103.750	103.500	4.375	97.965	97.965	97.465	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	97.006	97.006	96.506					4.500	98.103	98.103	97.603	Rate	30 Day	45 Day	60 Day
4.125	96.812	96.812	96.312					4.625	98.267	98.267	97.767	5.750	103.750	103.750	103.250
4.250	98.629	98.629	98.129					4.875	97.635	97.635	97.135	6.250	105.750	105.750	105.250
4.375	98.428	98.428	97.928					5.000	97.808	97.808	97.308	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	98.291	98.291	97.791					5.125	97.943	97.943	97.443				
4.625	98.127	98.127	97.627					5.500	99.731	99.731	99.231				
4.750	98.555	98.555	98.055					5.625	99.866	99.866	99.366				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.234	100.234	99.734				

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)

W. Rate Sheet Dated: 1/18/2022

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	98.864	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	96.730	96.730	96.425	3.500	99.311	99.311	99.011
3.250	100.251	100.251	99.845	3.250	99.875	99.875	99.469	2.875	96.946	96.946	96.641	3.625	99.400	99.400	99.100
3.375	100.501	100.501	100.095	3.375	100.066	100.066	99.660	3.000	97.146	97.146	96.841	Margin = 2.250		Index = .410	
3.500	100.745	100.745	100.339	3.500	100.246	100.246	99.840	3.125	97.334	97.334	97.029	30 Year OTC			
3.625	100.972	100.972	100.566	3.625	100.401	100.401	99.995	3.250	98.771	98.771	98.471	Rate	30 Day	45 Day	60 Day
3.750	100.923	100.923	100.617	3.750	100.524	100.524	100.218	3.375	98.949	98.949	98.649	3.250	100.251	100.251	99.751
3.875	101.148	101.148	100.842	3.875	100.714	100.714	100.408	3.500	99.117	99.117	98.817	3.375	100.501	100.501	100.001
4.000	101.350	101.350	101.044	4.000	100.867	100.867	100.561	3.625	99.259	99.259	98.959	3.500	100.745	100.745	100.245
4.125	101.544	101.544	101.238	4.125	100.929	100.929	100.623	3.750	98.861	98.861	98.561	3.625	100.972	100.972	100.472
4.250	101.478	101.478	101.278	4.250	101.127	101.127	100.927	3.875	N/A	N/A	N/A	3.750	100.923	100.923	100.423
4.375	101.678	101.678	101.478	4.375	101.274	101.274	101.074	4.000	N/A	N/A	N/A	3.875	101.148	101.148	100.648
4.500	101.815	101.815	101.615	4.500	101.400	101.400	101.200	4.125	N/A	N/A	N/A	4.000	101.350	101.350	100.850
4.625	101.979	101.979	101.779	4.625	101.509	101.509	101.309	4.250	N/A	N/A	N/A	4.125	101.544	101.544	101.044
4.750	99.520	99.520	99.320	4.750	99.254	99.254	99.054	4.375	N/A	N/A	N/A	4.250	101.478	101.478	100.978
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	100.351	100.251	100.251	99.845	3.250	99.975	99.875	99.875	99.469	2.750	98.987	98.887	98.887	98.582
3.375	100.601	100.501	100.501	100.095	3.375	100.166	100.066	100.066	99.660	2.875	99.203	99.103	99.103	98.798
3.500	100.845	100.745	100.745	100.339	3.500	100.346	100.246	100.246	99.840	3.000	99.402	99.302	99.302	98.997
3.625	101.072	100.972	100.972	100.566	3.625	100.501	100.401	100.401	99.995	3.125	99.591	99.491	99.491	99.186
3.750	101.023	100.923	100.923	100.617	3.750	100.624	100.524	100.524	100.218	3.250	101.308	101.208	101.208	100.908
3.875	101.248	101.148	101.148	100.842	3.875	100.814	100.714	100.714	100.408	3.375	101.487	101.387	101.387	101.087
4.000	101.450	101.350	101.350	101.044	4.000	100.967	100.867	100.867	100.561	3.500	101.654	101.554	101.554	101.254
4.125	101.644	101.544	101.544	101.238	4.125	101.029	100.929	100.929	100.623	3.625	101.796	101.696	101.696	101.396
4.250	101.578	101.478	101.478	101.278	4.250	101.227	101.127	101.127	100.927	3.750	100.836	100.736	100.736	100.436

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk 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: 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	97.621	97.621	97.421	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.192	98.192	97.992	2.000	N/A	N/A	N/A	3.000	97.622	97.513	97.409
3.125	98.088	98.088	97.888	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.793	98.793	98.593	2.125	N/A	N/A	N/A	3.125	98.094	97.982	97.877
3.250	98.739	98.739	98.539	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.471	99.471	99.271	2.250	N/A	N/A	N/A	3.250	98.856	98.731	98.605
3.375	99.636	99.636	99.436	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.313	100.313	100.113	2.375	N/A	N/A	N/A	3.375	99.753	99.628	99.502
3.500	100.136	100.136	99.936	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.689	100.689	100.489	2.500	N/A	N/A	N/A	3.500	100.479	100.337	100.200
3.625	100.800	100.800	100.600	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.966	100.966	100.766	2.625	N/A	N/A	N/A	3.625	101.355	101.213	101.076
3.750	101.508	101.508	101.308	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.586	101.586	101.386	2.750	N/A	N/A	N/A	3.750	102.062	101.920	101.783
3.875	102.019	102.019	101.819	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.039	102.039	101.839	2.875	N/A	N/A	N/A	3.875	102.574	102.432	102.295
3.990	102.265	102.265	102.065	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.211	102.211	102.011	2.990	N/A	N/A	N/A	3.990	102.819	102.677	102.540
4.000	102.365	102.365	102.165	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.311	102.311	102.111	3.000	N/A	N/A	N/A	4.000	102.919	102.777	102.640
4.125	103.075	103.075	102.875	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.450	102.450	102.250	3.125	N/A	N/A	N/A	4.125	103.607	103.456	103.319
4.250	103.601	103.601	103.401	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.122	102.122	101.922	3.250	N/A	N/A	N/A	4.250	104.133	103.982	103.845
4.375	104.000	104.000	103.800	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.521	102.521	102.321	3.375	N/A	N/A	N/A	4.375	104.532	104.381	104.244
4.500	104.365	104.365	104.165	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.787	102.787	102.587	3.500	N/A	N/A	N/A	4.500	104.897	104.746	104.610
4.625	104.615	104.615	104.415	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.947	102.947	102.747	3.625	N/A	N/A	N/A	4.625	105.147	104.996	104.859
4.750	104.863	104.863	104.663	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.510	102.510	102.310	3.750	N/A	N/A	N/A	4.750	105.278	105.178	105.078
4.875	105.271	105.271	105.071	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.910	102.910	102.710	3.875	N/A	N/A	N/A	4.875	105.687	105.587	105.487
4.990	105.499	105.499	105.299	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.053	103.053	102.853	3.990	N/A	N/A	N/A	4.990	105.914	105.814	105.714
5.000	105.599	105.599	105.399	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.153	103.153	102.953	4.000	N/A	N/A	N/A	5.000	106.014	105.914	105.814
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	99.036	99.036	98.836	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.797	98.797	98.597	2.500	98.742	98.642	98.542
2.875	N/A	N/A	N/A	3.125	99.511	99.511	99.311	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.356	99.356	99.156	2.625	99.302	99.202	99.102
2.990	N/A	N/A	N/A	3.250	100.209	100.209	100.009	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.878	99.878	99.678	2.750	99.824	99.724	99.624
3.000	N/A	N/A	N/A	3.375	101.048	101.048	100.848	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.299	100.299	100.099	2.875	100.244	100.144	100.044
3.125	N/A	N/A	N/A	3.500	101.516	101.516	101.316	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.731	100.731	100.531	2.990	100.739	100.639	100.531
3.250	N/A	N/A	N/A	3.625	101.931	101.931	101.731	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.831	100.831	100.631	3.000	100.839	100.739	100.631
3.375	N/A	N/A	N/A	3.750	101.846	101.846	101.646	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.357	101.357	101.157	3.125	101.365	101.265	101.157
3.500	N/A	N/A	N/A	3.875	102.355	102.355	102.155	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.816	101.816	101.616	3.250	101.824	101.724	101.616
3.625	N/A	N/A	N/A	3.990	102.567	102.567	102.367	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.405	102.405	102.205	3.375	102.413	102.313	102.205
3.750	N/A	N/A	N/A	4.000	102.667	102.667	102.467	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.761	102.761	102.561	3.500	102.769	102.669	102.561
3.875	N/A	N/A	N/A	4.125	103.295	103.295	103.095	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.186	103.186	102.986	3.625	103.194	103.094	102.986
3.990	N/A	N/A	N/A	4.250	103.726	103.726	103.526	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.544	103.544	103.344	3.750	103.528	103.411	103.290
4.000	N/A	N/A	N/A	4.375	104.121	104.121	103.921	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.018	104.018	103.818	3.875	104.003	103.886	103.765
4.125	N/A	N/A	N/A	4.500	104.464	104.464	104.264	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.388	104.388	104.188	3.990	104.373	104.256	104.135
4.250	N/A	N/A	N/A	4.625	104.710	104.710	104.510	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.488	104.488	104.288	4.000	104.473	104.356	104.235
4.375	N/A	N/A	N/A	4.750	104.774	104.774	104.574	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.895	104.895	104.695	4.125	104.879	104.762	104.641
4.500	N/A	N/A	N/A	4.875	105.181	105.181	104.981	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.194	104.194	103.994	4.250	104.241	104.141	104.041
4.625	N/A	N/A	N/A	4.990	105.389	105.389	105.189	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.484	104.484	104.284	4.375	104.531	104.431	104.331
4.750	N/A	N/A	N/A	5.000	105.489	105.489	105.289	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.568	104.568	104.368	4.500	104.615	104.515	104.415
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	98.788	98.788	98.588	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	99.209	99.209	99.009	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	99.572	99.572	99.372	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.410	100.410	100.210
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.865	99.865	99.665	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.830	100.830	100.630
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.095	100.095	99.895	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.203	101.203	101.003
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.195	100.195	99.995	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.303	101.303	101.103
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.473	100.473	100.273	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.712	101.712	101.512
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.713	100.713	100.513	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.832	101.832	101.632
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.174	101.174	100.974	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.420	102.420	102.220
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.420	101.420	101.220	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.777	102.777	102.577
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.709	101.709	101.509	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.201	103.201	103.001
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A>																



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/17/2022

45 Day Lock Exp.:

3/4/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 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	97.621	97.621	97.421	3.000	98.192	98.192	97.992	3.000	99.036	99.036	98.836	2.500	98.797	98.797	98.597	2.500	98.788	98.788	98.588
3.125	98.088	98.088	97.888	3.125	98.793	98.793	98.593	3.125	99.511	99.511	99.311	2.625	99.356	99.356	99.156	2.625	99.209	99.209	99.009
3.250	98.739	98.739	98.539	3.250	99.471	99.471	99.271	3.250	100.209	100.209	100.009	2.750	99.878	99.878	99.678	2.750	99.572	99.572	99.372
3.375	99.636	99.636	99.436	3.375	100.313	100.313	100.113	3.375	101.048	101.048	100.848	2.875	100.299	100.299	100.099	2.875	99.865	99.865	99.665
3.500	100.136	100.136	99.936	3.500	100.689	100.689	100.489	3.500	101.516	101.516	101.316	2.990	100.731	100.731	100.531	2.990	100.095	100.095	99.895
3.625	100.800	100.800	100.600	3.625	100.966	100.966	100.766	3.625	101.931	101.931	101.731	3.000	100.831	100.831	100.631	3.000	100.195	100.195	99.995
3.750	101.508	101.508	101.308	3.750	101.586	101.586	101.386	3.750	101.846	101.846	101.646	3.125	101.357	101.357	101.157	3.125	100.473	100.473	100.273
3.875	102.019	102.019	101.819	3.875	102.039	102.039	101.839	3.875	102.355	102.355	102.155	3.250	101.816	101.816	101.616	3.250	100.713	100.713	100.513
3.990	102.265	102.265	102.065	3.990	102.211	102.211	102.011	3.990	102.567	102.567	102.367	3.375	102.405	102.405	102.205	3.375	101.174	101.174	100.974
4.000	102.365	102.365	102.165	4.000	102.311	102.311	102.111	4.000	102.667	102.667	102.467	3.500	102.761	102.761	102.561	3.500	101.420	101.420	101.220
4.125	103.075	103.075	102.875	4.125	102.450	102.450	102.250	4.125	103.295	103.295	103.095	3.625	103.186	103.186	102.986	3.625	101.709	101.709	101.509
4.250	103.601	103.601	103.401	4.250	102.122	102.122	101.922	4.250	103.726	103.726	103.526	3.750	103.544	103.544	103.344	3.750	101.574	101.574	101.374
4.375	104.000	104.000	103.800	4.375	102.521	102.521	102.321	4.375	104.121	104.121	103.921	3.875	104.018	104.018	103.818	3.875	101.906	101.906	101.706
4.500	104.365	104.365	104.165	4.500	102.787	102.787	102.587	4.500	104.464	104.464	104.264	3.990	104.388	104.388	104.188	3.990	102.133	102.133	101.933
4.625	104.615	104.615	104.415	4.625	102.947	102.947	102.747	4.625	104.710	104.710	104.510	4.000	104.488	104.488	104.288	4.000	102.233	102.233	102.033
4.750	104.863	104.863	104.663	4.750	102.510	102.510	102.310	4.750	104.774	104.774	104.574	4.125	104.895	104.895	104.695	4.125	102.522	102.522	102.322
4.875	105.271	105.271	105.071	4.875	102.910	102.910	102.710	4.875	105.181	105.181	104.981	4.250	104.194	104.194	103.994	4.250	101.820	101.820	101.620
4.990	105.499	105.499	105.299	4.990	103.053	103.053	102.853	4.990	105.389	105.389	105.189	4.375	104.484	104.484	104.284	4.375	102.023	102.023	101.823
5.000	105.599	105.599	105.399	5.000	103.153	103.153	102.953	5.000	105.489	105.489	105.289	4.500	104.568	104.568	104.368	4.500	102.083	102.083	101.883

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@afwholesale.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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.871	97.871	97.631	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.737	97.737	97.497	2.750	N/A	N/A	N/A	3.000	97.252	97.152	97.012
3.125	98.078	98.078	97.866	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.194	99.194	98.982	2.875	N/A	N/A	N/A	3.125	97.512	97.412	97.300
3.250	98.897	98.897	98.686	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.767	98.767	98.556	2.990	N/A	N/A	N/A	3.250	98.153	98.053	97.942
3.375	99.815	99.815	99.605	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.683	99.683	99.473	3.000	N/A	N/A	N/A	3.375	99.071	98.971	98.861
3.500	100.366	100.366	100.154	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.236	100.236	100.024	3.125	N/A	N/A	N/A	3.500	99.622	99.522	99.410
3.625	100.757	100.757	100.549	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	100.627	100.627	100.419	3.250	N/A	N/A	N/A	3.625	100.014	99.914	99.806
3.750	101.532	101.532	101.259	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.804	100.804	100.531	3.375	N/A	N/A	N/A	3.750	99.667	99.567	99.394
3.875	102.100	102.100	101.827	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.370	101.370	101.097	3.500	N/A	N/A	N/A	3.875	100.235	100.135	99.962
3.990	102.437	102.437	102.168	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.709	101.709	101.440	3.625	N/A	N/A	N/A	3.990	100.572	100.472	100.303
4.000	102.537	102.537	102.268	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.809	101.809	101.540	3.750	N/A	N/A	N/A	4.000	100.672	100.572	100.403
4.125	102.915	102.915	102.643	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.187	102.187	101.915	3.875	N/A	N/A	N/A	4.125	101.050	100.950	100.778
4.250	103.663	103.663	103.368	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.327	101.327	101.032	3.990	N/A	N/A	N/A	4.250	100.748	100.599	100.453
4.375	104.053	104.053	103.762	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.717	101.717	101.426	4.000	N/A	N/A	N/A	4.375	101.139	100.991	100.848
4.500	104.391	104.391	104.102	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.055	102.055	101.766	4.125	N/A	N/A	N/A	4.500	101.476	101.329	101.187
4.625	104.392	104.392	104.192	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	103.152	103.152	102.952	4.250	N/A	N/A	N/A	4.625	101.817	101.708	101.617
4.750	104.850	104.850	104.650	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	101.888	101.888	101.688	4.375	N/A	N/A	N/A	4.750	101.694	101.585	101.494
4.875	105.219	105.219	105.019	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.257	102.257	102.057	4.500	N/A	N/A	N/A	4.875	102.063	101.954	101.863
4.990	105.402	105.402	105.202	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.440	102.440	102.240	4.625	N/A	N/A	N/A	4.990	102.245	102.136	102.045
5.000	105.502	105.502	105.302	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.540	102.540	102.340	4.750	N/A	N/A	N/A	5.000	102.345	102.236	102.145
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	99.029	99.029	98.772	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.917	98.917	98.711	2.500	98.371	98.271	98.165
2.875	N/A	N/A	N/A	3.125	99.643	99.643	99.386	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.439	99.439	99.235	2.625	98.815	98.715	98.611
2.990	N/A	N/A	N/A	3.250	100.003	100.003	99.715	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.948	99.948	99.742	2.750	98.761	98.661	98.555
3.000	N/A	N/A	N/A	3.375	100.845	100.845	100.557	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.328	100.328	100.125	2.875	99.141	99.041	98.938
3.125	N/A	N/A	N/A	3.500	101.348	101.348	101.058	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.615	100.615	100.413	2.990	99.428	99.328	99.226
3.250	N/A	N/A	N/A	3.625	101.724	101.724	101.437	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.715	100.715	100.513	3.000	99.528	99.428	99.326
3.375	N/A	N/A	N/A	3.750	101.985	101.985	101.663	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.241	101.241	100.973	3.125	100.808	100.708	100.540
3.500	N/A	N/A	N/A	3.875	102.466	102.466	102.143	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.763	101.763	101.496	3.250	99.939	99.839	99.672
3.625	N/A	N/A	N/A	3.990	102.685	102.685	102.363	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.294	102.294	102.029	3.375	100.471	100.371	100.206
3.750	N/A	N/A	N/A	4.000	102.785	102.785	102.463	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.550	102.550	102.285	3.500	100.727	100.627	100.462
3.875	N/A	N/A	N/A	4.125	103.456	103.456	103.145	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.053	103.053	102.853	3.625	102.040	101.937	101.840
3.990	N/A	N/A	N/A	4.250	103.655	103.655	103.345	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.406	103.406	103.206	3.750	101.479	101.377	101.279
4.000	N/A	N/A	N/A	4.375	104.001	104.001	103.692	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.576	103.576	103.376	3.875	101.649	101.549	101.449
4.125	N/A	N/A	N/A	4.500	104.316	104.316	104.007	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.851	103.851	103.651	3.990	101.924	101.824	101.724
4.250	N/A	N/A	N/A	4.625	104.670	104.670	104.470	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.951	103.951	103.751	4.000	102.024	101.924	101.824
4.375	N/A	N/A	N/A	4.750	105.706	105.706	105.506	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.520	103.520	103.320	4.125	101.770	101.670	101.570
4.500	N/A	N/A	N/A	4.875	106.050	106.050	105.850	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	106.171	106.171	105.971	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.060	104.060	103.860	4.375	101.811	101.711	101.611
4.750	N/A	N/A	N/A	5.000	106.271	106.271	106.071	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.250	104.250	104.050	4.500	102.001	101.901	101.801
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.407	99.407	99.201	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.767	99.767	99.563	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.874	98.874	98.668	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.254	99.254	99.051	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.541	99.541	99.339	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.641	99.641	99.439	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.487	100.487	100.219	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.501	99.501	99.234	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.034	100.034	99.769	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.288	100.288	100.023	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.551	100.551	100.351	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.842	100.842	100.642	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	101.012	101.012	100.812	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	101.287	101.287	101.087	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	101.387	101.387	101.187	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.152	103.													



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.:

2/17/2022

45 Day Lock Exp.:

3/4/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 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	97.871	97.871	97.631	3.000	97.737	97.737	97.497	3.000	99.029	99.029	98.772	2.500	98.917	98.917	98.711	2.500	99.407	99.407	99.201
3.125	98.078	98.078	97.866	3.125	99.194	99.194	98.982	3.125	99.643	99.643	99.386	2.625	99.439	99.439	99.235	2.625	99.767	99.767	99.563
3.250	98.897	98.897	98.686	3.250	98.767	98.767	98.556	3.250	100.003	100.003	99.715	2.750	99.948	99.948	99.742	2.750	98.874	98.874	98.668
3.375	99.815	99.815	99.605	3.375	99.683	99.683	99.473	3.375	100.845	100.845	100.557	2.875	100.328	100.328	100.125	2.875	99.254	99.254	99.051
3.500	100.366	100.366	100.154	3.500	100.236	100.236	100.024	3.500	101.348	101.348	101.058	2.990	100.615	100.615	100.413	2.990	99.541	99.541	99.339
3.625	100.757	100.757	100.549	3.625	100.627	100.627	100.419	3.625	101.724	101.724	101.437	3.000	100.715	100.715	100.513	3.000	99.641	99.641	99.439
3.750	101.532	101.532	101.259	3.750	100.804	100.804	100.531	3.750	101.985	101.985	101.663	3.125	101.241	101.241	100.973	3.125	100.487	100.487	100.219
3.875	102.100	102.100	101.827	3.875	101.370	101.370	101.097	3.875	102.466	102.466	102.143	3.250	101.763	101.763	101.496	3.250	99.501	99.501	99.234
3.990	102.437	102.437	102.168	3.990	101.709	101.709	101.440	3.990	102.685	102.685	102.363	3.375	102.294	102.294	102.029	3.375	100.034	100.034	99.769
4.000	102.537	102.537	102.268	4.000	101.809	101.809	101.540	4.000	102.785	102.785	102.463	3.500	102.550	102.550	102.285	3.500	100.288	100.288	100.023
4.125	102.915	102.915	102.643	4.125	102.187	102.187	101.915	4.125	103.456	103.456	103.145	3.625	103.053	103.053	102.853	3.625	100.551	100.551	100.351
4.250	103.663	103.663	103.368	4.250	101.327	101.327	101.032	4.250	103.655	103.655	103.345	3.750	103.406	103.406	103.206	3.750	100.842	100.842	100.642
4.375	104.053	104.053	103.762	4.375	101.717	101.717	101.426	4.375	104.001	104.001	103.692	3.875	103.576	103.576	103.376	3.875	101.012	101.012	100.812
4.500	104.391	104.391	104.102	4.500	102.055	102.055	101.766	4.500	104.316	104.316	104.007	3.990	103.851	103.851	103.651	3.990	101.287	101.287	101.087
4.625	104.392	104.392	104.192	4.625	103.152	103.152	102.952	4.625	104.670	104.670	104.470	4.000	103.951	103.951	103.751	4.000	101.387	101.387	101.187
4.750	104.850	104.850	104.650	4.750	101.888	101.888	101.688	4.750	105.706	105.706	105.506	4.125	103.520	103.520	103.320	4.125	103.152	103.152	102.952
4.875	105.219	105.219	105.019	4.875	102.257	102.257	102.057	4.875	106.050	106.050	105.850	4.250	103.775	103.775	103.575	4.250	100.343	100.343	100.143
4.990	105.402	105.402	105.202	4.990	102.440	102.440	102.240	4.990	106.171	106.171	105.971	4.375	104.060	104.060	103.860	4.375	100.628	100.628	100.428
5.000	105.502	105.502	105.302	5.000	102.540	102.540	102.340	5.000	106.271	106.271	106.071	4.500	104.250	104.250	104.050	4.500	100.818	100.818	100.618

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/17/2022

45 Day Lock Exp.:

3/4/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/18/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and



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: 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	97.871	97.871	97.631	3.000	99.029	99.029	98.772	2.500	98.917	98.917	98.711	3.000	97.129	97.129	96.889	2.500	98.512	98.512	98.306
3.125	98.078	98.078	97.866	3.125	99.643	99.643	99.386	2.625	99.439	99.439	99.235	3.125	97.961	97.961	97.749	2.625	98.953	98.953	98.749
3.250	98.897	98.897	98.686	3.250	100.003	100.003	99.715	2.750	99.948	99.948	99.742	3.250	98.157	98.157	97.946	2.750	98.761	98.761	98.555
3.375	99.815	99.815	99.605	3.375	100.845	100.845	100.557	2.875	100.328	100.328	100.125	3.375	99.074	99.074	98.864	2.875	99.141	99.141	98.938
3.500	100.366	100.366	100.154	3.500	101.348	101.348	101.058	2.990	100.615	100.615	100.413	3.500	99.626	99.626	99.414	2.990	99.428	99.428	99.226
3.625	100.757	100.757	100.549	3.625	101.724	101.724	101.437	3.000	100.715	100.715	100.513	3.625	100.017	100.017	99.809	3.000	99.528	99.528	99.326
3.750	101.532	101.532	101.259	3.750	101.985	101.985	101.663	3.125	101.241	101.241	100.973	3.750	100.493	100.493	100.220	3.125	100.214	100.214	99.946
3.875	102.100	102.100	101.827	3.875	102.466	102.466	102.143	3.250	101.763	101.763	101.496	3.875	101.060	101.060	100.787	3.250	99.982	99.982	99.715
3.990	102.437	102.437	102.168	3.990	102.685	102.685	102.363	3.375	102.294	102.294	102.029	3.990	101.398	101.398	101.129	3.375	100.514	100.514	100.249
4.000	102.537	102.537	102.268	4.000	102.785	102.785	102.463	3.500	102.550	102.550	102.285	4.000	101.498	101.498	101.229	3.500	100.769	100.769	100.504
4.125	102.915	102.915	102.643	4.125	103.456	103.456	103.145	3.625	103.053	103.053	102.853	4.125	101.876	101.876	101.604	3.625	101.152	101.152	100.952
4.250	103.663	103.663	103.368	4.250	103.655	103.655	103.345	3.750	103.406	103.406	103.206	4.250	101.820	101.820	101.525	3.750	101.474	101.474	101.274
4.375	104.053	104.053	103.762	4.375	104.001	104.001	103.692	3.875	103.576	103.576	103.376	4.375	102.210	102.210	101.919	3.875	101.644	101.644	101.444
4.500	104.391	104.391	104.102	4.500	104.316	104.316	104.007	3.990	103.851	103.851	103.651	4.500	102.548	102.548	102.259	3.990	101.919	101.919	101.719
4.625	104.392	104.392	104.192	4.625	104.670	104.670	104.470	4.000	103.951	103.951	103.751	4.625	103.097	103.097	102.897	4.000	102.019	102.019	101.819
4.750	104.850	104.850	104.650	4.750	105.706	105.706	105.506	4.125	103.520	103.520	103.320	4.750	102.694	102.694	102.494	4.125	102.686	102.686	102.486
4.875	105.219	105.219	105.019	4.875	106.050	106.050	105.850	4.250	103.775	103.775	103.575	4.875	103.063	103.063	102.863	4.250	101.409	101.409	101.209
4.990	105.402	105.402	105.202	4.990	106.171	106.171	105.971	4.375	104.060	104.060	103.860	4.990	103.246	103.246	103.046	4.375	101.694	101.694	101.494
5.000	105.502	105.502	105.302	5.000	106.271	106.271	106.071	4.500	104.250	104.250	104.050	5.000	103.346	103.346	103.146	4.500	101.884	101.884	101.684

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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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