



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.: 2/18/2022

45 Day Lock Exp.: 3/7/2022

60 Day Lock Exp.: 3/21/2022

W. Rate Sheet Dated: 1/19/2022

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	98.717	98.717	98.295	2.750	98.278	98.278	97.856	1.875	94.673	94.673	94.360	3.125	99.114	99.114	98.814
2.875	98.984	98.984	98.562	2.875	98.506	98.506	98.085	2.000	94.908	94.908	94.596	3.250	99.470	99.470	99.170
3.000	99.237	99.237	98.815	3.000	98.718	98.718	98.297	2.125	95.144	95.144	94.832	3.375	99.472	99.472	99.172
3.125	99.486	99.486	99.064	3.125	98.919	98.919	98.498	2.250	96.382	96.382	96.007	3.500	99.561	99.561	99.261
3.250	100.572	100.572	100.135	3.250	100.097	100.097	99.660	2.375	96.608	96.608	96.233	3.625	99.650	99.650	99.350
3.375	100.723	100.723	100.285	3.375	100.188	100.188	99.751	2.500	96.830	96.830	96.455	Margin = 2.250		Index = 0.480	
3.500	100.967	100.967	100.530	3.500	100.368	100.368	99.931	2.625	97.040	97.040	96.665	30 Year OTC			
3.625	101.194	101.194	100.757	3.625	100.523	100.523	100.085	2.750	98.326	98.326	98.014	Rate	30 Day	45 Day	60 Day
3.750	101.252	101.252	100.908	3.750	100.752	100.752	100.408	2.875	98.542	98.542	98.230	4.000	99.404	99.404	98.904
3.875	101.376	101.376	101.032	3.875	100.842	100.842	100.498	3.000	98.742	98.742	98.429	4.125	99.597	99.597	99.097
4.000	101.579	101.579	101.235	4.000	100.995	100.995	100.652	3.125	98.930	98.930	98.618	4.375	100.372	100.372	99.872
4.125	101.772	101.772	101.428	4.125	101.057	101.057	100.713	3.250	99.763	99.763	99.463	4.500	100.509	100.509	100.009
4.250	102.446	102.446	102.246	4.250	101.996	101.996	101.796	3.375	99.941	99.941	99.641	4.625	100.673	100.673	100.173
4.375	102.547	102.547	102.347	4.375	102.043	102.043	101.843	3.500	100.109	100.109	99.809	4.875	100.541	100.541	100.041
4.500	102.684	102.684	102.484	4.500	102.169	102.169	101.969	3.625	100.251	100.251	99.951	5.000	100.714	100.714	100.214
4.625	102.848	102.848	102.648	4.625	102.277	102.277	102.077	3.750	99.857	99.857	99.557	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	100.049	100.049	99.749	5.500	103.091	103.091	102.591
4.875	102.716	102.716	102.516	4.875	102.357	102.357	102.157	4.000	100.192	100.192	99.892	5.625	103.226	103.226	102.726
6.250	106.000	106.000	105.800	6.250	102.753	102.753	102.553	4.125	100.262	100.262	99.962	6.250	102.344	102.344	101.844

FHA Streamline															
30/25 Year				20 Year				15/10 Year							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	98.817	98.717	98.717	98.295	2.750	98.103	98.003	98.003	97.581	1.875	96.803	96.703	96.703	96.390	
2.875	99.084	98.984	98.984	98.562	2.875	98.331	98.231	98.231	97.810	2.000	97.038	96.938	96.938	96.626	
3.000	99.337	99.237	99.237	98.815	3.000	98.543	98.443	98.443	98.022	2.125	97.274	97.174	97.174	96.862	
3.125	99.586	99.486	99.486	99.064	3.125	98.744	98.644	98.644	98.223	2.250	98.512	98.412	98.412	98.037	
3.250	100.672	100.572	100.572	100.135	3.250	99.897	99.797	99.797	99.360	2.375	98.738	98.638	98.638	98.263	
3.375	100.923	100.823	100.823	100.385	3.375	100.088	99.988	99.988	99.551	2.500	98.960	98.860	98.860	98.485	
3.500	101.167	101.067	101.067	100.630	3.500	100.268	100.168	100.168	99.731	2.625	99.170	99.070	99.070	98.695	
3.625	101.394	101.294	101.294	100.857	3.625	100.423	100.323	100.323	99.885	2.750	99.356	99.256	99.256	98.944	
3.750	101.452	101.352	101.352	101.008	3.750	100.952	100.852	100.852	100.508	2.875	99.572	99.472	99.472	99.160	
3.875	101.676	101.576	101.576	101.232	3.875	101.142	101.042	101.042	100.698	3.000	99.772	99.672	99.672	99.359	
4.000	101.879	101.779	101.779	101.435	4.000	101.295	101.195	101.195	100.852	3.125	99.960	99.860	99.860	99.548	
4.125	102.072	101.972	101.972	101.628	4.125	101.357	101.257	101.257	100.913	3.250	101.393	101.293	101.293	100.993	
4.250	102.646	102.546	102.546	102.346	4.250	102.196	102.096	102.096	101.896	3.375	101.571	101.471	101.471	101.171	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	96.654	96.654	96.154	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.847	96.847	96.347	4.750	101.000	101.000	100.500
3.875	96.787	96.787	96.287	5.250	103.750	103.750	103.500	4.375	97.622	97.622	97.122	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.584	96.584	96.084					4.500	97.759	97.759	97.259	Rate	30 Day	45 Day	60 Day
4.125	96.391	96.391	95.891					4.625	97.923	97.923	97.423	5.750	103.750	103.750	103.250
4.250	98.285	98.285	97.785					4.875	97.791	97.791	97.291	6.250	105.750	105.750	105.250
4.375	98.085	98.085	97.585					5.000	97.964	97.964	97.464	DPA Advantage Adjustment			
4.500	97.947	97.947	97.447					5.125	98.099	98.099	97.599	203(k) / 203(k)s		-1.000	
4.625	97.783	97.783	97.283					5.500	100.341	100.341	99.841	203(k) & 203(k)s are Borrower Paid only			
4.750	98.711	98.711	98.211					5.625	100.476	100.476	99.976				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.594	99.594	99.094				
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)					



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30 Day Lock Exp.:

2/18/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/19/2022

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	96.875	96.875	96.563	3.500	99.311	99.311	99.011
3.250	99.985	99.985	99.548	3.250	99.610	99.610	99.173	2.875	97.091	97.091	96.779	3.625	99.400	99.400	99.100
3.375	100.235	100.235	99.798	3.375	99.801	99.801	99.364	3.000	97.290	97.290	96.978	Margin = 2.250		Index = .480	
3.500	100.480	100.480	100.043	3.500	99.981	99.981	99.544	3.125	97.479	97.479	97.167	30 Year OTC			
3.625	100.707	100.707	100.270	3.625	100.135	100.135	99.698	3.250	98.568	98.568	98.268	Rate	30 Day	45 Day	60 Day
3.750	100.502	100.502	100.158	3.750	100.102	100.102	99.758	3.375	98.746	98.746	98.446	3.250	99.985	99.985	99.485
3.875	100.726	100.726	100.382	3.875	100.292	100.292	99.948	3.500	98.914	98.914	98.614	3.375	100.235	100.235	99.735
4.000	100.929	100.929	100.585	4.000	100.445	100.445	100.101	3.625	99.056	99.056	98.756	3.500	100.480	100.480	99.980
4.125	101.122	101.122	100.778	4.125	100.507	100.507	100.163	3.750	99.162	99.162	98.862	3.625	100.707	100.707	100.207
4.250	101.134	101.134	100.934	4.250	100.784	100.784	100.584	3.875	N/A	N/A	N/A	3.750	100.502	100.502	100.002
4.375	101.334	101.334	101.134	4.375	100.931	100.931	100.731	4.000	N/A	N/A	N/A	3.875	100.726	100.726	100.226
4.500	101.471	101.471	101.271	4.500	101.057	101.057	100.857	4.125	N/A	N/A	N/A	4.000	100.929	100.929	100.429
4.625	101.636	101.636	101.436	4.625	101.165	101.165	100.965	4.250	N/A	N/A	N/A	4.125	101.122	101.122	100.622
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	101.134	101.134	100.634
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	100.085	99.985	99.985	99.548	3.250	99.710	99.610	99.610	99.173	2.750	99.131	99.031	99.031	98.719
3.375	100.335	100.235	100.235	99.798	3.375	99.901	99.801	99.801	99.364	2.875	99.347	99.247	99.247	98.935
3.500	100.580	100.480	100.480	100.043	3.500	100.081	99.981	99.981	99.544	3.000	99.547	99.447	99.447	99.135
3.625	100.807	100.707	100.707	100.270	3.625	100.235	100.135	100.135	99.698	3.125	99.735	99.635	99.635	99.323
3.750	100.602	100.502	100.502	100.158	3.750	100.202	100.102	100.102	99.758	3.250	101.105	101.005	101.005	100.705
3.875	100.826	100.726	100.726	100.382	3.875	100.392	100.292	100.292	99.948	3.375	101.283	101.183	101.183	100.883
4.000	101.029	100.929	100.929	100.585	4.000	100.545	100.445	100.445	100.101	3.500	101.451	101.351	101.351	101.051
4.125	101.222	101.122	101.122	100.778	4.125	100.607	100.507	100.507	100.163	3.625	101.593	101.493	101.493	101.193
4.250	101.234	101.134	101.134	100.934	4.250	100.884	100.784	100.784	100.584	3.750	101.137	101.037	101.037	100.737

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

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

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

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



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Lockdesk Phone:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/18/2022

45 Day Lock Exp.: 3/7/2022

60 Day Lock Exp.: 3/21/2022

W. Rate Sheet Dated: 1/19/2022

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.515	97.515	97.315	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.086	98.086	97.886	2.000	N/A	N/A	N/A	3.000	97.514	97.405	97.287
3.125	97.990	97.990	97.790	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.628	98.628	98.428	2.125	N/A	N/A	N/A	3.125	97.988	97.879	97.761
3.250	98.580	98.580	98.380	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.312	99.312	99.112	2.250	N/A	N/A	N/A	3.250	98.663	98.537	98.415
3.375	99.482	99.482	99.282	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.158	100.158	99.958	2.375	N/A	N/A	N/A	3.375	99.565	99.439	99.317
3.500	99.989	99.989	99.789	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.538	100.538	100.338	2.500	N/A	N/A	N/A	3.500	100.237	100.086	99.943
3.625	100.664	100.664	100.464	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.814	100.814	100.614	2.625	N/A	N/A	N/A	3.625	101.088	100.937	100.794
3.750	101.364	101.364	101.164	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.442	101.442	101.242	2.750	N/A	N/A	N/A	3.750	101.788	101.637	101.494
3.875	101.884	101.884	101.684	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.903	101.903	101.703	2.875	N/A	N/A	N/A	3.875	102.308	102.157	102.014
3.990	102.139	102.139	101.939	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.078	102.078	101.878	2.990	N/A	N/A	N/A	3.990	102.563	102.412	102.269
4.000	102.239	102.239	102.039	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.178	102.178	101.978	3.000	N/A	N/A	N/A	4.000	102.663	102.512	102.369
4.125	102.967	102.967	102.767	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.324	102.324	102.124	3.125	N/A	N/A	N/A	4.125	103.366	103.199	103.048
4.250	103.488	103.488	103.288	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.010	102.010	101.810	3.250	N/A	N/A	N/A	4.250	103.887	103.720	103.569
4.375	103.895	103.895	103.695	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.416	102.416	102.216	3.375	N/A	N/A	N/A	4.375	104.294	104.127	103.976
4.500	104.267	104.267	104.067	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.688	102.688	102.488	3.500	N/A	N/A	N/A	4.500	104.666	104.499	104.348
4.625	104.523	104.523	104.323	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.851	102.851	102.651	3.625	N/A	N/A	N/A	4.625	104.922	104.755	104.604
4.750	104.864	104.864	104.664	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.511	102.511	102.311	3.750	N/A	N/A	N/A	4.750	105.149	105.049	104.949
4.875	105.278	105.278	105.078	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.917	102.917	102.717	3.875	N/A	N/A	N/A	4.875	105.563	105.463	105.363
4.990	105.512	105.512	105.312	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.062	103.062	102.862	3.990	N/A	N/A	N/A	4.990	105.796	105.696	105.596
5.000	105.612	105.612	105.412	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.162	103.162	102.962	4.000	N/A	N/A	N/A	5.000	105.896	105.796	105.696
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	98.916	98.916	98.716	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.763	98.763	98.563	2.500	98.713	98.613	98.513
2.875	N/A	N/A	N/A	3.125	99.387	99.387	99.187	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.308	99.308	99.108	2.625	99.250	99.141	99.035
2.990	N/A	N/A	N/A	3.250	100.051	100.051	99.851	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.836	99.836	99.636	2.750	99.778	99.669	99.563
3.000	N/A	N/A	N/A	3.375	100.895	100.895	100.695	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.258	100.258	100.058	2.875	100.199	100.090	99.984
3.125	N/A	N/A	N/A	3.500	101.370	101.370	101.170	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.638	100.638	100.438	2.990	100.580	100.471	100.365
3.250	N/A	N/A	N/A	3.625	101.791	101.791	101.591	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.738	100.738	100.538	3.000	100.680	100.571	100.465
3.375	N/A	N/A	N/A	3.750	101.703	101.703	101.503	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.200	101.200	101.000	3.125	101.141	101.024	100.908
3.500	N/A	N/A	N/A	3.875	102.221	102.221	102.021	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.666	101.666	101.466	3.250	101.607	101.490	101.365
3.625	N/A	N/A	N/A	3.990	102.443	102.443	102.243	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.261	102.261	102.061	3.375	102.202	102.085	101.960
3.750	N/A	N/A	N/A	4.000	102.543	102.543	102.343	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.623	102.623	102.423	3.500	102.564	102.447	102.322
3.875	N/A	N/A	N/A	4.125	103.183	103.183	102.983	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.058	103.058	102.858	3.625	103.000	102.883	102.758
3.990	N/A	N/A	N/A	4.250	103.615	103.615	103.415	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.394	103.394	103.194	3.750	103.313	103.213	103.103
4.000	N/A	N/A	N/A	4.375	104.018	104.018	103.818	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.881	103.881	103.681	3.875	103.800	103.700	103.590
4.125	N/A	N/A	N/A	4.500	104.367	104.367	104.167	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.255	104.255	104.055	3.990	104.173	104.073	103.963
4.250	N/A	N/A	N/A	4.625	104.619	104.619	104.419	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.355	104.355	104.155	4.000	104.273	104.173	104.063
4.375	N/A	N/A	N/A	4.750	104.777	104.777	104.577	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.773	104.773	104.573	4.125	104.691	104.591	104.481
4.500	N/A	N/A	N/A	4.875	105.189	105.189	104.989	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.109	104.109	103.909	4.250	104.027	103.927	103.818
4.625	N/A	N/A	N/A	4.990	105.403	105.403	105.203	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.403	104.403	104.203	4.375	104.321	104.221	104.112
4.750	N/A	N/A	N/A	5.000	105.503	105.503	105.303	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.489	104.489	104.289	4.500	104.407	104.307	104.198
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	98.736	98.736	98.536	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.920	99.920	99.720
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.160	99.160	98.960	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.394	100.394	100.194
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.528	99.528	99.328	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.367	100.367	100.167
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.820	99.820	99.620	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.789	100.789	100.589
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.053	100.053	99.853	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.169	101.169	100.969
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.153	100.153	99.953	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.269	101.269	101.069
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.439	100.439	100.239	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.683	101.683	101.483
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.622	100.622	100.422	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.743	101.743	101.543
2.990	N/A	N/A	N/A																				



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/18/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/19/2022

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	97.515	97.515	97.315	3.000	98.086	98.086	97.886	3.000	98.916	98.916	98.716	2.500	98.763	98.763	98.563	2.500	98.736	98.736	98.536
3.125	97.990	97.990	97.790	3.125	98.628	98.628	98.428	3.125	99.387	99.387	99.187	2.625	99.308	99.308	99.108	2.625	99.160	99.160	98.960
3.250	98.580	98.580	98.380	3.250	99.312	99.312	99.112	3.250	100.051	100.051	99.851	2.750	99.836	99.836	99.636	2.750	99.528	99.528	99.328
3.375	99.482	99.482	99.282	3.375	100.158	100.158	99.958	3.375	100.895	100.895	100.695	2.875	100.258	100.258	100.058	2.875	99.820	99.820	99.620
3.500	99.989	99.989	99.789	3.500	100.538	100.538	100.338	3.500	101.370	101.370	101.170	2.990	100.638	100.638	100.438	2.990	100.053	100.053	99.853
3.625	100.664	100.664	100.464	3.625	100.814	100.814	100.614	3.625	101.791	101.791	101.591	3.000	100.738	100.738	100.538	3.000	100.153	100.153	99.953
3.750	101.364	101.364	101.164	3.750	101.442	101.442	101.242	3.750	101.703	101.703	101.503	3.125	101.200	101.200	101.000	3.125	100.439	100.439	100.239
3.875	101.884	101.884	101.684	3.875	101.903	101.903	101.703	3.875	102.221	102.221	102.021	3.250	101.666	101.666	101.466	3.250	100.622	100.622	100.422
3.990	102.139	102.139	101.939	3.990	102.078	102.078	101.878	3.990	102.443	102.443	102.243	3.375	102.261	102.261	102.061	3.375	101.086	101.086	100.886
4.000	102.239	102.239	102.039	4.000	102.178	102.178	101.978	4.000	102.543	102.543	102.343	3.500	102.623	102.623	102.423	3.500	101.335	101.335	101.135
4.125	102.967	102.967	102.767	4.125	102.324	102.324	102.124	4.125	103.183	103.183	102.983	3.625	103.058	103.058	102.858	3.625	101.634	101.634	101.434
4.250	103.488	103.488	103.288	4.250	102.010	102.010	101.810	4.250	103.615	103.615	103.415	3.750	103.394	103.394	103.194	3.750	101.485	101.485	101.285
4.375	103.895	103.895	103.695	4.375	102.416	102.416	102.216	4.375	104.018	104.018	103.818	3.875	103.881	103.881	103.681	3.875	101.825	101.825	101.625
4.500	104.267	104.267	104.067	4.500	102.688	102.688	102.488	4.500	104.367	104.367	104.167	3.990	104.255	104.255	104.055	3.990	102.057	102.057	101.857
4.625	104.523	104.523	104.323	4.625	102.851	102.851	102.651	4.625	104.619	104.619	104.419	4.000	104.355	104.355	104.155	4.000	102.157	102.157	101.957
4.750	104.864	104.864	104.664	4.750	102.511	102.511	102.311	4.750	104.777	104.777	104.577	4.125	104.773	104.773	104.573	4.125	102.446	102.446	102.246
4.875	105.278	105.278	105.078	4.875	102.917	102.917	102.717	4.875	105.189	105.189	104.989	4.250	104.109	104.109	103.909	4.250	101.731	101.731	101.531
4.990	105.512	105.512	105.312	4.990	103.062	103.062	102.862	4.990	105.403	105.403	105.203	4.375	104.403	104.403	104.203	4.375	101.936	101.936	101.736
5.000	105.612	105.612	105.412	5.000	103.162	103.162	102.962	5.000	105.503	105.503	105.303	4.500	104.489	104.489	104.289	4.500	101.999	101.999	101.799

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	-1.125	-1.625	-2.150	-3.375	-4.125	-4.125	-4.125	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	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	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

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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	97.754	97.754	97.490	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.620	97.620	97.356	2.750	N/A	N/A	N/A	3.000	97.135	97.035	96.871
3.125	97.904	97.904	97.704	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.120	99.120	98.920	2.875	N/A	N/A	N/A	3.125	97.338	97.238	97.138
3.250	98.722	98.722	98.522	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.532	98.532	98.332	2.990	N/A	N/A	N/A	3.250	97.978	97.878	97.778
3.375	99.641	99.641	99.441	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.451	99.451	99.251	3.000	N/A	N/A	N/A	3.375	98.897	98.797	98.697
3.500	100.187	100.187	99.987	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	99.997	99.997	99.797	3.125	N/A	N/A	N/A	3.500	99.443	99.343	99.243
3.625	100.581	100.581	100.381	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	100.391	100.391	100.191	3.250	N/A	N/A	N/A	3.625	99.838	99.738	99.638
3.750	101.368	101.368	101.128	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.668	100.668	100.428	3.375	N/A	N/A	N/A	3.750	99.503	99.392	99.263
3.875	101.934	101.934	101.695	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.234	101.234	100.995	3.500	N/A	N/A	N/A	3.875	100.069	99.959	99.830
3.990	102.274	102.274	102.035	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.572	101.572	101.333	3.625	N/A	N/A	N/A	3.990	100.409	100.298	100.170
4.000	102.374	102.374	102.135	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.672	101.672	101.433	3.750	N/A	N/A	N/A	4.000	100.509	100.398	100.270
4.125	102.748	102.748	102.509	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.046	102.046	101.807	3.875	N/A	N/A	N/A	4.125	100.883	100.772	100.644
4.250	103.498	103.498	103.196	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.536	101.536	101.234	3.990	N/A	N/A	N/A	4.250	100.583	100.420	100.281
4.375	103.887	103.887	103.589	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.925	101.925	101.627	4.000	N/A	N/A	N/A	4.375	100.973	100.811	100.675
4.500	104.221	104.221	103.928	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.261	102.261	101.968	4.125	N/A	N/A	N/A	4.500	101.306	101.146	101.013
4.625	104.333	104.333	104.133	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	103.509	103.509	103.309	4.250	N/A	N/A	N/A	4.625	101.616	101.456	101.322
4.750	104.791	104.791	104.591	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.203	102.203	102.003	4.375	N/A	N/A	N/A	4.750	101.635	101.492	101.345
4.875	105.158	105.158	104.958	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.572	102.572	102.372	4.500	N/A	N/A	N/A	4.875	102.002	101.860	101.702
4.990	105.341	105.341	105.141	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.753	102.753	102.553	4.625	N/A	N/A	N/A	4.990	102.184	102.041	101.984
5.000	105.441	105.441	105.241	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.853	102.853	102.653	4.750	N/A	N/A	N/A	5.000	102.284	102.141	102.084
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	98.724	98.724	98.453	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.897	98.897	98.697	2.500	98.351	98.251	98.151
2.875	N/A	N/A	N/A	3.125	99.343	99.343	99.070	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.420	99.420	99.220	2.625	98.796	98.696	98.596
2.990	N/A	N/A	N/A	3.250	99.914	99.914	99.648	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.928	99.928	99.728	2.750	98.741	98.641	98.541
3.000	N/A	N/A	N/A	3.375	100.757	100.757	100.491	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.308	100.308	100.108	2.875	99.121	99.021	98.921
3.125	N/A	N/A	N/A	3.500	101.257	101.257	100.991	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.599	100.599	100.399	2.990	99.412	99.312	99.212
3.250	N/A	N/A	N/A	3.625	101.637	101.637	101.370	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.699	100.699	100.499	3.000	99.512	99.412	99.312
3.375	N/A	N/A	N/A	3.750	101.693	101.693	101.394	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.110	101.110	100.895	3.125	100.677	100.577	100.462
3.500	N/A	N/A	N/A	3.875	102.174	102.174	101.876	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.634	101.634	101.418	3.250	99.810	99.710	99.594
3.625	N/A	N/A	N/A	3.990	102.480	102.480	102.161	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.164	102.164	101.950	3.375	100.341	100.241	100.127
3.750	N/A	N/A	N/A	4.000	102.580	102.580	102.261	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.419	102.419	102.207	3.500	100.596	100.496	100.384
3.875	N/A	N/A	N/A	4.125	103.276	103.276	102.958	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.953	102.953	102.753	3.625	101.940	101.824	101.740
3.990	N/A	N/A	N/A	4.250	103.475	103.475	103.157	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.307	103.307	103.107	3.750	101.380	101.264	101.180
4.000	N/A	N/A	N/A	4.375	103.820	103.820	103.504	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.479	103.479	103.279	3.875	101.552	101.436	101.352
4.125	N/A	N/A	N/A	4.500	104.134	104.134	103.820	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.753	103.753	103.553	3.990	101.826	101.711	101.626
4.250	N/A	N/A	N/A	4.625	104.590	104.590	104.390	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.853	103.853	103.653	4.000	101.926	101.811	101.726
4.375	N/A	N/A	N/A	4.750	105.624	105.624	105.424	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.856	103.856	103.639	4.125	102.106	101.983	101.889
4.500	N/A	N/A	N/A	4.875	105.968	105.968	105.768	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.112	104.112	103.896	4.250	101.863	101.740	101.647
4.625	N/A	N/A	N/A	4.990	106.089	106.089	105.889	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.401	104.401	104.188	4.375	102.152	102.029	101.939
4.750	N/A	N/A	N/A	5.000	106.189	106.189	105.989	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.596	104.596	104.388	4.500	102.347	102.224	102.139

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	99.483	99.483	99.283	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	99.854	99.854	99.654	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.854	99.854	99.654	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	99.234	99.234	99.034	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	99.525	99.525	99.325	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	99.625	99.625	99.425	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	100.336	100.336	100.121	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	99.372	99.372	99.156	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	99.902	99.902	99.688	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	100.159	100.159	99.947	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	101.275	101.275	101.075	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	100.965	100.965	100.765	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.:

2/18/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/19/2022

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	97.754	97.754	97.490	3.000	97.620	97.620	97.356	3.000	98.724	98.724	98.453	2.500	98.897	98.897	98.697	2.500	99.483	99.483	99.283
3.125	97.904	97.904	97.704	3.125	99.120	99.120	98.920	3.125	99.343	99.343	99.070	2.625	99.420	99.420	99.220	2.625	99.854	99.854	99.654
3.250	98.722	98.722	98.522	3.250	98.532	98.532	98.332	3.250	99.914	99.914	99.648	2.750	99.928	99.928	99.728	2.750	98.854	98.854	98.654
3.375	99.641	99.641	99.441	3.375	99.451	99.451	99.251	3.375	100.757	100.757	100.491	2.875	100.308	100.308	100.108	2.875	99.234	99.234	99.034
3.500	100.187	100.187	99.987	3.500	99.997	99.997	99.797	3.500	101.257	101.257	100.991	2.990	100.599	100.599	100.399	2.990	99.525	99.525	99.325
3.625	100.581	100.581	100.381	3.625	100.391	100.391	100.191	3.625	101.637	101.637	101.370	3.000	100.699	100.699	100.499	3.000	99.625	99.625	99.425
3.750	101.368	101.368	101.128	3.750	100.668	100.668	100.428	3.750	101.693	101.693	101.394	3.125	101.110	101.110	100.895	3.125	100.336	100.336	100.121
3.875	101.934	101.934	101.695	3.875	101.234	101.234	100.995	3.875	102.174	102.174	101.876	3.250	101.634	101.634	101.418	3.250	99.372	99.372	99.156
3.990	102.274	102.274	102.035	3.990	101.572	101.572	101.333	3.990	102.480	102.480	102.161	3.375	102.164	102.164	101.950	3.375	99.902	99.902	99.688
4.000	102.374	102.374	102.135	4.000	101.672	101.672	101.433	4.000	102.580	102.580	102.261	3.500	102.419	102.419	102.207	3.500	100.159	100.159	99.947
4.125	102.748	102.748	102.509	4.125	102.046	102.046	101.807	4.125	103.276	103.276	102.958	3.625	102.953	102.953	102.753	3.625	101.275	101.275	101.075
4.250	103.498	103.498	103.196	4.250	101.536	101.536	101.234	4.250	103.475	103.475	103.157	3.750	103.307	103.307	103.107	3.750	100.965	100.965	100.765
4.375	103.887	103.887	103.589	4.375	101.925	101.925	101.627	4.375	103.820	103.820	103.504	3.875	103.479	103.479	103.279	3.875	101.137	101.137	100.937
4.500	104.221	104.221	103.928	4.500	102.261	102.261	101.968	4.500	104.134	104.134	103.820	3.990	103.753	103.753	103.553	3.990	101.411	101.411	101.211
4.625	104.333	104.333	104.133	4.625	103.509	103.509	103.309	4.625	104.590	104.590	104.390	4.000	103.853	103.853	103.653	4.000	101.511	101.511	101.311
4.750	104.791	104.791	104.591	4.750	102.203	102.203	102.003	4.750	105.624	105.624	105.424	4.125	103.856	103.856	103.639	4.125	102.628	102.628	102.411
4.875	105.158	105.158	104.958	4.875	102.572	102.572	102.372	4.875	105.968	105.968	105.768	4.250	104.112	104.112	103.896	4.250	100.304	100.304	100.088
4.990	105.341	105.341	105.141	4.990	102.753	102.753	102.553	4.990	106.089	106.089	105.889	4.375	104.401	104.401	104.188	4.375	100.593	100.593	100.380
5.000	105.441	105.441	105.241	5.000	102.853	102.853	102.653	5.000	106.189	106.189	105.989	4.500	104.596	104.596	104.388	4.500	100.788	100.788	100.580

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 ***	-1.125	-1.625	0.000	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	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.: 2/18/2022
45 Day Lock Exp.: 3/7/2022
60 Day Lock Exp.: 3/21/2022

W. Rate Sheet Dated: 1/19/2022

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 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.:

2/18/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/19/2022

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	97.754	97.754	97.490	3.000	98.724	98.724	98.453	2.500	98.897	98.897	98.697	3.000	97.012	97.012	96.748	2.500	98.540	98.540	98.340
3.125	97.904	97.904	97.704	3.125	99.343	99.343	99.070	2.625	99.420	99.420	99.220	3.125	97.837	97.837	97.637	2.625	98.987	98.987	98.787
3.250	98.722	98.722	98.522	3.250	99.914	99.914	99.648	2.750	99.928	99.928	99.728	3.250	97.952	97.952	97.752	2.750	98.741	98.741	98.541
3.375	99.641	99.641	99.441	3.375	100.757	100.757	100.491	2.875	100.308	100.308	100.108	3.375	98.871	98.871	98.671	2.875	99.121	99.121	98.921
3.500	100.187	100.187	99.987	3.500	101.257	101.257	100.991	2.990	100.599	100.599	100.399	3.500	99.417	99.417	99.217	2.990	99.412	99.412	99.212
3.625	100.581	100.581	100.381	3.625	101.637	101.637	101.370	3.000	100.699	100.699	100.499	3.625	99.811	99.811	99.611	3.000	99.512	99.512	99.312
3.750	101.368	101.368	101.128	3.750	101.693	101.693	101.394	3.125	101.110	101.110	100.895	3.750	100.343	100.343	100.103	3.125	100.073	100.073	99.858
3.875	101.934	101.934	101.695	3.875	102.174	102.174	101.876	3.250	101.634	101.634	101.418	3.875	100.909	100.909	100.670	3.250	99.853	99.853	99.637
3.990	102.274	102.274	102.035	3.990	102.480	102.480	102.161	3.375	102.164	102.164	101.950	3.990	101.248	101.248	101.009	3.375	100.383	100.383	100.169
4.000	102.374	102.374	102.135	4.000	102.580	102.580	102.261	3.500	102.419	102.419	102.207	4.000	101.348	101.348	101.109	3.500	100.639	100.639	100.427
4.125	102.748	102.748	102.509	4.125	103.276	103.276	102.958	3.625	102.953	102.953	102.753	4.125	101.722	101.722	101.483	3.625	101.464	101.464	101.264
4.250	103.498	103.498	103.196	4.250	103.475	103.475	103.157	3.750	103.307	103.307	103.107	4.250	101.842	101.842	101.540	3.750	101.486	101.486	101.286
4.375	103.887	103.887	103.589	4.375	103.820	103.820	103.504	3.875	103.479	103.479	103.279	4.375	102.231	102.231	101.933	3.875	101.658	101.658	101.458
4.500	104.221	104.221	103.928	4.500	104.134	104.134	103.820	3.990	103.753	103.753	103.553	4.500	102.566	102.566	102.273	3.990	101.932	101.932	101.732
4.625	104.333	104.333	104.133	4.625	104.590	104.590	104.390	4.000	103.853	103.853	103.653	4.625	103.246	103.246	103.046	4.000	102.032	102.032	101.832
4.750	104.791	104.791	104.591	4.750	105.624	105.624	105.424	4.125	103.856	103.856	103.639	4.750	102.822	102.822	102.622	4.125	102.592	102.592	102.375
4.875	105.158	105.158	104.958	4.875	105.968	105.968	105.768	4.250	104.112	104.112	103.896	4.875	103.190	103.190	102.990	4.250	101.558	101.558	101.342
4.990	105.341	105.341	105.141	4.990	106.089	106.089	105.889	4.375	104.401	104.401	104.188	4.990	103.372	103.372	103.172	4.375	101.847	101.847	101.634
5.000	105.441	105.441	105.241	5.000	106.189	106.189	105.989	4.500	104.596	104.596	104.388	5.000	103.472	103.472	103.272	4.500	102.042	102.042	101.834

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	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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.:

2/18/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/19/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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