



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.: 3/22/2022

W. Rate Sheet Dated: 1/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.201	99.201	98.811	2.750	98.762	98.762	98.372	1.875	94.825	94.825	94.473	3.125	99.114	99.114	98.814
2.875	99.468	99.468	99.078	2.875	98.991	98.991	98.600	2.000	95.061	95.061	94.709	3.250	99.470	99.470	99.170
3.000	99.735	99.735	99.345	3.000	99.203	99.203	98.812	2.125	95.297	95.297	94.945	3.375	99.472	99.472	99.172
3.125	99.985	99.985	99.594	3.125	99.404	99.404	99.013	2.250	96.476	96.476	96.069	3.500	99.561	99.561	99.261
3.250	100.807	100.807	100.354	3.250	100.332	100.332	99.878	2.375	96.702	96.702	96.296	3.625	99.650	99.650	99.350
3.375	100.960	100.960	100.507	3.375	100.422	100.422	99.969	2.500	96.924	96.924	96.518	Margin = 2.250		Index = 0.480	
3.500	101.207	101.207	100.754	3.500	100.603	100.603	100.149	2.625	97.134	97.134	96.728	30 Year OTC			
3.625	101.449	101.449	100.996	3.625	100.757	100.757	100.304	2.750	98.502	98.502	98.088	Rate	30 Day	45 Day	60 Day
3.750	101.505	101.505	101.068	3.750	101.002	101.002	100.565	2.875	98.718	98.718	98.304	4.000	99.679	99.679	99.179
3.875	101.639	101.639	101.201	3.875	101.092	101.092	100.655	3.000	98.917	98.917	98.503	4.125	99.875	99.875	99.375
4.000	101.854	101.854	101.417	4.000	101.245	101.245	100.808	3.125	99.106	99.106	98.692	4.375	100.283	100.283	99.783
4.125	102.050	102.050	101.613	4.125	101.307	101.307	100.869	3.250	99.938	99.938	98.638	4.500	100.481	100.481	99.981
4.250	102.364	102.364	102.124	4.250	101.902	101.902	101.662	3.375	100.117	100.117	99.817	4.625	100.603	100.603	100.103
4.375	102.458	102.458	102.218	4.375	101.949	101.949	101.709	3.500	100.284	100.284	99.984	4.875	101.498	101.498	100.998
4.500	102.656	102.656	102.416	4.500	102.075	102.075	101.835	3.625	100.426	100.426	100.126	5.000	101.637	101.637	101.137
4.625	102.778	102.778	102.538	4.625	102.184	102.184	101.943	3.750	99.942	99.942	99.642	5.125	101.822	101.822	101.322
4.750	103.679	103.679	103.454	4.750	103.263	103.263	103.038	3.875	100.135	100.135	99.835	5.500	102.310	102.310	101.810
4.875	103.673	103.673	103.448	4.875	103.310	103.310	103.085	4.000	100.278	100.278	99.978	5.625	102.496	102.496	101.996
6.250	106.000	106.000	105.800	6.250	102.706	102.706	102.506	4.125	100.348	100.348	100.048	6.250	102.305	102.305	101.805

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	99.301	99.201	99.201	98.811	2.750	98.587	98.487	98.487	98.097	1.875	96.955	96.855	96.855	96.503	
2.875	99.568	99.468	99.468	99.078	2.875	98.816	98.716	98.716	98.325	2.000	97.191	97.091	97.091	96.739	
3.000	99.835	99.735	99.735	99.345	3.000	99.028	98.928	98.928	98.537	2.125	97.427	97.327	97.327	96.975	
3.125	100.085	99.985	99.985	99.594	3.125	99.229	99.129	99.129	98.738	2.250	98.606	98.506	98.506	98.099	
3.250	100.907	100.807	100.807	100.354	3.250	100.132	100.032	100.032	99.578	2.375	98.832	98.732	98.732	98.326	
3.375	101.160	101.060	101.060	100.607	3.375	100.322	100.222	100.222	99.769	2.500	99.054	98.954	98.954	98.548	
3.500	101.407	101.307	101.307	100.854	3.500	100.503	100.403	100.403	99.949	2.625	99.264	99.164	99.164	98.758	
3.625	101.649	101.549	101.549	101.096	3.625	100.657	100.557	100.557	100.104	2.750	99.532	99.432	99.432	99.018	
3.750	101.705	101.605	101.605	101.168	3.750	101.202	101.102	101.102	100.665	2.875	99.748	99.648	99.648	99.234	
3.875	101.939	101.839	101.839	101.401	3.875	101.392	101.292	101.292	100.855	3.000	99.947	99.847	99.847	99.433	
4.000	102.154	102.054	102.054	101.617	4.000	101.545	101.445	101.445	101.008	3.125	100.136	100.036	100.036	99.622	
4.125	102.350	102.250	102.250	101.813	4.125	101.607	101.507	101.507	101.069	3.250	101.568	101.468	101.468	101.168	
4.250	102.564	102.464	102.464	102.224	4.250	102.102	102.002	102.002	101.762	3.375	101.747	101.647	101.647	101.347	

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	96.929	96.929	96.429	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.125	97.125	96.625	4.750	101.000	101.000	100.500
3.875	97.024	97.024	96.524	5.250	103.750	103.750	103.500	4.375	97.533	97.533	97.033	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.808	96.808	96.308					4.500	97.731	97.731	97.231	Rate	30 Day	45 Day	60 Day
4.125	96.612	96.612	96.112					4.625	97.853	97.853	97.353	5.750	103.750	103.750	103.250
4.250	98.179	98.179	97.679					4.875	98.748	98.748	98.248		6.250	105.750	105.750
4.375	97.985	97.985	97.485					5.000	98.887	98.887	98.387		DPA Advantage Adjustment		
4.500	97.787	97.787	97.287					5.125	99.072	99.072	98.572		203(k) / 203(k)s		-1.000
4.625	97.665	97.665	97.165					5.500	99.560	99.560	99.060		203(k) & 203(k)s are Borrower Paid		
4.750	99.615	99.615	99.115					5.625	99.746	99.746	99.246		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	99.555	99.555	99.055				

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)	

W. Rate Sheet Dated: 1/21/2022

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	97.051	97.051	96.637	3.500	99.311	99.311	99.011
3.250	100.220	100.220	99.767	3.250	99.844	99.844	99.391	2.875	97.267	97.267	96.853	3.625	99.400	99.400	99.100
3.375	100.472	100.472	100.019	3.375	100.035	100.035	99.582	3.000	97.466	97.466	97.052	Margin = 2.250		Index = .480	
3.500	100.720	100.720	100.267	3.500	100.215	100.215	99.762	3.125	97.655	97.655	97.241	30 Year OTC			
3.625	100.962	100.962	100.509	3.625	100.370	100.370	99.917	3.250	98.743	98.743	98.443	Rate	30 Day	45 Day	60 Day
3.750	101.068	101.068	100.631	3.750	100.665	100.665	100.228	3.375	98.922	98.922	98.622	3.250	100.220	100.220	99.720
3.875	101.301	101.301	100.864	3.875	100.855	100.855	100.418	3.500	99.089	99.089	98.789	3.375	100.472	100.472	99.972
4.000	101.517	101.517	101.080	4.000	101.008	101.008	100.571	3.625	99.231	99.231	98.931	3.500	100.720	100.720	100.220
4.125	101.713	101.713	101.276	4.125	101.069	101.069	100.632	3.750	99.247	99.247	98.947	3.625	100.962	100.962	100.462
4.250	101.052	101.052	100.811	4.250	100.690	100.690	100.449	3.875	N/A	N/A	N/A	3.750	101.068	101.068	100.568
4.375	101.246	101.246	101.005	4.375	100.837	100.837	100.596	4.000	N/A	N/A	N/A	3.875	101.301	101.301	100.801
4.500	101.444	101.444	101.203	4.500	100.963	100.963	100.722	4.125	N/A	N/A	N/A	4.000	101.517	101.517	101.017
4.625	101.566	101.566	101.325	4.625	101.071	101.071	100.830	4.250	N/A	N/A	N/A	4.125	101.713	101.713	101.213
4.750	100.679	100.679	100.454	4.750	100.363	100.363	100.138	4.375	N/A	N/A	N/A	4.250	101.052	101.052	100.552
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	99.767	3.250	99.944	99.844	99.844	99.391	2.750	99.307	99.207	99.207	98.793
3.375	100.572	100.472	100.472	100.019	3.375	100.135	100.035	100.035	99.582	2.875	99.523	99.423	99.423	99.009
3.500	100.820	100.720	100.720	100.267	3.500	100.315	100.215	100.215	99.762	3.000	99.722	99.622	99.622	99.208
3.625	101.062	100.962	100.962	100.509	3.625	100.470	100.370	100.370	99.917	3.125	99.911	99.811	99.811	99.397
3.750	101.168	101.068	101.068	100.631	3.750	100.765	100.665	100.665	100.228	3.250	101.281	101.181	101.181	100.881
3.875	101.401	101.301	101.301	100.864	3.875	100.955	100.855	100.855	100.418	3.375	101.459	101.359	101.359	101.059
4.000	101.617	101.517	101.517	101.080	4.000	101.108	101.008	101.008	100.571	3.500	101.627	101.527	101.527	101.227
4.125	101.813	101.713	101.713	101.276	4.125	101.169	101.069	101.069	100.632	3.625	101.769	101.669	101.669	101.369
4.250	101.152	101.052	101.052	100.811	4.250	100.790	100.690	100.690	100.449	3.750	101.535	101.435	101.435	101.135

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 $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

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

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

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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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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.: 3/22/2022

W. Rate Sheet Dated: 1/21/2022

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	97.999	97.999	97.799	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.570	98.570	98.370	2.000	N/A	N/A	N/A	3.000	97.962	97.853	97.752
3.125	98.471	98.471	98.271	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.072	99.072	98.872	2.125	N/A	N/A	N/A	3.125	98.434	98.325	98.224
3.250	99.021	99.021	98.821	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	98.972	98.847	98.725
3.375	99.927	99.927	99.727	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.603	100.603	100.403	2.375	N/A	N/A	N/A	3.375	99.879	99.754	99.632
3.500	100.424	100.424	100.224	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.973	100.973	100.773	2.500	N/A	N/A	N/A	3.500	100.375	100.249	100.128
3.625	100.919	100.919	100.719	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.199	101.199	100.999	2.625	N/A	N/A	N/A	3.625	101.067	100.908	100.763
3.750	101.617	101.617	101.417	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.742	101.742	101.542	2.750	N/A	N/A	N/A	3.750	101.765	101.606	101.461
3.875	102.153	102.153	101.953	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.220	102.220	102.020	2.875	N/A	N/A	N/A	3.875	102.301	102.142	101.997
3.990	102.449	102.449	102.249	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.439	102.439	102.239	2.990	N/A	N/A	N/A	3.990	102.597	102.438	102.293
4.000	102.549	102.549	102.349	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.539	102.539	102.339	3.000	N/A	N/A	N/A	4.000	102.697	102.538	102.393
4.125	102.906	102.906	102.706	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.661	102.661	102.461	3.125	N/A	N/A	N/A	4.125	103.099	102.907	102.746
4.250	103.404	103.404	103.204	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.050	102.050	101.850	3.250	N/A	N/A	N/A	4.250	103.597	103.405	103.244
4.375	103.802	103.802	103.602	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.448	102.448	102.248	3.375	N/A	N/A	N/A	4.375	103.995	103.803	103.642
4.500	104.176	104.176	103.976	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.719	102.719	102.519	3.500	N/A	N/A	N/A	4.500	104.368	104.176	104.015
4.625	104.424	104.424	104.224	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.882	102.882	102.682	3.625	N/A	N/A	N/A	4.625	104.617	104.425	104.264
4.750	104.765	104.765	104.565	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.537	102.537	102.337	3.750	N/A	N/A	N/A	4.750	104.850	104.750	104.650
4.875	105.178	105.178	104.978	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.942	102.942	102.742	3.875	N/A	N/A	N/A	4.875	105.263	105.163	105.063
4.990	105.410	105.410	105.210	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.086	103.086	102.886	3.990	N/A	N/A	N/A	4.990	105.495	105.395	105.295
5.000	105.510	105.510	105.310	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.186	103.186	102.986	4.000	N/A	N/A	N/A	5.000	105.595	105.495	105.395
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	99.259	99.259	99.059	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.987	98.987	98.787	2.500	98.930	98.830	98.702
2.875	N/A	N/A	N/A	3.125	99.940	99.940	99.740	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.507	99.507	99.307	2.625	99.442	99.333	99.175
2.990	N/A	N/A	N/A	3.250	100.631	100.631	100.431	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.034	100.034	99.834	2.750	99.968	99.859	99.643
3.000	N/A	N/A	N/A	3.375	101.482	101.482	101.282	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.453	100.453	100.253	2.875	100.388	100.279	100.063
3.125	N/A	N/A	N/A	3.500	101.944	101.944	101.744	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.832	100.832	100.632	2.990	100.767	100.658	100.471
3.250	N/A	N/A	N/A	3.625	102.367	102.367	102.167	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.932	100.932	100.732	3.000	100.867	100.758	100.571
3.375	N/A	N/A	N/A	3.750	102.143	102.143	101.943	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.373	101.373	101.173	3.125	101.380	101.246	101.100
3.500	N/A	N/A	N/A	3.875	102.677	102.677	102.477	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.832	101.832	101.632	3.250	101.840	101.706	101.558
3.625	N/A	N/A	N/A	3.990	102.940	102.940	102.740	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.425	102.425	102.225	3.375	102.433	102.299	102.151
3.750	N/A	N/A	N/A	4.000	103.040	103.040	102.840	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.778	102.778	102.578	3.500	102.786	102.652	102.504
3.875	N/A	N/A	N/A	4.125	103.330	103.330	103.130	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.218	103.218	103.018	3.625	103.225	103.091	102.943
3.990	N/A	N/A	N/A	4.250	103.594	103.594	103.394	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.548	103.548	103.348	3.750	103.424	103.307	103.180
4.000	N/A	N/A	N/A	4.375	103.986	103.986	103.777	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.009	104.009	103.809	3.875	103.886	103.769	103.642
4.125	N/A	N/A	N/A	4.500	104.339	104.339	104.130	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.385	104.385	104.185	3.990	104.261	104.144	104.017
4.250	N/A	N/A	N/A	4.625	104.582	104.582	104.373	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.485	104.485	104.285	4.000	104.361	104.244	104.117
4.375	N/A	N/A	N/A	4.750	104.661	104.661	104.461	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.897	104.897	104.697	4.125	104.773	104.656	104.529
4.500	N/A	N/A	N/A	4.875	105.073	105.073	104.873	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.239	104.239	104.039	4.250	104.151	104.051	103.937
4.625	N/A	N/A	N/A	4.990	105.286	105.286	105.086	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.534	104.534	104.334	4.375	104.446	104.346	104.232
4.750	N/A	N/A	N/A	5.000	105.386	105.386	105.186	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.619	104.619	104.419	4.500	104.530	104.430	104.316
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	98.932	98.932	98.732	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.268	100.268	100.068
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.360	99.360	99.160	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.741	100.741	100.541
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.725	99.725	99.525	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.690	100.690	100.490
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.016	100.016	99.816	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.110	101.110	100.910
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.252	100.252	100.052	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.489	101.489	101.289
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.352	100.352	100.152	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.589	101.589	101.389
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.653	100.653	100.453	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.022	102.022	101.822
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.899	100.899	100.699	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.017	102.017	101.817
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.363	101.363	101.163	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.610	102.610	102.410
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.604	101.604	101.404	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.963	102.963	102.763
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.908	101.908	101.708	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.402	103.402	103.202
3.250	N/A	N/A	N/A	3.250	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.:

3/22/2022

W. Rate Sheet Dated: 1/21/2022

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	97.999	97.999	97.799	3.000	98.570	98.570	98.370	3.000	99.259	99.259	99.059	2.500	98.987	98.987	98.787	2.500	98.932	98.932	98.732
3.125	98.471	98.471	98.271	3.125	99.072	99.072	98.872	3.125	99.940	99.940	99.740	2.625	99.507	99.507	99.307	2.625	99.360	99.360	99.160
3.250	99.021	99.021	98.821	3.250	99.752	99.752	99.552	3.250	100.631	100.631	100.431	2.750	100.034	100.034	99.834	2.750	99.725	99.725	99.525
3.375	99.927	99.927	99.727	3.375	100.603	100.603	100.403	3.375	101.482	101.482	101.282	2.875	100.453	100.453	100.253	2.875	100.016	100.016	99.816
3.500	100.424	100.424	100.224	3.500	100.973	100.973	100.773	3.500	101.944	101.944	101.744	2.990	100.832	100.832	100.632	2.990	100.252	100.252	100.052
3.625	100.919	100.919	100.719	3.625	101.199	101.199	100.999	3.625	102.367	102.367	102.167	3.000	100.932	100.932	100.732	3.000	100.352	100.352	100.152
3.750	101.617	101.617	101.417	3.750	101.742	101.742	101.542	3.750	102.143	102.143	101.943	3.125	101.373	101.373	101.173	3.125	100.653	100.653	100.453
3.875	102.153	102.153	101.953	3.875	102.220	102.220	102.020	3.875	102.677	102.677	102.477	3.250	101.832	101.832	101.632	3.250	100.899	100.899	100.699
3.990	102.449	102.449	102.249	3.990	102.439	102.439	102.239	3.990	102.940	102.940	102.740	3.375	102.425	102.425	102.225	3.375	101.363	101.363	101.163
4.000	102.549	102.549	102.349	4.000	102.539	102.539	102.339	4.000	103.040	103.040	102.840	3.500	102.778	102.778	102.578	3.500	101.604	101.604	101.404
4.125	102.906	102.906	102.706	4.125	102.661	102.661	102.461	4.125	103.330	103.330	103.130	3.625	103.218	103.218	103.018	3.625	101.908	101.908	101.708
4.250	103.404	103.404	103.204	4.250	102.050	102.050	101.850	4.250	103.594	103.594	103.394	3.750	103.548	103.548	103.348	3.750	101.638	101.638	101.438
4.375	103.802	103.802	103.602	4.375	102.448	102.448	102.248	4.375	103.986	103.986	103.786	3.875	104.009	104.009	103.809	3.875	101.953	101.953	101.753
4.500	104.176	104.176	103.976	4.500	102.719	102.719	102.519	4.500	104.339	104.339	104.139	3.990	104.385	104.385	104.185	3.990	102.187	102.187	101.987
4.625	104.424	104.424	104.224	4.625	102.882	102.882	102.682	4.625	104.582	104.582	104.382	4.000	104.485	104.485	104.285	4.000	102.287	102.287	102.087
4.750	104.765	104.765	104.565	4.750	102.537	102.537	102.337	4.750	104.661	104.661	104.461	4.125	104.897	104.897	104.697	4.125	102.575	102.575	102.375
4.875	105.178	105.178	104.978	4.875	102.942	102.942	102.742	4.875	105.073	105.073	104.873	4.250	104.239	104.239	104.039	4.250	101.863	101.863	101.663
4.990	105.410	105.410	105.210	4.990	103.086	103.086	102.886	4.990	105.286	105.286	105.086	4.375	104.534	104.534	104.334	4.375	102.070	102.070	101.870
5.000	105.510	105.510	105.310	5.000	103.186	103.186	102.986	5.000	105.386	105.386	105.186	4.500	104.619	104.619	104.419	4.500	102.129	102.129	101.929

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.: 3/22/2022

W. Rate Sheet Dated: 1/21/2022

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	98.248	98.248	98.002	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.842	97.842	97.596	2.750	N/A	N/A	N/A	3.000	97.629	97.529	97.383	3.125	98.405	98.405	98.186	2.875	N/A	N/A	N/A	3.125	97.839	97.739	97.620
3.250	99.194	99.194	98.978	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	99.044	99.044	98.828	2.990	N/A	N/A	N/A	3.250	98.450	98.350	98.234	3.375	100.108	100.108	99.895	3.000	N/A	N/A	N/A	3.375	99.364	99.264	99.151
3.500	100.640	100.640	100.428	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	100.492	100.492	100.280	3.125	N/A	N/A	N/A	3.500	99.896	99.796	99.684	3.625	101.029	101.029	100.818	3.250	N/A	N/A	N/A	3.625	100.286	100.186	100.075
3.750	101.664	101.664	101.432	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.625	100.894	100.894	100.662	3.375	N/A	N/A	N/A	3.750	99.799	99.699	99.567	3.875	102.240	102.240	102.009	3.500	N/A	N/A	N/A	3.875	100.375	100.275	100.144
3.990	102.614	102.614	102.382	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.842	101.842	101.610	3.625	N/A	N/A	N/A	3.990	100.749	100.649	100.517	4.000	102.714	102.714	102.482	3.750	N/A	N/A	N/A	4.000	100.849	100.749	100.617
4.125	103.061	103.061	102.829	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.291	102.291	102.059	3.875	N/A	N/A	N/A	4.125	101.196	101.096	100.964	4.250	103.453	103.453	103.213	3.990	N/A	N/A	N/A	4.250	100.538	100.410	100.298
4.375	103.830	103.830	103.593	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.868	101.868	101.631	4.000	N/A	N/A	N/A	4.375	100.916	100.789	100.679	4.500	104.157	104.157	103.926	4.125	N/A	N/A	N/A	4.500	100.242	100.117	100.011
4.625	104.590	104.590	104.368	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.630	102.630	102.408	4.250	N/A	N/A	N/A	4.625	102.015	101.891	101.793	4.750	104.759	104.759	104.464	4.375	N/A	N/A	N/A	4.750	100.603	100.481	100.308
4.875	105.119	105.119	104.828	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.531	102.531	102.240	4.500	N/A	N/A	N/A	4.875	100.963	100.840	100.672	4.990	105.295	105.295	105.010	4.625	N/A	N/A	N/A	4.990	100.238	100.216	100.183
5.000	105.395	105.395	105.110	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.809	102.809	102.524	4.750	N/A	N/A	N/A	5.000	100.238	100.216	100.193												

30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	99.108	99.108	98.866	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.099	99.099	98.899	2.500	98.553	98.453	98.353
2.875	N/A	N/A	N/A	3.125	99.780	99.780	99.516	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.608	99.608	99.408	2.625	98.984	98.884	98.784
2.990	N/A	N/A	N/A	3.250	100.483	100.483	100.219	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.112	100.112	99.912	2.750	98.925	98.825	98.725
3.000	N/A	N/A	N/A	3.375	101.324	101.324	101.060	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.485	100.485	100.285	2.875	99.298	99.198	99.098
3.125	N/A	N/A	N/A	3.500	101.810	101.810	101.546	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.772	100.772	100.572	2.990	99.585	99.485	99.385
3.250	N/A	N/A	N/A	3.625	102.183	102.183	101.919	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.872	100.872	100.672	3.000	99.685	99.585	99.485
3.375	N/A	N/A	N/A	3.750	102.059	102.059	101.767	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.328	101.328	101.099	3.125	100.895	100.795	100.695
3.500	N/A	N/A	N/A	3.875	102.551	102.551	102.260	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.841	101.841	101.614	3.250	100.017	99.917	99.817
3.625	N/A	N/A	N/A	3.990	102.809	102.809	102.519	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.370	102.370	102.144	3.375	100.547	100.447	100.347
3.750	N/A	N/A	N/A	4.000	102.909	102.909	102.619	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.616	102.616	102.390	3.500	100.793	100.693	100.567
3.875	N/A	N/A	N/A	4.125	103.315	103.315	103.039	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.974	102.974	102.774	3.625	101.961	101.861	101.761
3.990	N/A	N/A	N/A	4.250	103.501	103.501	103.226	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.322	103.322	103.122	3.750	101.395	101.295	101.195
4.000	N/A	N/A	N/A	4.375	103.834	103.834	103.560	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.469	103.469	103.269	3.875	101.542	101.442	101.342
4.125	N/A	N/A	N/A	4.500	104.143	104.143	103.873	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.739	103.739	103.539	3.990	101.812	101.712	101.612
4.250	N/A	N/A	N/A	4.625	104.638	104.638	104.322	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.839	103.839	103.639	4.000	101.912	101.812	101.712
4.375	N/A	N/A	N/A	4.750	105.627	105.627	105.318	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.887	103.887	103.687	4.125	102.137	102.037	101.937
4.500	N/A	N/A	N/A	4.875	105.964	105.964	105.658	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.139	104.139	103.939	4.250	101.890	101.790	101.690
4.625	N/A	N/A	N/A	4.990	106.082	106.082	105.779	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.420	104.420	104.220	4.375	102.171	102.071	101.971
4.750	N/A	N/A	N/A	5.000	106.182	106.182	105.879	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.610	104.610	104.410	4.500	102.361	102.261	102.161



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.:

3/22/2022

W. Rate Sheet Dated: 1/21/2022

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	98.248	98.248	98.002	3.000	97.842	97.842	97.596	3.000	99.108	99.108	98.866	2.500	99.099	99.099	98.899	2.500	99.661	99.661	99.461
3.125	98.405	98.405	98.186	3.125	99.329	99.329	99.110	3.125	99.780	99.780	99.516	2.625	99.608	99.608	99.408	2.625	100.036	100.036	99.836
3.250	99.194	99.194	98.978	3.250	99.044	99.044	98.828	3.250	100.483	100.483	100.219	2.750	100.112	100.112	99.912	2.750	99.038	99.038	98.838
3.375	100.108	100.108	99.895	3.375	99.958	99.958	99.745	3.375	101.324	101.324	101.060	2.875	100.485	100.485	100.285	2.875	99.411	99.411	99.211
3.500	100.640	100.640	100.428	3.500	100.492	100.492	100.280	3.500	101.810	101.810	101.546	2.990	100.772	100.772	100.572	2.990	99.698	99.698	99.498
3.625	101.029	101.029	100.818	3.625	100.881	100.881	100.670	3.625	102.183	102.183	101.919	3.000	100.872	100.872	100.672	3.000	99.798	99.798	99.598
3.750	101.664	101.664	101.432	3.750	100.894	100.894	100.662	3.750	102.059	102.059	101.767	3.125	101.328	101.328	101.099	3.125	100.672	100.672	100.443
3.875	102.240	102.240	102.009	3.875	101.468	101.468	101.237	3.875	102.551	102.551	102.260	3.250	101.841	101.841	101.614	3.250	99.581	99.581	99.354
3.990	102.614	102.614	102.382	3.990	101.842	101.842	101.610	3.990	102.809	102.809	102.519	3.375	102.370	102.370	102.144	3.375	100.110	100.110	99.884
4.000	102.714	102.714	102.482	4.000	101.942	101.942	101.710	4.000	102.909	102.909	102.619	3.500	102.616	102.616	102.390	3.500	100.354	100.354	100.128
4.125	103.061	103.061	102.829	4.125	102.291	102.291	102.059	4.125	103.315	103.315	103.039	3.625	102.974	102.974	102.774	3.625	101.238	101.238	101.038
4.250	103.453	103.453	103.213	4.250	101.491	101.491	101.251	4.250	103.501	103.501	103.226	3.750	103.322	103.322	103.122	3.750	100.876	100.876	100.676
4.375	103.830	103.830	103.593	4.375	101.868	101.868	101.631	4.375	103.834	103.834	103.560	3.875	103.469	103.469	103.269	3.875	101.023	101.023	100.823
4.500	104.157	104.157	103.926	4.500	102.195	102.195	101.964	4.500	104.143	104.143	103.873	3.990	103.739	103.739	103.539	3.990	101.293	101.293	101.093
4.625	104.590	104.590	104.368	4.625	102.630	102.630	102.408	4.625	104.638	104.638	104.322	4.000	103.839	103.839	103.639	4.000	101.393	101.393	101.193
4.750	104.759	104.759	104.464	4.750	102.171	102.171	101.876	4.750	105.627	105.627	105.318	4.125	103.887	103.887	103.687	4.125	102.735	102.735	102.535
4.875	105.119	105.119	104.828	4.875	102.531	102.531	102.240	4.875	105.964	105.964	105.658	4.250	104.139	104.139	103.939	4.250	100.535	100.535	100.335
4.990	105.295	105.295	105.010	4.990	102.709	102.709	102.424	4.990	106.082	106.082	105.779	4.375	104.420	104.420	104.220	4.375	100.814	100.814	100.614
5.000	105.395	105.395	105.110	5.000	102.809	102.809	102.524	5.000	106.182	106.182	105.879	4.500	104.610	104.610	104.410	4.500	101.004	101.004	100.804

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	0.000	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	-2.125	-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.			
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3/22/2022

W. Rate Sheet Dated: 1/21/2022

Release Time: 10:00 am ET

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and



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.:

3/22/2022

W. Rate Sheet Dated: 1/21/2022

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	98.248	98.248	98.002	3.000	99.108	99.108	98.866	2.500	99.099	99.099	98.899	3.000	97.370	97.370	97.124	2.500	98.730	98.730	98.530
3.125	98.405	98.405	98.186	3.125	99.780	99.780	99.516	2.625	99.608	99.608	99.408	3.125	98.192	98.192	97.973	2.625	99.172	99.172	98.972
3.250	99.194	99.194	98.978	3.250	100.483	100.483	100.219	2.750	100.112	100.112	99.912	3.250	98.444	98.444	98.228	2.750	98.925	98.925	98.725
3.375	100.108	100.108	99.895	3.375	101.324	101.324	101.060	2.875	100.485	100.485	100.285	3.375	99.358	99.358	99.145	2.875	99.298	99.298	99.098
3.500	100.640	100.640	100.428	3.500	101.810	101.810	101.546	2.990	100.772	100.772	100.572	3.500	99.891	99.891	99.679	2.990	99.585	99.585	99.385
3.625	101.029	101.029	100.818	3.625	102.183	102.183	101.919	3.000	100.872	100.872	100.672	3.625	100.280	100.280	100.069	3.000	99.685	99.685	99.485
3.750	101.664	101.664	101.432	3.750	102.059	102.059	101.767	3.125	101.328	101.328	101.099	3.750	100.604	100.604	100.372	3.125	100.350	100.350	100.121
3.875	102.240	102.240	102.009	3.875	102.551	102.551	102.260	3.250	101.841	101.841	101.614	3.875	101.179	101.179	100.948	3.250	100.061	100.061	99.834
3.990	102.614	102.614	102.382	3.990	102.809	102.809	102.519	3.375	102.370	102.370	102.144	3.990	101.553	101.553	101.321	3.375	100.590	100.590	100.364
4.000	102.714	102.714	102.482	4.000	102.909	102.909	102.619	3.500	102.616	102.616	102.390	4.000	101.653	101.653	101.421	3.500	100.835	100.835	100.609
4.125	103.061	103.061	102.829	4.125	103.315	103.315	103.039	3.625	102.974	102.974	102.774	4.125	102.001	102.001	101.769	3.625	101.456	101.456	101.256
4.250	103.453	103.453	103.213	4.250	103.501	103.501	103.226	3.750	103.322	103.322	103.122	4.250	101.797	101.797	101.557	3.750	101.449	101.449	101.249
4.375	103.830	103.830	103.593	4.375	103.834	103.834	103.560	3.875	103.469	103.469	103.269	4.375	102.174	102.174	101.937	3.875	101.596	101.596	101.396
4.500	104.157	104.157	103.926	4.500	104.143	104.143	103.873	3.990	103.739	103.739	103.539	4.500	102.501	102.501	102.270	3.990	101.866	101.866	101.666
4.625	104.590	104.590	104.368	4.625	104.638	104.638	104.322	4.000	103.839	103.839	103.639	4.625	102.935	102.935	102.713	4.000	101.966	101.966	101.766
4.750	104.759	104.759	104.464	4.750	105.627	105.627	105.318	4.125	103.887	103.887	103.687	4.750	102.790	102.790	102.495	4.125	102.661	102.661	102.461
4.875	105.119	105.119	104.828	4.875	105.964	105.964	105.658	4.250	104.139	104.139	103.939	4.875	103.150	103.150	102.859	4.250	101.687	101.687	101.487
4.990	105.295	105.295	105.010	4.990	106.082	106.082	105.779	4.375	104.420	104.420	104.220	4.990	103.327	103.327	103.042	4.375	101.967	101.967	101.767
5.000	105.395	105.395	105.110	5.000	106.182	106.182	105.879	4.500	104.610	104.610	104.410	5.000	103.427	103.427	103.142	4.500	102.157	102.157	101.957

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.:

3/22/2022

W. Rate Sheet Dated: 1/21/2022

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)