



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.: 2/21/2022

45 Day Lock Exp.: 3/7/2022

60 Day Lock Exp.: 3/21/2022

W. Rate Sheet Dated: 1/20/2022

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	98.982	98.982	98.592	2.750	98.544	98.544	98.153	1.875	94.813	94.813	94.485	3.125	99.182	99.182	98.882
2.875	99.250	99.250	98.859	2.875	98.775	98.775	98.385	2.000	95.049	95.049	94.721	3.250	99.864	99.864	99.564
3.000	99.517	99.517	99.126	3.000	99.001	99.001	98.611	2.125	95.285	95.285	94.957	3.375	99.470	99.470	99.170
3.125	99.766	99.766	99.375	3.125	99.210	99.210	98.819	2.250	96.464	96.464	96.081	3.500	99.472	99.472	99.172
3.250	100.807	100.807	100.370	3.250	100.336	100.336	99.898	2.375	96.700	96.700	96.317	3.625	99.561	99.561	99.261
3.375	100.960	100.960	100.522	3.375	100.441	100.441	100.004	2.500	96.922	96.922	96.539	Margin = 2.250		Index = 0.480	
3.500	101.207	101.207	100.770	3.500	100.625	100.625	100.188	2.625	97.139	97.139	96.757	30 Year OTC			
3.625	101.449	101.449	101.012	3.625	100.800	100.800	100.362	2.750	98.459	98.459	98.100	Rate	30 Day	45 Day	60 Day
3.750	101.474	101.474	101.052	3.750	100.974	100.974	100.552	2.875	98.678	98.678	98.319	4.000	99.648	99.648	99.148
3.875	101.608	101.608	101.186	3.875	101.056	101.056	100.634	3.000	98.892	98.892	98.532	4.125	99.844	99.844	99.344
4.000	101.823	101.823	101.401	4.000	101.233	101.233	100.811	3.125	99.087	99.087	98.728	4.375	100.455	100.455	99.955
4.125	102.019	102.019	101.597	4.125	101.382	101.382	100.960	3.250	99.853	99.853	99.553	4.500	100.653	100.653	100.153
4.250	102.536	102.536	102.336	4.250	102.077	102.077	101.877	3.375	100.046	100.046	99.746	4.625	100.775	100.775	100.275
4.375	102.630	102.630	102.430	4.375	102.104	102.104	101.904	3.500	100.217	100.217	99.917	4.875	100.733	100.733	100.233
4.500	102.828	102.828	102.628	4.500	102.263	102.263	102.063	3.625	100.379	100.379	100.079	5.000	100.871	100.871	100.371
4.625	102.950	102.950	102.750	4.625	102.385	102.385	102.185	3.750	99.930	99.930	99.630	5.125	101.056	101.056	100.556
4.750	102.913	102.913	102.704	4.750	102.500	102.500	102.291	3.875	100.099	100.099	99.799	5.500	103.060	103.060	102.560
4.875	102.908	102.908	102.698	4.875	102.527	102.527	102.318	4.000	100.281	100.281	99.981	5.625	103.246	103.246	102.746
6.250	106.000	106.000	105.800	6.250	102.943	102.943	102.743	4.125	100.419	100.419	100.119	6.250	102.539	102.539	102.039

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	99.082	98.982	98.982	98.592	2.750	98.369	98.269	98.269	97.878	1.875	96.943	96.843	96.843	96.515
2.875	99.350	99.250	99.250	98.859	2.875	98.600	98.500	98.500	98.110	2.000	97.179	97.079	97.079	96.751
3.000	99.617	99.517	99.517	99.126	3.000	98.826	98.726	98.726	98.336	2.125	97.415	97.315	97.315	96.987
3.125	99.866	99.766	99.766	99.375	3.125	99.035	98.935	98.935	98.544	2.250	98.594	98.494	98.494	98.111
3.250	100.907	100.807	100.807	100.370	3.250	100.136	100.036	100.036	99.598	2.375	98.830	98.730	98.730	98.347
3.375	101.160	101.060	101.060	100.622	3.375	100.341	100.241	100.241	99.804	2.500	99.052	98.952	98.952	98.569
3.500	101.407	101.307	101.307	100.870	3.500	100.525	100.425	100.425	99.988	2.625	99.269	99.169	99.169	98.787
3.625	101.649	101.549	101.549	101.112	3.625	100.700	100.600	100.600	100.162	2.750	99.489	99.389	99.389	99.030
3.750	101.674	101.574	101.574	101.152	3.750	101.174	101.074	101.074	100.652	2.875	99.708	99.608	99.608	99.249
3.875	101.908	101.808	101.808	101.386	3.875	101.356	101.256	101.256	100.834	3.000	99.922	99.822	99.822	99.462
4.000	102.123	102.023	102.023	101.601	4.000	101.533	101.433	101.433	101.011	3.125	100.117	100.017	100.017	99.658
4.125	102.319	102.219	102.219	101.797	4.125	101.682	101.582	101.582	101.160	3.250	101.483	101.383	101.383	101.083
4.250	102.736	102.636	102.636	102.436	4.250	102.277	102.177	102.177	101.977	3.375	101.676	101.576	101.576	101.276

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	96.898	96.898	96.398	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.094	97.094	96.594	4.750	101.000	101.000	100.500
3.875	96.992	96.992	96.492	5.250	103.750	103.750	103.500	4.375	97.705	97.705	97.205	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.777	96.777	96.277					4.500	97.903	97.903	97.403	Rate	30 Day	45 Day	60 Day
4.125	96.581	96.581	96.081					4.625	98.025	98.025	97.525	5.750	103.750	103.750	103.250
4.250	98.351	98.351	97.851					4.875	97.983	97.983	97.483	6.250	105.750	105.750	105.250
4.375	98.157	98.157	97.657					5.000	98.121	98.121	97.621	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.500	97.959	97.959	97.459					5.125	98.306	98.306	97.806				
4.625	97.837	97.837	97.337					5.500	100.310	100.310	99.810				
4.750	98.850	98.850	98.350					5.625	100.496	100.496	99.996				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.789	99.789	99.289				

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.:

2/21/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/20/2022

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	98.932	98.932	98.632
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	99.614	99.614	99.314
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	99.220	99.220	98.920
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	97.008	97.008	96.649	3.500	99.222	99.222	98.922
3.250	100.220	100.220	99.783	3.250	99.848	99.848	99.411	2.875	97.227	97.227	96.868	3.625	99.311	99.311	99.011
3.375	100.472	100.472	100.035	3.375	100.054	100.054	99.617	3.000	97.440	97.440	97.081	Margin = 2.250		Index = .480	
3.500	100.720	100.720	100.283	3.500	100.238	100.238	99.801	3.125	97.636	97.636	97.277	30 Year OTC			
3.625	100.962	100.962	100.525	3.625	100.412	100.412	99.975	3.250	98.658	98.658	98.358	Rate	30 Day	45 Day	60 Day
3.750	100.724	100.724	100.302	3.750	100.324	100.324	99.902	3.375	98.851	98.851	98.551	3.250	100.220	100.220	99.720
3.875	100.958	100.958	100.536	3.875	100.506	100.506	100.084	3.500	99.022	99.022	98.722	3.375	100.472	100.472	99.972
4.000	101.173	101.173	100.751	4.000	100.683	100.683	100.261	3.625	99.184	99.184	98.884	3.500	100.720	100.720	100.220
4.125	101.369	101.369	100.947	4.125	100.832	100.832	100.410	3.750	99.235	99.235	98.935	3.625	100.962	100.962	100.462
4.250	101.224	101.224	101.024	4.250	100.864	100.864	100.664	3.875	N/A	N/A	N/A	3.750	100.724	100.724	100.224
4.375	101.418	101.418	101.218	4.375	100.991	100.991	100.791	4.000	N/A	N/A	N/A	3.875	100.958	100.958	100.458
4.500	101.616	101.616	101.416	4.500	101.151	101.151	100.951	4.125	N/A	N/A	N/A	4.000	101.173	101.173	100.673
4.625	101.738	101.738	101.538	4.625	101.273	101.273	101.073	4.250	N/A	N/A	N/A	4.125	101.369	101.369	100.869
4.750	99.913	99.913	99.704	4.750	99.600	99.600	99.391	4.375	N/A	N/A	N/A	4.250	101.224	101.224	100.724
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	100.320	100.220	100.220	99.783	3.250	99.948	99.848	99.848	99.411	2.750	99.264	99.164	99.164	98.805
3.375	100.572	100.472	100.472	100.035	3.375	100.154	100.054	100.054	99.617	2.875	99.483	99.383	99.383	99.024
3.500	100.820	100.720	100.720	100.283	3.500	100.338	100.238	100.238	99.801	3.000	99.697	99.597	99.597	99.238
3.625	101.062	100.962	100.962	100.525	3.625	100.512	100.412	100.412	99.975	3.125	99.892	99.792	99.792	99.433
3.750	100.824	100.724	100.724	100.302	3.750	100.424	100.324	100.324	99.902	3.250	101.195	101.095	101.095	100.795
3.875	101.058	100.958	100.958	100.536	3.875	100.606	100.506	100.506	100.084	3.375	101.388	101.288	101.288	100.988
4.000	101.273	101.173	101.173	100.751	4.000	100.783	100.683	100.683	100.261	3.500	101.560	101.460	101.460	101.160
4.125	101.469	101.369	101.369	100.947	4.125	100.932	100.832	100.832	100.410	3.625	101.722	101.622	101.622	101.322
4.250	101.324	101.224	101.224	101.024	4.250	100.964	100.864	100.864	100.664	3.750	101.210	101.110	101.110	100.810

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

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

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

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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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/21/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/20/2022

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	97.807	97.807	97.607	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.378	98.378	98.178	2.000	N/A	N/A	N/A	3.000	97.772	97.663	97.565
3.125	98.282	98.282	98.082	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.888	98.888	98.688	2.125	N/A	N/A	N/A	3.125	98.247	98.138	98.040
3.250	98.840	98.840	98.640	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.572	99.572	99.372	2.250	N/A	N/A	N/A	3.250	98.857	98.732	98.610
3.375	99.742	99.742	99.542	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.419	100.419	100.219	2.375	N/A	N/A	N/A	3.375	99.759	99.634	99.512
3.500	100.249	100.249	100.049	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.799	100.799	100.599	2.500	N/A	N/A	N/A	3.500	100.267	100.141	100.019
3.625	100.908	100.908	100.708	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.058	101.058	100.858	2.625	N/A	N/A	N/A	3.625	101.110	100.959	100.817
3.750	101.607	101.607	101.407	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.686	101.686	101.486	2.750	N/A	N/A	N/A	3.750	101.809	101.658	101.516
3.875	102.127	102.127	101.927	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.147	102.147	101.947	2.875	N/A	N/A	N/A	3.875	102.329	102.178	102.036
3.990	102.382	102.382	102.182	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.325	102.325	102.125	2.990	N/A	N/A	N/A	3.990	102.584	102.433	102.291
4.000	102.482	102.482	102.282	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.425	102.425	102.225	3.000	N/A	N/A	N/A	4.000	102.684	102.533	102.391
4.125	103.022	103.022	102.822	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.567	102.567	102.367	3.125	N/A	N/A	N/A	4.125	103.195	103.019	102.864
4.250	103.545	103.545	103.345	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.666	102.666	102.466	3.250	N/A	N/A	N/A	4.250	103.718	103.542	103.387
4.375	103.951	103.951	103.751	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.472	102.472	102.272	3.375	N/A	N/A	N/A	4.375	104.124	103.948	103.793
4.500	104.325	104.325	104.125	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.743	102.743	102.543	3.500	N/A	N/A	N/A	4.500	104.498	104.322	104.167
4.625	104.579	104.579	104.379	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.910	102.910	102.710	3.625	N/A	N/A	N/A	4.625	104.752	104.576	104.421
4.750	105.034	105.034	104.834	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.681	102.681	102.481	3.750	N/A	N/A	N/A	4.750	105.034	104.934	104.834
4.875	105.448	105.448	105.248	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.088	103.088	102.888	3.875	N/A	N/A	N/A	4.875	105.448	105.348	105.248
4.990	105.681	105.681	105.481	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.234	103.234	103.034	3.990	N/A	N/A	N/A	4.990	105.682	105.582	105.482
5.000	105.781	105.781	105.581	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.334	103.334	103.134	4.000	N/A	N/A	N/A	5.000	105.782	105.682	105.582
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	99.068	99.068	98.868	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.948	98.948	98.748	2.500	98.895	98.795	98.695
2.875	N/A	N/A	N/A	3.125	99.695	99.695	99.495	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.422	99.422	99.222	2.625	99.369	99.269	99.169
2.990	N/A	N/A	N/A	3.250	100.389	100.389	100.189	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.910	99.910	99.710	2.750	99.850	99.750	99.649
3.000	N/A	N/A	N/A	3.375	101.234	101.234	101.034	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.332	100.332	100.132	2.875	100.271	100.171	100.070
3.125	N/A	N/A	N/A	3.500	101.709	101.709	101.509	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.708	100.708	100.508	2.990	100.648	100.548	100.447
3.250	N/A	N/A	N/A	3.625	102.129	102.129	101.929	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.808	100.808	100.608	3.000	100.748	100.648	100.547
3.375	N/A	N/A	N/A	3.750	102.041	102.041	101.841	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.337	101.337	101.137	3.125	101.259	101.142	101.021
3.500	N/A	N/A	N/A	3.875	102.558	102.558	102.358	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.803	101.803	101.603	3.250	101.725	101.608	101.479
3.625	N/A	N/A	N/A	3.990	102.780	102.780	102.580	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.398	102.398	102.198	3.375	102.319	102.202	102.073
3.750	N/A	N/A	N/A	4.000	102.880	102.880	102.680	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.764	102.764	102.564	3.500	102.686	102.569	102.440
3.875	N/A	N/A	N/A	4.125	103.191	103.191	102.991	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.195	103.195	102.995	3.625	103.117	103.000	102.871
3.990	N/A	N/A	N/A	4.250	103.609	103.609	103.409	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.549	103.549	103.349	3.750	103.433	103.333	103.220
4.000	N/A	N/A	N/A	4.375	104.011	104.011	103.811	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.034	104.034	103.834	3.875	103.918	103.818	103.705
4.125	N/A	N/A	N/A	4.500	104.363	104.363	104.163	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.412	104.412	104.212	3.990	104.296	104.196	104.083
4.250	N/A	N/A	N/A	4.625	104.612	104.612	104.412	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.512	104.512	104.312	4.000	104.396	104.296	104.183
4.375	N/A	N/A	N/A	4.750	104.806	104.806	104.606	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.926	104.926	104.726	4.125	104.810	104.710	104.597
4.500	N/A	N/A	N/A	4.875	105.218	105.218	105.018	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.264	104.264	104.064	4.250	104.179	104.079	103.968
4.625	N/A	N/A	N/A	4.990	105.432	105.432	105.232	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.559	104.559	104.359	4.375	104.474	104.374	104.263
4.750	N/A	N/A	N/A	5.000	105.532	105.532	105.332	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.646	104.646	104.446	4.500	104.561	104.461	104.350
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	98.811	98.811	98.611	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.229	100.229	100.029
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.234	99.234	99.034	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.703	100.703	100.503
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.600	99.600	99.400	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.567	100.567	100.367
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.895	99.895	99.695	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.988	100.988	100.788
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.128	100.128	99.928	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.365	101.365	101.165
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.228	100.228	100.028	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.465	101.465	101.265
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.513	100.513	100.313	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.882	101.882	101.682
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.775	100.775	100.575	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.895	101.895	101.695
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.242	101.242	101.042	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.489	102.489	102.289
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.492	101.492	101.292	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.856	102.856	102.656
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.792	101.792	101.592	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.287	103.287	103.087
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.638	101.638	101.438	3.250	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.:

2/21/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/20/2022

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	97.807	97.807	97.607	3.000	98.378	98.378	98.178	3.000	99.068	99.068	98.868	2.500	98.948	98.948	98.748	2.500	98.811	98.811	98.611
3.125	98.282	98.282	98.082	3.125	98.888	98.888	98.688	3.125	99.695	99.695	99.495	2.625	99.422	99.422	99.222	2.625	99.234	99.234	99.034
3.250	98.840	98.840	98.640	3.250	99.572	99.572	99.372	3.250	100.389	100.389	100.189	2.750	99.910	99.910	99.710	2.750	99.600	99.600	99.400
3.375	99.742	99.742	99.542	3.375	100.419	100.419	100.219	3.375	101.234	101.234	101.034	2.875	100.332	100.332	100.132	2.875	99.895	99.895	99.695
3.500	100.249	100.249	100.049	3.500	100.799	100.799	100.599	3.500	101.709	101.709	101.509	2.990	100.708	100.708	100.508	2.990	100.128	100.128	99.928
3.625	100.908	100.908	100.708	3.625	101.058	101.058	100.858	3.625	102.129	102.129	101.929	3.000	100.808	100.808	100.608	3.000	100.228	100.228	100.028
3.750	101.607	101.607	101.407	3.750	101.686	101.686	101.486	3.750	102.041	102.041	101.841	3.125	101.337	101.337	101.137	3.125	100.513	100.513	100.313
3.875	102.127	102.127	101.927	3.875	102.147	102.147	101.947	3.875	102.558	102.558	102.358	3.250	101.803	101.803	101.603	3.250	100.775	100.775	100.575
3.990	102.382	102.382	102.182	3.990	102.325	102.325	102.125	3.990	102.780	102.780	102.580	3.375	102.398	102.398	102.198	3.375	101.242	101.242	101.042
4.000	102.482	102.482	102.282	4.000	102.425	102.425	102.225	4.000	102.880	102.880	102.680	3.500	102.764	102.764	102.564	3.500	101.492	101.492	101.292
4.125	103.022	103.022	102.822	4.125	102.567	102.567	102.367	4.125	103.191	103.191	102.991	3.625	103.195	103.195	102.995	3.625	101.792	101.792	101.592
4.250	103.545	103.545	103.345	4.250	102.066	102.066	101.866	4.250	103.609	103.609	103.409	3.750	103.549	103.549	103.349	3.750	101.638	101.638	101.438
4.375	103.951	103.951	103.751	4.375	102.472	102.472	102.272	4.375	104.011	104.011	103.811	3.875	104.034	104.034	103.834	3.875	101.978	101.978	101.778
4.500	104.325	104.325	104.125	4.500	102.743	102.743	102.543	4.500	104.363	104.363	104.163	3.990	104.412	104.412	104.212	3.990	102.210	102.210	102.010
4.625	104.579	104.579	104.379	4.625	102.910	102.910	102.710	4.625	104.612	104.612	104.412	4.000	104.512	104.512	104.312	4.000	102.310	102.310	102.110
4.750	105.034	105.034	104.834	4.750	102.681	102.681	102.481	4.750	104.806	104.806	104.606	4.125	104.926	104.926	104.726	4.125	102.605	102.605	102.405
4.875	105.448	105.448	105.248	4.875	103.088	103.088	102.888	4.875	105.218	105.218	105.018	4.250	104.264	104.264	104.064	4.250	101.884	101.884	101.684
4.990	105.681	105.681	105.481	4.990	103.234	103.234	103.034	4.990	105.432	105.432	105.232	4.375	104.559	104.559	104.359	4.375	102.092	102.092	101.892
5.000	105.781	105.781	105.581	5.000	103.334	103.334	103.134	5.000	105.532	105.532	105.332	4.500	104.646	104.646	104.446	4.500	102.152	102.152	101.952

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	-2.125	-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 LTPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
Tax Service Fee = \$70.00 (IA & ME exempt)	
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.: 2/21/2022
45 Day Lock Exp.: 3/7/2022
60 Day Lock Exp.: 3/21/2022

W. Rate Sheet Dated: 1/20/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																															
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.000	98.032	98.032	97.767	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.938	97.938	97.673	2.750	N/A	N/A	N/A	3.000	97.413	97.313	97.148	3.125	98.183	98.183	97.976	2.875	N/A	N/A	N/A
3.125	98.183	98.183	97.976	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.439	99.439	99.232	2.875	N/A	N/A	N/A	3.125	97.617	97.517	97.410	3.250	98.979	98.979	98.774	2.990	N/A	N/A	N/A
3.250	98.979	98.979	98.774	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.823	98.823	98.618	2.990	N/A	N/A	N/A	3.250	98.235	98.135	98.030	3.375	99.892	99.892	99.689	3.000	N/A	N/A	N/A
3.375	99.892	99.892	99.689	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.736	99.736	99.533	3.000	N/A	N/A	N/A	3.375	99.148	99.048	98.945	3.500	100.438	100.438	100.236	3.125	N/A	N/A	N/A
3.500	100.438	100.438	100.236	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.282	100.282	100.080	3.125	N/A	N/A	N/A	3.500	99.694	99.594	99.492	3.625	100.825	100.825	100.625	3.250	N/A	N/A	N/A
3.625	100.825	100.825	100.625	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	100.669	100.669	100.469	3.250	N/A	N/A	N/A	3.625	100.082	99.982	99.882	3.750	101.587	101.587	101.361	3.375	N/A	N/A	N/A
3.750	101.587	101.587	101.361	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.925	100.925	100.699	3.375	N/A	N/A	N/A	3.750	99.722	99.622	99.496	3.875	102.149	102.149	101.924	3.500	N/A	N/A	N/A
3.875	102.149	102.149	101.924	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.485	101.485	101.260	3.500	N/A	N/A	N/A	3.875	100.284	100.184	100.059	3.990	102.484	102.484	102.258	3.625	N/A	N/A	N/A
3.990	102.484	102.484	102.258	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.822	101.822	101.596	3.625	N/A	N/A	N/A	3.990	100.619	100.519	100.393	4.000	102.584	102.584	102.358	3.750	N/A	N/A	N/A
4.000	102.584	102.584	102.358	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.922	101.922	101.696	3.750	N/A	N/A	N/A	4.000	100.719	100.619	100.493	4.125	102.950	102.950	102.728	3.875	N/A	N/A	N/A
4.125	102.950	102.950	102.728	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.286	102.286	102.064	3.875	N/A	N/A	N/A	4.125	101.085	100.985	100.863	4.250	103.197	103.197	102.945	3.990	N/A	N/A	N/A
4.250	103.197	103.197	102.945	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.235	101.235	100.983	3.990	N/A	N/A	N/A	4.250	100.282	100.182	100.030	4.375	103.581	103.581	103.333	4.000	N/A	N/A	N/A
4.375	103.581	103.581	103.333	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.619	101.619	101.371	4.000	N/A	N/A	N/A	4.375	100.667	100.567	100.419	4.500	103.912	103.912	103.670	4.125	N/A	N/A	N/A
4.500	103.912	103.912	103.670	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.950	101.950	101.708	4.125	N/A	N/A	N/A	4.500	100.997	100.897	100.755	4.625	104.350	104.350	104.116	4.250	N/A	N/A	N/A
4.625	104.350	104.350	104.116	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.390	102.390	102.156	4.250	N/A	N/A	N/A	4.625	101.775	101.650	101.541	4.750	104.678	104.678	104.438	4.375	N/A	N/A	N/A
4.750	104.678	104.678	104.438	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.090	102.090	101.890	4.375	N/A	N/A	N/A	4.750	101.522	101.422	101.322	4.875	105.041	105.041	104.841	4.500	N/A	N/A	N/A
4.875	105.041	105.041	104.841	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.455	102.455	102.255	4.500	N/A	N/A	N/A	4.875	101.885	101.785	101.685	4.990	105.220	105.220	105.020	4.625	N/A	N/A	N/A
4.990	105.220	105.220	105.020	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.632	102.632	102.432	4.625	N/A	N/A	N/A	4.990	102.063	101.963	101.863	5.000	105.320	105.320	105.120	4.750	N/A	N/A	N/A
5.000	105.320	105.320	105.120	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.732	102.732	102.532	4.750	N/A	N/A	N/A	5.000	102.163	102.063	101.963								
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	3.000	98.966	98.966	98.712	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.973	98.973	98.773	2.500	98.427	98.327	98.227	2.875	N/A	N/A	N/A	3.125	99.576	99.576	99.322
2.875	N/A	N/A	N/A	3.125	99.576	99.576	99.322	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.479	99.479	99.279	2.625	98.855	98.755	98.655	2.990	N/A	N/A	N/A	3.250	100.283	100.283	100.023
2.990	N/A	N/A	N/A	3.250	100.283	100.283	100.023	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.983	99.983	99.783	2.750	98.796	98.696	98.596	3.000	N/A	N/A	N/A	3.375	101.120	101.120	100.861
3.000	N/A	N/A	N/A	3.375	101.120	101.120	100.861	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.360	100.360	100.160	2.875	99.173	99.073	98.973	3.125	N/A	N/A	N/A	3.500	101.616	101.616	101.357
3.125	N/A	N/A	N/A	3.500	101.616	101.616	101.357	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.644	100.644	100.444	2.990	99.457	99.357	99.257	3.250	N/A	N/A	N/A	3.625	101.987	101.987	101.732
3.250	N/A	N/A	N/A	3.625	101.987	101.987	101.732	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.744	100.744	100.544	3.000	99.557	99.457	99.357	3.375	N/A	N/A	N/A	3.750	101.915	101.915	101.629
3.375	N/A	N/A	N/A	3.750	101.915	101.915	101.629	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.226	101.226	101.026	3.125	100.793	100.693	100.554	3.500	N/A	N/A	N/A	3.875	102.391	102.391	102.107
3.500	N/A	N/A	N/A	3.875	102.391	102.391	102.107	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.746	101.746	101.546	3.250	99.922	99.822	99.682	3.625	N/A	N/A	N/A	3.990	102.607	102.607	102.323
3.625	N/A	N/A	N/A	3.990	102.607	102.607	102.323	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.273	102.273	102.036	3.375	100.450	100.350	100.213	3.750	N/A	N/A	N/A	4.000	102.707	102.707	102.423
3.750	N/A	N/A	N/A	4.000	102.707	102.707	102.423	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.526	102.526	102.290	3.500	100.703	100.603	100.467	3.875	N/A	N/A	N/A	4.125	102.992	102.992	102.724
3.875	N/A	N/A	N/A	4.125	102.992	102.992	102.724	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.781	102.781	102.581	3.625	101.768	101.668	101.568	3.990	N/A	N/A	N/A	4.250	103.199	103.199	102.932
3.990	N/A	N/A	N/A	4.250	103.199	103.199	102.932	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.132	103.132	102.932	3.750	101.205	101.105	101.005	4.000	N/A	N/A	N/A	4.375	103.540	103.540	103.304
4.000	N/A	N/A	N/A	4.375	103.540	103.540	103.304	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.301	103.301	103.101	3.875	101.374	101.274	101.174	4.125	N/A	N/A	N/A	4.500	103.905	103.905	103.705
4.125	N/A	N/A	N/A	4.500	103.905	103.905	103.705	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.574	103.574	103.374	3.990	101.647	101.547	101.447	4.250	N/A	N/A	N/A	4.625	104.494	104.494	104.294
4.250	N/A	N/A	N/A	4.625	104.494	104.494	104.294	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.674	103.674	103.474	4.000	101.747	101.647	101.547	4.375	N/A	N/A	N/A	4.750	105.519	105.519	105.319
4.375	N/A	N/A	N/A	4.750	105.519	105.519	105.319	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.922	103.922	103.722	4.125	102.172	102.072	101.972	4.500	N/A	N/A	N/A	4.875	105.858	105.858	105.658
4.500	N/A	N/A	N/A	4.875	105.858	105.858	105.658	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.175	104.175	103.975	4.250	101.926	101.826	101.726	4.625	N/A	N/A	N/A	4.990	106.078	106.078	105.878
4.625	N/A	N/A	N/A	4.990	105.978	105.978	105.778	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.457	104.457	104.257	4.375	102.208	102.108	102.008	4.750	N/A	N/A	N/A	5.000	106.078	106.078	105.878
4.750	N/A	N/A	N/A	5.000	106.078	106.078	105.878																								



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.:

2/21/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/20/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.032	98.032	97.767	3.000	97.938	97.938	97.673	3.000	98.966	98.966	98.712	2.500	98.973	98.973	98.773	2.500	99.555	99.555	99.355
3.125	98.183	98.183	97.976	3.125	99.439	99.439	99.232	3.125	99.576	99.576	99.322	2.625	99.479	99.479	99.279	2.625	99.927	99.927	99.727
3.250	98.979	98.979	98.774	3.250	98.823	98.823	98.618	3.250	100.283	100.283	100.023	2.750	99.983	99.983	99.783	2.750	98.909	98.909	98.709
3.375	99.892	99.892	99.689	3.375	99.736	99.736	99.533	3.375	101.120	101.120	100.861	2.875	100.360	100.360	100.160	2.875	99.286	99.286	99.086
3.500	100.438	100.438	100.236	3.500	100.282	100.282	100.080	3.500	101.616	101.616	101.357	2.990	100.644	100.644	100.444	2.990	99.570	99.570	99.370
3.625	100.825	100.825	100.625	3.625	100.669	100.669	100.469	3.625	101.987	101.987	101.732	3.000	100.744	100.744	100.544	3.000	99.670	99.670	99.470
3.750	101.587	101.587	101.361	3.750	100.925	100.925	100.699	3.750	101.915	101.915	101.629	3.125	101.226	101.226	100.987	3.125	100.506	100.506	100.267
3.875	102.149	102.149	101.924	3.875	101.485	101.485	101.260	3.875	102.391	102.391	102.107	3.250	101.746	101.746	101.506	3.250	99.484	99.484	99.244
3.990	102.484	102.484	102.258	3.990	101.822	101.822	101.596	3.990	102.607	102.607	102.323	3.375	102.273	102.273	102.036	3.375	100.011	100.011	99.774
4.000	102.584	102.584	102.358	4.000	101.922	101.922	101.696	4.000	102.707	102.707	102.423	3.500	102.526	102.526	102.290	3.500	100.264	100.264	100.028
4.125	102.950	102.950	102.728	4.125	102.286	102.286	102.064	4.125	102.992	102.992	102.724	3.625	102.781	102.781	102.581	3.625	101.335	101.335	101.135
4.250	103.197	103.197	102.945	4.250	101.235	101.235	100.983	4.250	103.199	103.199	102.932	3.750	103.132	103.132	102.932	3.750	100.818	100.818	100.618
4.375	103.581	103.581	103.333	4.375	101.619	101.619	101.371	4.375	103.540	103.540	103.304	3.875	103.301	103.301	103.101	3.875	100.985	100.985	100.785
4.500	103.912	103.912	103.670	4.500	101.950	101.950	101.708	4.500	103.905	103.905	103.705	3.990	103.574	103.574	103.374	3.990	101.258	101.258	101.058
4.625	104.350	104.350	104.116	4.625	102.390	102.390	102.156	4.625	104.494	104.494	104.294	4.000	103.674	103.674	103.474	4.000	101.358	101.358	101.158
4.750	104.678	104.678	104.478	4.750	102.090	102.090	101.890	4.750	105.519	105.519	105.319	4.125	103.922	103.922	103.722	4.125	102.428	102.428	102.228
4.875	105.041	105.041	104.841	4.875	102.455	102.455	102.255	4.875	105.858	105.858	105.658	4.250	104.175	104.175	103.975	4.250	100.563	100.563	100.363
4.990	105.220	105.220	105.020	4.990	102.632	102.632	102.432	4.990	105.978	105.978	105.778	4.375	104.457	104.457	104.257	4.375	100.845	100.845	100.645
5.000	105.320	105.320	105.120	5.000	102.732	102.732	102.532	5.000	106.078	106.078	105.878	4.500	104.648	104.648	104.448	4.500	101.036	101.036	100.836

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.:

2/21/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/20/2022

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.:

2/21/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/20/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.032	98.032	97.767	3.000	98.966	98.966	98.712	2.500	98.973	98.973	98.773	3.000	97.310	97.310	97.045	2.500	98.614	98.614	98.414
3.125	98.183	98.183	97.976	3.125	99.576	99.576	99.322	2.625	99.479	99.479	99.279	3.125	98.136	98.136	97.929	2.625	99.053	99.053	98.853
3.250	98.979	98.979	98.774	3.250	100.283	100.283	100.023	2.750	99.983	99.983	99.783	3.250	98.226	98.226	98.021	2.750	98.796	98.796	98.596
3.375	99.892	99.892	99.689	3.375	101.120	101.120	100.861	2.875	100.360	100.360	100.160	3.375	99.139	99.139	98.936	2.875	99.173	99.173	98.973
3.500	100.438	100.438	100.236	3.500	101.616	101.616	101.357	2.990	100.644	100.644	100.444	3.500	99.685	99.685	99.483	2.990	99.457	99.457	99.257
3.625	100.825	100.825	100.625	3.625	101.987	101.987	101.732	3.000	100.744	100.744	100.544	3.625	100.072	100.072	99.872	3.000	99.557	99.557	99.357
3.750	101.587	101.587	101.361	3.750	101.915	101.915	101.629	3.125	101.226	101.226	100.987	3.750	100.581	100.581	100.355	3.125	100.216	100.216	99.977
3.875	102.149	102.149	101.924	3.875	102.391	102.391	102.107	3.250	101.746	101.746	101.506	3.875	101.142	101.142	100.917	3.250	99.965	99.965	99.725
3.990	102.484	102.484	102.258	3.990	102.607	102.607	102.323	3.375	102.273	102.273	102.036	3.990	101.478	101.478	101.252	3.375	100.492	100.492	100.255
4.000	102.584	102.584	102.358	4.000	102.707	102.707	102.423	3.500	102.526	102.526	102.290	4.000	101.578	101.578	101.352	3.500	100.745	100.745	100.509
4.125	102.950	102.950	102.728	4.125	102.992	102.992	102.724	3.625	102.781	102.781	102.581	4.125	101.943	101.943	101.721	3.625	101.408	101.408	101.208
4.250	103.197	103.197	102.945	4.250	103.199	103.199	102.932	3.750	103.132	103.132	102.932	4.250	101.541	101.541	101.289	3.750	101.325	101.325	101.125
4.375	103.581	103.581	103.333	4.375	103.540	103.540	103.304	3.875	103.301	103.301	103.101	4.375	101.925	101.925	101.677	3.875	101.493	101.493	101.293
4.500	103.912	103.912	103.670	4.500	103.905	103.905	103.705	3.990	103.574	103.574	103.374	4.500	102.256	102.256	102.014	3.990	101.766	101.766	101.566
4.625	104.350	104.350	104.116	4.625	104.494	104.494	104.294	4.000	103.674	103.674	103.474	4.625	102.695	102.695	102.461	4.000	101.866	101.866	101.666
4.750	104.678	104.678	104.478	4.750	105.519	105.519	105.319	4.125	103.922	103.922	103.722	4.750	102.709	102.709	102.509	4.125	102.525	102.525	102.325
4.875	105.041	105.041	104.841	4.875	105.858	105.858	105.658	4.250	104.175	104.175	103.975	4.875	103.073	103.073	102.873	4.250	101.719	101.719	101.519
4.990	105.220	105.220	105.020	4.990	105.978	105.978	105.778	4.375	104.457	104.457	104.257	4.990	103.251	103.251	103.051	4.375	102.001	102.001	101.801
5.000	105.320	105.320	105.120	5.000	106.078	106.078	105.878	4.500	104.648	104.648	104.448	5.000	103.351	103.351	103.151	4.500	102.192	102.192	101.992

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.:

2/21/2022

45 Day Lock Exp.:

3/7/2022

60 Day Lock Exp.:

3/21/2022

W. Rate Sheet Dated: 1/20/2022

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)