

W. Rate Sheet Dated: 1/24/2022

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	99.248	99.248	98.857	2.750	99.819	98.819	98.429	1.875	94.891	94.891	94.563	3.125	99.114	99.114	98.814
2.875	99.515	99.515	99.125	2.875	99.048	99.048	98.657	2.000	95.127	95.127	94.799	3.250	99.470	99.470	99.170
3.000	99.768	99.768	99.378	3.000	99.260	99.260	98.869	2.125	95.363	95.363	95.035	3.375	99.472	99.472	99.172
3.125	100.017	100.017	99.627	3.125	99.461	99.461	99.070	2.250	96.655	96.655	96.241	3.500	99.561	99.561	99.261
3.250	100.776	100.776	100.260	3.250	100.310	100.310	99.795	2.375	96.882	96.882	96.467	3.625	99.650	99.650	99.350
3.375	100.926	100.926	100.410	3.375	100.401	100.401	99.886	2.500	97.104	97.104	96.690	Margin = 2.250		Index = 0.480	
3.500	101.170	101.170	100.655	3.500	100.581	100.581	100.066	2.625	97.314	97.314	96.900	30 Year OTC			
3.625	101.397	101.397	100.882	3.625	100.736	100.736	100.220	2.750	98.533	98.533	98.088	Rate	30 Day	45 Day	60 Day
3.750	101.486	101.486	101.017	3.750	100.996	100.996	100.528	2.875	98.749	98.749	98.304	4.000	99.638	99.638	99.138
3.875	101.610	101.610	101.141	3.875	101.085	101.085	100.616	3.000	98.949	98.949	98.503	4.125	99.831	99.831	99.331
4.000	101.813	101.813	101.344	4.000	101.238	101.238	100.769	3.125	99.137	99.137	98.692	4.375	100.418	100.418	99.918
4.125	102.006	102.006	101.538	4.125	101.298	101.298	100.830	3.250	99.684	99.684	99.384	4.500	100.556	100.556	100.056
4.250	102.493	102.493	102.293	4.250	102.050	102.050	101.850	3.375	99.863	99.863	99.563	4.625	100.720	100.720	100.220
4.375	102.593	102.593	102.393	4.375	102.097	102.097	101.897	3.500	100.030	100.030	99.730	4.875	101.510	101.510	101.010
4.500	102.731	102.731	102.531	4.500	102.223	102.223	102.023	3.625	100.172	100.172	99.872	5.000	101.683	101.683	101.183
4.625	102.895	102.895	102.695	4.625	102.331	102.331	102.131	3.750	99.907	99.907	99.607	5.125	101.818	101.818	101.318
4.750	103.645	103.645	103.445	4.750	103.286	103.286	103.086	3.875	100.100	100.100	99.800	5.500	103.387	103.387	102.887
4.875	103.685	103.685	103.485	4.875	103.333	103.333	103.133	4.000	100.243	100.243	99.943	5.625	103.523	103.523	103.023
6.250	106.000	106.000	105.800	6.250	103.197	103.197	102.997	4.125	100.313	100.313	100.013	6.250	102.781	102.781	102.281

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	99.348	99.248	99.248	98.857	2.750	98.644	98.544	98.544	98.154	1.875	97.021	96.921	96.921	96.593
2.875	99.615	99.515	99.515	99.125	2.875	98.873	98.773	98.773	98.382	2.000	97.257	97.157	97.157	96.829
3.000	99.868	99.768	99.768	99.378	3.000	99.085	98.985	98.985	98.594	2.125	97.493	97.393	97.393	97.065
3.125	100.117	100.017	100.017	99.627	3.125	99.286	99.186	99.186	98.795	2.250	98.785	98.685	98.685	98.271
3.250	100.876	100.776	100.776	100.260	3.250	100.110	100.010	100.010	99.495	2.375	99.012	98.912	98.912	98.497
3.375	101.126	101.026	101.026	100.510	3.375	100.301	100.201	100.201	99.686	2.500	99.234	99.134	99.134	98.720
3.500	101.370	101.270	101.270	100.755	3.500	100.481	100.381	100.381	99.866	2.625	99.444	99.344	99.344	98.930
3.625	101.597	101.497	101.497	100.982	3.625	100.636	100.536	100.536	100.020	2.750	99.563	99.463	99.463	99.018
3.750	101.686	101.586	101.586	101.117	3.750	101.196	101.096	101.096	100.628	2.875	99.779	99.679	99.679	99.234
3.875	101.910	101.810	101.810	101.341	3.875	101.385	101.285	101.285	100.816	3.000	99.979	99.879	99.879	99.433
4.000	102.113	102.013	102.013	101.544	4.000	101.538	101.438	101.438	100.969	3.125	100.167	100.067	100.067	99.622
4.125	102.306	102.206	102.206	101.738	4.125	101.598	101.498	101.498	101.030	3.250	101.314	101.214	101.214	100.914
4.250	102.693	102.593	102.593	102.393	4.250	102.250	102.150	102.150	101.950	3.375	101.493	101.393	101.393	101.093

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 LLPAs on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 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
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.75-4.125	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.25-4.625	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.75-5.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
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
6.25-6.625	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	96.888	96.888	96.388	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.081	97.081	96.581	4.750	101.000	101.000	100.500
3.875	97.021	97.021	96.521	5.250	103.750	103.750	103.500	4.375	97.668	97.668	97.168	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.818	96.818	96.318					4.500	97.806	97.806	97.306	Rate	30 Day	45 Day	60 Day
4.125	96.625	96.625	96.125					4.625	97.970	97.970	97.470	5.750	103.750	103.750	103.250
4.250	98.332	98.332	97.832					4.875	98.760	98.760	98.260	6.250	105.750	105.750	105.250
4.375	98.132	98.132	97.632					5.000	98.933	98.933	98.433	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	97.994	97.994	97.494					5.125	99.068	99.068	98.568				
4.625	97.830	97.830	97.330					5.500	100.637	100.637	100.137				
4.750	99.680	99.680	99.180					5.625	100.773	100.773	100.273				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.031	100.031	99.531				

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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/23/2022

45 Day Lock Exp.:

3/10/2022

60 Day Lock Exp.:

3/25/2022

W. Rate Sheet Dated: 1/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	97.082	97.082	96.637	3.500	99.311	99.311	99.011
3.250	100.188	100.188	99.672	3.250	99.823	99.823	99.307	2.875	97.298	97.298	96.853	3.625	99.400	99.400	99.100
3.375	100.438	100.438	99.922	3.375	100.014	100.014	99.498	3.000	97.497	97.497	97.052	Margin = 2.250		Index = .480	
3.500	100.683	100.683	100.167	3.500	100.194	100.194	99.678	3.125	97.686	97.686	97.241	30 Year OTC			
3.625	100.910	100.910	100.394	3.625	100.348	100.348	99.832	3.250	98.489	98.489	98.189	Rate	30 Day	45 Day	60 Day
3.750	101.048	101.048	100.579	3.750	100.659	100.659	100.190	3.375	98.668	98.668	98.368	3.250	100.188	100.188	99.641
3.875	101.273	101.273	100.804	3.875	100.848	100.848	100.379	3.500	98.835	98.835	98.535	3.375	100.438	100.438	99.891
4.000	101.475	101.475	101.006	4.000	101.001	101.001	100.532	3.625	98.977	98.977	98.677	3.500	100.683	100.683	100.136
4.125	101.669	101.669	101.200	4.125	101.061	101.061	100.592	3.750	99.212	99.212	98.912	3.625	100.910	100.910	100.363
4.250	101.181	101.181	100.981	4.250	100.838	100.838	100.638	3.875	N/A	N/A	N/A	3.750	101.048	101.048	100.548
4.375	101.381	101.381	101.181	4.375	100.984	100.984	100.784	4.000	N/A	N/A	N/A	3.875	101.273	101.273	100.773
4.500	101.518	101.518	101.318	4.500	101.110	101.110	100.910	4.125	N/A	N/A	N/A	4.000	101.475	101.475	100.975
4.625	101.683	101.683	101.483	4.625	101.219	101.219	101.019	4.250	N/A	N/A	N/A	4.125	101.669	101.669	101.169
4.750	100.645	100.645	100.445	4.750	100.386	100.386	100.186	4.375	N/A	N/A	N/A	4.250	101.181	101.181	100.681
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	100.288	100.188	100.188	99.672	3.250	99.923	99.823	99.823	99.307	2.750	99.338	99.238	99.238	98.793
3.375	100.538	100.438	100.438	99.922	3.375	100.114	100.014	100.014	99.498	2.875	99.554	99.454	99.454	99.009
3.500	100.783	100.683	100.683	100.167	3.500	100.294	100.194	100.194	99.678	3.000	99.754	99.654	99.654	99.209
3.625	101.010	100.910	100.910	100.394	3.625	100.448	100.348	100.348	99.832	3.125	99.942	99.842	99.842	99.397
3.750	101.148	101.048	101.048	100.579	3.750	100.759	100.659	100.659	100.190	3.250	101.027	100.927	100.927	100.627
3.875	101.373	101.273	101.273	100.804	3.875	100.948	100.848	100.848	100.379	3.375	101.205	101.105	101.105	100.805
4.000	101.575	101.475	101.475	101.006	4.000	101.101	101.001	101.001	100.532	3.500	101.373	101.273	101.273	100.973
4.125	101.769	101.669	101.669	101.200	4.125	101.161	101.061	101.061	100.592	3.625	101.515	101.415	101.415	101.115
4.250	101.281	101.181	101.181	100.981	4.250	100.938	100.838	100.838	100.638	3.750	101.500	101.400	101.400	101.100

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/23/2022

45 Day Lock Exp.:

3/10/2022

60 Day Lock Exp.:

3/25/2022

W. Rate Sheet Dated: 1/24/2022

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	98.033	98.033	97.833	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.608	98.608	98.408	2.000	N/A	N/A	N/A	3.000	97.988	97.879	97.782
3.125	98.500	98.500	98.300	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.170	99.170	98.970	2.125	N/A	N/A	N/A	3.125	98.455	98.346	98.248
3.250	99.111	99.111	98.911	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.843	99.843	99.643	2.250	N/A	N/A	N/A	3.250	99.048	98.914	98.792
3.375	100.003	100.003	99.803	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.681	100.681	100.481	2.375	N/A	N/A	N/A	3.375	99.940	99.806	99.684
3.500	100.501	100.501	100.301	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.054	101.054	100.854	2.500	N/A	N/A	N/A	3.500	100.438	100.304	100.182
3.625	100.969	100.969	100.769	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.271	101.271	101.071	2.625	N/A	N/A	N/A	3.625	101.099	100.932	100.784
3.750	101.655	101.655	101.455	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.780	101.780	101.580	2.750	N/A	N/A	N/A	3.750	101.785	101.618	101.470
3.875	102.162	102.162	101.962	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.230	102.230	102.030	2.875	N/A	N/A	N/A	3.875	102.292	102.125	101.977
3.990	102.405	102.405	102.205	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.397	102.397	102.197	2.990	N/A	N/A	N/A	3.990	102.535	102.368	102.220
4.000	102.505	102.505	102.305	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.497	102.497	102.297	3.000	N/A	N/A	N/A	4.000	102.635	102.468	102.320
4.125	102.912	102.912	102.712	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.636	102.636	102.436	3.125	N/A	N/A	N/A	4.125	103.087	102.894	102.746
4.250	103.418	103.418	103.218	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.064	102.064	101.864	3.250	N/A	N/A	N/A	4.250	103.592	103.400	103.251
4.375	103.813	103.813	103.613	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.459	102.459	102.259	3.375	N/A	N/A	N/A	4.375	103.988	103.795	103.647
4.500	104.174	104.174	103.974	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.722	102.722	102.522	3.500	N/A	N/A	N/A	4.500	104.349	104.157	104.008
4.625	104.422	104.422	104.222	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.884	102.884	102.684	3.625	N/A	N/A	N/A	4.625	104.597	104.404	104.256
4.750	104.832	104.832	104.632	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.603	102.603	102.403	3.750	N/A	N/A	N/A	4.750	104.906	104.806	104.706
4.875	105.236	105.236	105.036	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.001	103.001	102.801	3.875	N/A	N/A	N/A	4.875	105.310	105.210	105.110
4.990	105.460	105.460	105.260	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.140	103.140	102.940	3.990	N/A	N/A	N/A	4.990	105.534	105.434	105.334
5.000	105.560	105.560	105.360	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.240	103.240	103.040	4.000	N/A	N/A	N/A	5.000	105.634	105.534	105.434
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	99.291	99.291	99.091	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.027	99.027	98.827	2.500	98.955	98.855	98.755
2.875	N/A	N/A	N/A	3.125	100.036	100.036	99.836	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.587	99.587	99.387	2.625	99.508	99.391	99.281
2.990	N/A	N/A	N/A	3.250	100.720	100.720	100.520	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.106	100.106	99.906	2.750	100.027	99.910	99.800
3.000	N/A	N/A	N/A	3.375	101.555	101.555	101.355	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.520	100.520	100.320	2.875	100.441	100.324	100.215
3.125	N/A	N/A	N/A	3.500	102.021	102.021	101.821	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.894	100.894	100.694	2.990	100.814	100.697	100.588
3.250	N/A	N/A	N/A	3.625	102.429	102.429	102.229	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.994	100.994	100.794	3.000	100.914	100.797	100.688
3.375	N/A	N/A	N/A	3.750	102.179	102.179	101.979	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.451	101.451	101.251	3.125	101.443	101.309	101.172
3.500	N/A	N/A	N/A	3.875	102.683	102.683	102.483	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.903	101.903	101.703	3.250	101.895	101.761	101.605
3.625	N/A	N/A	N/A	3.990	102.895	102.895	102.695	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.489	102.489	102.289	3.375	102.481	102.347	102.191
3.750	N/A	N/A	N/A	4.000	102.995	102.995	102.795	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.835	102.835	102.635	3.500	102.827	102.693	102.537
3.875	N/A	N/A	N/A	4.125	103.295	103.295	103.095	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.262	103.262	103.062	3.625	103.254	103.120	102.964
3.990	N/A	N/A	N/A	4.250	103.604	103.604	103.395	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.569	103.569	103.369	3.750	103.432	103.315	103.182
4.000	N/A	N/A	N/A	4.375	103.995	103.995	103.786	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.021	104.021	103.821	3.875	103.884	103.767	103.634
4.125	N/A	N/A	N/A	4.500	104.335	104.335	104.126	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.383	104.383	104.183	3.990	104.246	104.129	103.996
4.250	N/A	N/A	N/A	4.625	104.578	104.578	104.369	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.483	104.483	104.283	4.000	104.346	104.229	104.096
4.375	N/A	N/A	N/A	4.750	104.726	104.726	104.526	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.891	104.891	104.691	4.125	104.753	104.636	104.503
4.500	N/A	N/A	N/A	4.875	105.129	105.129	104.929	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.263	104.263	104.063	4.250	104.163	104.063	103.942
4.625	N/A	N/A	N/A	4.990	105.334	105.334	105.134	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.550	104.550	104.350	4.375	104.450	104.350	104.229
4.750	N/A	N/A	N/A	5.000	105.434	105.434	105.234	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.635	104.635	104.435	4.500	104.535	104.435	104.314
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	99.017	99.017	98.817	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.304	100.304	100.104
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.440	99.440	99.240	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.773	100.773	100.573
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.802	99.802	99.602	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.763	100.763	100.563
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.089	100.089	99.889	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.177	101.177	100.977
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.317	100.317	100.117	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.550	101.550	101.350
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.417	100.417	100.217	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.650	101.650	101.450
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.714	100.714	100.514	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.072	102.072	101.872
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.974	100.974	100.774	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.084	102.084	101.884
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.433	101.433	101.233	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.670	102.670	102.470
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.665	101.665	101.465	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.017	103.017	102.817
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.963	101.963	101.763	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.444	103.444	103.244
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.664	101.664	101.464	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.:

2/23/2022

45 Day Lock Exp.:

3/10/2022

60 Day Lock Exp.:

3/25/2022

W. Rate Sheet Dated: 1/24/2022

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	98.033	98.033	97.833	3.000	98.608	98.608	98.408	3.000	99.291	99.291	99.091	2.500	99.027	99.027	98.827	2.500	99.017	99.017	98.817
3.125	98.500	98.500	98.300	3.125	99.170	99.170	98.970	3.125	100.036	100.036	99.836	2.625	99.587	99.587	99.387	2.625	99.440	99.440	99.240
3.250	99.111	99.111	98.911	3.250	99.843	99.843	99.643	3.250	100.720	100.720	100.520	2.750	100.106	100.106	99.906	2.750	99.802	99.802	99.602
3.375	100.003	100.003	99.803	3.375	100.681	100.681	100.481	3.375	101.555	101.555	101.355	2.875	100.520	100.520	100.320	2.875	100.089	100.089	99.889
3.500	100.501	100.501	100.301	3.500	101.054	101.054	100.854	3.500	102.021	102.021	101.821	2.990	100.894	100.894	100.694	2.990	100.317	100.317	100.117
3.625	100.969	100.969	100.769	3.625	101.271	101.271	101.071	3.625	102.429	102.429	102.229	3.000	100.994	100.994	100.794	3.000	100.417	100.417	100.217
3.750	101.655	101.655	101.455	3.750	101.780	101.780	101.580	3.750	102.179	102.179	101.979	3.125	101.451	101.451	101.251	3.125	100.714	100.714	100.514
3.875	102.162	102.162	101.962	3.875	102.230	102.230	102.030	3.875	102.683	102.683	102.483	3.250	101.903	101.903	101.703	3.250	100.974	100.974	100.774
3.990	102.405	102.405	102.205	3.990	102.397	102.397	102.197	3.990	102.895	102.895	102.695	3.375	102.489	102.489	102.289	3.375	101.433	101.433	101.233
4.000	102.505	102.505	102.305	4.000	102.497	102.497	102.297	4.000	102.995	102.995	102.795	3.500	102.835	102.835	102.635	3.500	101.665	101.665	101.465
4.125	102.912	102.912	102.712	4.125	102.636	102.636	102.436	4.125	103.295	103.295	103.095	3.625	103.262	103.262	103.062	3.625	101.963	101.963	101.763
4.250	103.418	103.418	103.218	4.250	102.064	102.064	101.864	4.250	103.604	103.604	103.395	3.750	103.569	103.569	103.369	3.750	101.664	101.664	101.464
4.375	103.813	103.813	103.613	4.375	102.459	102.459	102.259	4.375	103.995	103.995	103.786	3.875	104.021	104.021	103.821	3.875	101.975	101.975	101.775
4.500	104.174	104.174	103.974	4.500	102.722	102.722	102.522	4.500	104.335	104.335	104.126	3.990	104.383	104.383	104.183	3.990	102.199	102.199	101.999
4.625	104.422	104.422	104.222	4.625	102.884	102.884	102.684	4.625	104.578	104.578	104.369	4.000	104.483	104.483	104.283	4.000	102.299	102.299	102.099
4.750	104.832	104.832	104.632	4.750	102.603	102.603	102.403	4.750	104.726	104.726	104.526	4.125	104.891	104.891	104.691	4.125	102.580	102.580	102.380
4.875	105.236	105.236	105.036	4.875	103.001	103.001	102.801	4.875	105.129	105.129	104.929	4.250	104.263	104.263	104.063	4.250	101.891	101.891	101.691
4.990	105.460	105.460	105.260	4.990	103.140	103.140	102.940	4.990	105.334	105.334	105.134	4.375	104.550	104.550	104.350	4.375	102.092	102.092	101.892
5.000	105.560	105.560	105.360	5.000	103.240	103.240	103.040	5.000	105.434	105.434	105.234	4.500	104.635	104.635	104.435	4.500	102.154	102.154	101.954

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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/23/2022
45 Day Lock Exp.: 3/10/2022
60 Day Lock Exp.: 3/25/2022

W. Rate Sheet Dated: 1/24/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.213	98.213	97.961	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.865	97.865	97.613	2.750	N/A	N/A	N/A	3.000	97.594	97.494	97.342
3.125	98.568	98.568	98.334	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.262	99.262	99.028	2.875	N/A	N/A	N/A	3.125	98.002	97.898	97.768
3.250	99.236	99.236	99.007	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	99.072	99.072	98.843	2.990	N/A	N/A	N/A	3.250	98.492	98.387	98.263
3.375	100.137	100.137	99.911	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.971	99.971	99.745	3.000	N/A	N/A	N/A	3.375	99.393	99.287	99.167
3.500	100.661	100.661	100.434	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.495	100.495	100.268	3.125	N/A	N/A	N/A	3.500	99.917	99.811	99.690
3.625	101.151	101.151	100.929	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	100.985	100.985	100.763	3.250	N/A	N/A	N/A	3.625	100.408	100.302	100.186
3.750	101.651	101.651	101.392	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.993	100.993	100.734	3.375	N/A	N/A	N/A	3.750	99.786	99.688	99.527
3.875	102.200	102.200	101.942	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.540	101.540	101.282	3.500	N/A	N/A	N/A	3.875	100.335	100.216	100.077
3.990	102.472	102.472	102.215	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.814	101.814	101.557	3.625	N/A	N/A	N/A	3.990	100.607	100.487	100.350
4.000	102.572	102.572	102.315	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.914	101.914	101.657	3.750	N/A	N/A	N/A	4.000	100.707	100.587	100.450
4.125	102.976	102.976	102.724	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.316	102.316	102.064	3.875	N/A	N/A	N/A	4.125	101.111	100.990	100.859
4.250	103.442	103.442	103.190	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.480	101.480	101.228	3.990	N/A	N/A	N/A	4.250	100.527	100.384	100.275
4.375	103.815	103.815	103.567	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.853	101.853	101.605	4.000	N/A	N/A	N/A	4.375	100.901	100.759	100.653
4.500	104.195	104.195	103.954	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.233	102.233	101.992	4.125	N/A	N/A	N/A	4.500	101.280	101.139	101.039
4.625	104.614	104.614	104.384	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.652	102.652	102.422	4.250	N/A	N/A	N/A	4.625	102.039	101.900	101.809
4.750	104.853	104.853	104.546	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.265	102.265	101.958	4.375	N/A	N/A	N/A	4.750	101.697	101.525	101.390
4.875	105.203	105.203	104.902	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.617	102.617	102.316	4.500	N/A	N/A	N/A	4.875	102.047	101.875	101.746
4.990	105.373	105.373	105.076	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.785	102.785	102.488	4.625	N/A	N/A	N/A	4.990	102.216	102.044	101.919
5.000	105.473	105.473	105.176	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.885	102.885	102.588	4.750	N/A	N/A	N/A	5.000	102.316	102.144	102.019
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	99.107	99.107	98.862	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.161	99.161	98.961	2.500	98.615	98.515	98.415
2.875	N/A	N/A	N/A	3.125	99.804	99.804	99.531	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.665	99.665	99.465	2.625	99.041	98.941	98.841
2.990	N/A	N/A	N/A	3.250	100.522	100.522	100.249	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.164	100.164	99.964	2.750	98.977	98.877	98.777
3.000	N/A	N/A	N/A	3.375	101.346	101.346	101.073	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.640	100.640	100.440	2.875	99.453	99.353	99.253
3.125	N/A	N/A	N/A	3.500	101.831	101.831	101.561	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.920	100.920	100.720	2.990	99.733	99.633	99.533
3.250	N/A	N/A	N/A	3.625	102.147	102.147	101.878	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.020	101.020	100.820	3.000	99.833	99.733	99.633
3.375	N/A	N/A	N/A	3.750	102.061	102.061	101.742	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.442	101.442	101.188	3.125	101.009	100.909	100.755
3.500	N/A	N/A	N/A	3.875	102.529	102.529	102.211	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.865	101.865	101.612	3.250	100.041	99.941	99.788
3.625	N/A	N/A	N/A	3.990	102.734	102.734	102.419	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.413	102.413	102.161	3.375	100.590	100.490	100.338
3.750	N/A	N/A	N/A	4.000	102.834	102.834	102.519	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.769	102.769	102.519	3.500	100.946	100.846	100.696
3.875	N/A	N/A	N/A	4.125	103.215	103.215	102.925	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.057	103.057	102.857	3.625	102.044	101.944	101.844
3.990	N/A	N/A	N/A	4.250	103.516	103.516	103.226	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.401	103.401	103.201	3.750	101.474	101.374	101.274
4.000	N/A	N/A	N/A	4.375	103.849	103.849	103.562	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.544	103.544	103.344	3.875	101.617	101.517	101.417
4.125	N/A	N/A	N/A	4.500	104.149	104.149	103.865	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.809	103.809	103.609	3.990	101.882	101.782	101.682
4.250	N/A	N/A	N/A	4.625	104.708	104.708	104.383	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.909	103.909	103.709	4.000	101.982	101.882	101.782
4.375	N/A	N/A	N/A	4.750	105.712	105.712	105.395	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	104.154	104.154	103.938	4.125	102.044	101.944	101.844
4.500	N/A	N/A	N/A	4.875	106.045	106.045	105.731	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	104.399	104.399	104.185	4.250	102.150	102.032	101.936
4.625	N/A	N/A	N/A	4.990	106.163	106.163	105.849	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.673	104.673	104.464	4.375	102.424	102.306	102.215
4.750	N/A	N/A	N/A	5.000	106.263	106.263	105.949	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.857	104.857	104.653	4.500	102.608	102.490	102.404

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.479	99.479	99.279	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.847	99.847	99.647	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.090	99.090	98.890	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.564	99.564	99.364	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.846	99.846	99.646	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.946	99.946	99.746	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.708	100.708	100.545	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.605	99.605	99.352	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.153	100.153	99.901	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.507	100.507	100.257	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.441	101.441	101.241	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.045	101.045	100.845	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	101.188	101.188	100.988	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	101.453	101.453	101.253	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	101.553	101.553	101.353	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	102.870	102.870	102.654	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.893	100.893	100.679	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	101.169	101.169	100.960	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	101.353	101.353	101.149	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/23/2022

45 Day Lock Exp.:

3/10/2022

60 Day Lock Exp.:

3/25/2022

W. Rate Sheet Dated: 1/24/2022

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	98.213	98.213	97.961	3.000	97.865	97.865	97.613	3.000	99.107	99.107	98.862	2.500	99.161	99.161	98.961	2.500	99.479	99.479	99.279
3.125	98.568	98.568	98.334	3.125	99.262	99.262	99.028	3.125	99.804	99.804	99.531	2.625	99.665	99.665	99.465	2.625	99.847	99.847	99.647
3.250	99.236	99.236	99.007	3.250	99.072	99.072	98.843	3.250	100.522	100.522	100.249	2.750	100.164	100.164	99.964	2.750	99.090	99.090	98.890
3.375	100.137	100.137	99.911	3.375	99.971	99.971	99.745	3.375	101.346	101.346	101.073	2.875	100.640	100.640	100.440	2.875	99.564	99.564	99.364
3.500	100.661	100.661	100.434	3.500	100.495	100.495	100.268	3.500	101.831	101.831	101.561	2.990	100.920	100.920	100.720	2.990	99.846	99.846	99.646
3.625	101.151	101.151	100.929	3.625	100.985	100.985	100.763	3.625	102.147	102.147	101.878	3.000	101.020	101.020	100.820	3.000	99.946	99.946	99.746
3.750	101.651	101.651	101.392	3.750	100.993	100.993	100.734	3.750	102.061	102.061	101.742	3.125	101.442	101.442	101.188	3.125	100.708	100.708	100.454
3.875	102.200	102.200	101.942	3.875	101.540	101.540	101.282	3.875	102.529	102.529	102.211	3.250	101.865	101.865	101.612	3.250	99.605	99.605	99.352
3.990	102.472	102.472	102.215	3.990	101.814	101.814	101.557	3.990	102.734	102.734	102.419	3.375	102.413	102.413	102.161	3.375	100.153	100.153	99.901
4.000	102.572	102.572	102.315	4.000	101.914	101.914	101.657	4.000	102.834	102.834	102.519	3.500	102.769	102.769	102.519	3.500	100.507	100.507	100.257
4.125	102.976	102.976	102.724	4.125	102.316	102.316	102.064	4.125	103.215	103.215	102.925	3.625	103.057	103.057	102.857	3.625	101.441	101.441	101.241
4.250	103.442	103.442	103.190	4.250	101.480	101.480	101.228	4.250	103.516	103.516	103.226	3.750	103.401	103.401	103.201	3.750	101.045	101.045	100.845
4.375	103.815	103.815	103.567	4.375	101.853	101.853	101.605	4.375	103.849	103.849	103.562	3.875	103.544	103.544	103.344	3.875	101.188	101.188	100.988
4.500	104.195	104.195	103.954	4.500	102.233	102.233	101.992	4.500	104.149	104.149	103.865	3.990	103.809	103.809	103.609	3.990	101.453	101.453	101.253
4.625	104.614	104.614	104.384	4.625	102.652	102.652	102.422	4.625	104.708	104.708	104.383	4.000	103.909	103.909	103.709	4.000	101.553	101.553	101.353
4.750	104.853	104.853	104.546	4.750	102.265	102.265	101.958	4.750	105.712	105.712	105.395	4.125	104.154	104.154	103.938	4.125	102.870	102.870	102.654
4.875	105.203	105.203	104.902	4.875	102.617	102.617	102.316	4.875	106.045	106.045	105.731	4.250	104.399	104.399	104.185	4.250	100.893	100.893	100.679
4.990	105.373	105.373	105.076	4.990	102.785	102.785	102.488	4.990	106.163	106.163	105.849	4.375	104.673	104.673	104.464	4.375	101.169	101.169	100.960
5.000	105.473	105.473	105.176	5.000	102.885	102.885	102.588	5.000	106.263	106.263	105.949	4.500	104.857	104.857	104.653	4.500	101.353	101.353	101.149

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	-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.			
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.:

2/23/2022

45 Day Lock Exp.:

3/10/2022

60 Day Lock Exp.:

3/25/2022

W. Rate Sheet Dated: 1/24/2022

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	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.500	0.750	0.625	0.500	0.500	0.250	0.125	0.000
3.625	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.750	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.875	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.990	1.000	0.875	0.625	0.625	0.500	0.375	0.000
4.000	1.125	0.875	0.625	0.625	0.500	0.375	0.000
4.125	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.250	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.375	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.500	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.625	1.500	1.125	0.875	0.750	0.625	0.500	0.000
4.750	1.625	1.125	1.000	0.750	0.625	0.375	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	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.125	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.250	1.125	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.125	0.875	0.750	0.625	0.375	0.250	0.125
3.500	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.625	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.750	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.875	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.990	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.000	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.125	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.250	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.375	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.500	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.625	1.500	1.250	1.125	1.000	0.750	0.625	0.500
4.750	0.875	0.750	0.625	0.500	0.375	0.000	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 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	0.125	0.125	0.125	0.000	0.000
3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.625	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.875	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.990	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.375	0.375	0.250	0.000	0.000
4.750	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.875	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.990	1.125	0.875	0.500	0.250	0.250	0.000	0.000
5.000	1.125	0.875	0.500	0.250	0.250	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	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	-0.125	0.000	0.000
3.250	0.375	0.125	0.000	0.000	-0.125	0.000	0.000
3.375	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.500	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.625	0.500	0.250	0.000	0.000	-0.125	0.000	0.000
3.750	0.875	0.750	0.500	0.500	0.250	0.250	0.000
3.875	0.875	0.750	0.500	0.500	0.375	0.250	0.000
3.990	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.000	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.125	0.875	0.750	0.500	0.500	0.375	0.375	0.000
4.250	1.500	1.250	0.750	0.750	0.375	0.375	0.000
4.375	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.500	1.625	1.375	0.875	0.875	0.500	0.500	0.000
4.625	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.750	1.750	1.375	1.000	1.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.250	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.625	0.375	0.250	0.250	0.125	0.000	0.000	0.000
3.750	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.990	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.000	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.125	0.125	-0.125	-0.250	-0.500	-0.500	0.000	0.000
4.250	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.375	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.500	0.625	0.500	0.375	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.000	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.375	0.500	0.375	0.250	0.250	0.250	0.125	0.125
3.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.875	0.750	0.750	0.625	0.625	0.500	0.375	0.250
3.990	0.750	0.750	0.625	0.625	0.500	0.375	0.250
4.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.250	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	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



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.:

2/23/2022

45 Day Lock Exp.:

3/10/2022

60 Day Lock Exp.:

3/25/2022

W. Rate Sheet Dated: 1/24/2022

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	98.213	98.213	97.961	3.000	99.107	99.107	98.862	2.500	99.161	99.161	98.961	3.000	97.364	97.364	97.112	2.500	98.670	98.670	98.470
3.125	98.568	98.568	98.334	3.125	99.804	99.804	99.531	2.625	99.665	99.665	99.465	3.125	98.240	98.240	98.006	2.625	99.106	99.106	98.906
3.250	99.236	99.236	99.007	3.250	100.522	100.522	100.249	2.750	100.164	100.164	99.964	3.250	98.479	98.479	98.250	2.750	98.977	98.977	98.777
3.375	100.137	100.137	99.911	3.375	101.346	101.346	101.073	2.875	100.640	100.640	100.440	3.375	99.379	99.379	99.153	2.875	99.452	99.452	99.252
3.500	100.661	100.661	100.434	3.500	101.831	101.831	101.561	2.990	100.920	100.920	100.720	3.500	99.903	99.903	99.676	2.990	99.733	99.733	99.533
3.625	101.151	101.151	100.929	3.625	102.147	102.147	101.878	3.000	101.020	101.020	100.820	3.625	100.393	100.393	100.171	3.000	99.833	99.833	99.633
3.750	101.651	101.651	101.392	3.750	102.061	102.061	101.742	3.125	101.442	101.442	101.188	3.750	100.647	100.647	100.388	3.125	100.425	100.425	100.171
3.875	102.200	102.200	101.942	3.875	102.529	102.529	102.211	3.250	101.865	101.865	101.612	3.875	101.195	101.195	100.937	3.250	100.085	100.085	99.832
3.990	102.472	102.472	102.215	3.990	102.734	102.734	102.419	3.375	102.413	102.413	102.161	3.990	101.468	101.468	101.211	3.375	100.633	100.633	100.381
4.000	102.572	102.572	102.315	4.000	102.834	102.834	102.519	3.500	102.769	102.769	102.519	4.000	101.568	101.568	101.311	3.500	100.988	100.988	100.738
4.125	102.976	102.976	102.724	4.125	103.215	103.215	102.925	3.625	103.057	103.057	102.857	4.125	101.971	101.971	101.719	3.625	101.599	101.599	101.399
4.250	103.442	103.442	103.190	4.250	103.516	103.516	103.226	3.750	103.401	103.401	103.201	4.250	101.786	101.786	101.534	3.750	101.573	101.573	101.373
4.375	103.815	103.815	103.567	4.375	103.849	103.849	103.562	3.875	103.544	103.544	103.344	4.375	102.159	102.159	101.911	3.875	101.716	101.716	101.516
4.500	104.195	104.195	103.954	4.500	104.149	104.149	103.865	3.990	103.809	103.809	103.609	4.500	102.539	102.539	102.298	3.990	101.981	101.981	101.781
4.625	104.614	104.614	104.384	4.625	104.708	104.708	104.383	4.000	103.909	103.909	103.709	4.625	102.958	102.958	102.728	4.000	102.081	102.081	101.881
4.750	104.853	104.853	104.546	4.750	105.712	105.712	105.395	4.125	104.154	104.154	103.938	4.750	102.884	102.884	102.577	4.125	102.862	102.862	102.646
4.875	105.203	105.203	104.902	4.875	106.045	106.045	105.731	4.250	104.399	104.399	104.185	4.875	103.235	103.235	102.934	4.250	101.996	101.996	101.782
4.990	105.373	105.373	105.076	4.990	106.163	106.163	105.849	4.375	104.673	104.673	104.464	4.990	103.404	103.404	103.107	4.375	102.271	102.271	102.062
5.000	105.473	105.473	105.176	5.000	106.263	106.263	105.949	4.500	104.857	104.857	104.653	5.000	103.504	103.504	103.207	4.500	102.455	102.455	102.251

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.:

2/23/2022

45 Day Lock Exp.:

3/10/2022

60 Day Lock Exp.:

3/25/2022

W. Rate Sheet Dated: 1/24/2022

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)