



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/24/2022

45 Day Lock Exp.: 3/11/2022

60 Day Lock Exp.: 3/28/2022

W. Rate Sheet Dated: 1/25/2022

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	98.842	2.750	98.819	98.819	98.413	1.875	94.837	94.837	94.508	3.125	99.114	99.114	98.814
2.875	99.515	99.515	99.109	2.875	99.048	99.048	98.641	2.000	95.072	95.072	94.744	3.250	99.470	99.470	99.170
3.000	99.768	99.768	99.362	3.000	99.260	99.260	98.853	2.125	95.308	95.308	94.980	3.375	99.472	99.472	99.172
3.125	100.017	100.017	99.611	3.125	99.461	99.461	99.054	2.250	96.659	96.659	96.237	3.500	99.561	99.561	99.261
3.250	100.901	100.901	100.463	3.250	100.435	100.435	99.998	2.375	96.885	96.885	96.464	3.625	99.650	99.650	99.350
3.375	101.051	101.051	100.613	3.375	100.526	100.526	100.089	2.500	97.107	97.107	96.686	Margin = 2.250		Index = 0.580	
3.500	101.295	101.295	100.858	3.500	100.706	100.706	100.269	2.625	97.318	97.318	96.896	30 Year OTC			
3.625	101.522	101.522	101.085	3.625	100.861	100.861	100.423	2.750	98.615	98.615	98.178	Rate	30 Day	45 Day	60 Day
3.750	101.502	101.502	101.095	3.750	101.012	101.012	100.606	2.875	98.831	98.831	98.394	4.000	99.654	99.654	99.154
3.875	101.626	101.626	101.220	3.875	101.101	101.101	100.694	3.000	99.031	99.031	98.593	4.125	99.847	99.847	99.347
4.000	101.829	101.829	101.422	4.000	101.254	101.254	100.848	3.125	99.219	99.219	98.782	4.375	100.340	100.340	99.840
4.125	102.022	102.022	101.616	4.125	101.314	101.314	100.908	3.250	99.559	99.559	99.259	4.500	100.478	100.478	99.978
4.250	102.415	102.415	102.181	4.250	101.972	101.972	101.738	3.375	99.738	99.738	99.438	4.625	100.642	100.642	100.142
4.375	102.515	102.515	102.281	4.375	102.019	102.019	101.784	3.500	99.905	99.905	99.605	4.875	101.557	101.557	101.057
4.500	102.653	102.653	102.418	4.500	102.145	102.145	101.910	3.625	100.047	100.047	99.747	5.000	101.730	101.730	101.230
4.625	102.817	102.817	102.583	4.625	102.253	102.253	102.019	3.750	99.880	99.880	99.580	5.125	101.865	101.865	101.365
4.750	103.692	103.692	103.492	4.750	103.333	103.333	103.133	3.875	100.073	100.073	99.773	5.500	103.512	103.512	103.012
4.875	103.732	103.732	103.532	4.875	103.380	103.380	103.180	4.000	100.215	100.215	99.915	5.625	103.648	103.648	103.148
6.250	106.000	106.000	105.800	6.250	102.697	102.697	102.497	4.125	100.285	100.285	99.985	6.250	102.281	102.281	101.781

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	98.842	2.750	98.644	98.544	98.544	98.138	1.875	96.967	96.867	96.867	96.538	
2.875	99.615	99.515	99.515	99.109	2.875	98.873	98.773	98.773	98.366	2.000	97.202	97.102	97.102	96.774	
3.000	99.868	99.768	99.768	99.362	3.000	99.085	98.985	98.985	98.578	2.125	97.438	97.338	97.338	97.010	
3.125	100.117	100.017	100.017	99.611	3.125	99.286	99.186	99.186	98.779	2.250	98.789	98.689	98.689	98.267	
3.250	100.101	100.901	100.901	100.463	3.250	100.235	100.135	100.135	99.698	2.375	99.015	98.915	98.915	98.494	
3.375	101.251	101.151	101.151	100.713	3.375	100.326	100.326	100.326	99.889	2.500	99.237	99.137	99.137	98.716	
3.500	101.495	101.395	101.395	100.958	3.500	100.606	100.506	100.506	100.069	2.625	99.448	99.348	99.348	98.926	
3.625	101.722	101.622	101.622	101.185	3.625	100.761	100.661	100.661	100.223	2.750	99.645	99.545	99.545	99.108	
3.750	101.702	101.602	101.602	101.195	3.750	101.212	101.112	101.112	100.706	2.875	99.861	99.761	99.761	99.324	
3.875	101.926	101.826	101.826	101.420	3.875	101.401	101.301	101.301	100.894	3.000	100.061	99.961	99.961	99.523	
4.000	102.129	102.029	102.029	101.622	4.000	101.554	101.454	101.454	101.048	3.125	100.249	100.149	100.149	99.712	
4.125	102.322	102.222	102.222	101.816	4.125	101.614	101.514	101.514	101.108	3.250	101.189	101.089	101.089	100.789	
4.250	102.615	102.515	102.515	102.281	4.250	102.172	102.072	102.072	101.838	3.375	101.368	101.268	101.268	100.968	

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
2.75-3.125	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	96.904	96.904	96.404	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.097	97.097	96.597	4.750	101.000	101.000	100.500
3.875	97.037	97.037	96.537	5.250	103.750	103.750	103.500	4.375	97.590	97.590	97.090	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.834	96.834	96.334					4.500	97.728	97.728	97.228	Rate	30 Day	45 Day	60 Day
4.125	96.641	96.641	96.141					4.625	97.892	97.892	97.392	5.750	103.750	103.750	103.250
4.250	98.254	98.254	97.754					4.875	98.807	98.807	98.307		DPA Advantage Adjustment		
4.375	98.053	98.053	97.553					5.000	98.980	98.980	98.480		203(k) / 203(k)s		-1.000
4.500	97.916	97.916	97.416					5.125	99.115	99.115	98.615		203(k) & 203(k)s are Borrower Paid		
4.625	97.752	97.752	97.252					5.500	100.762	100.762	100.262		only		
4.750	99.727	99.727	99.227					5.625	100.898	100.898	100.398				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.531	99.531	99.031				

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



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30 Day Lock Exp.:

2/24/2022

45 Day Lock Exp.:

3/11/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/25/2022

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	97.164	97.164	96.727	3.500	99.311	99.311	99.011
3.250	100.313	100.313	99.876	3.250	99.948	99.948	99.511	2.875	97.380	97.380	96.943	3.625	99.400	99.400	99.100
3.375	100.563	100.563	100.126	3.375	100.139	100.139	99.702	3.000	97.579	97.579	97.142	Margin = 2.250		Index = .580	
3.500	100.808	100.808	100.371	3.500	100.319	100.319	99.882	3.125	97.768	97.768	97.331	30 Year OTC			
3.625	101.035	101.035	100.598	3.625	100.473	100.473	100.036	3.250	98.364	98.364	98.064	Rate	30 Day	45 Day	60 Day
3.750	101.064	101.064	100.658	3.750	100.675	100.675	100.269	3.375	98.543	98.543	98.243	3.250	100.313	100.313	99.813
3.875	101.288	101.288	100.882	3.875	100.863	100.863	100.457	3.500	98.710	98.710	98.410	3.375	100.563	100.563	100.063
4.000	101.491	101.491	101.085	4.000	101.016	101.016	100.610	3.625	98.852	98.852	98.552	3.500	100.808	100.808	100.308
4.125	101.684	101.684	101.278	4.125	101.076	101.076	100.670	3.750	99.185	99.185	98.885	3.625	101.035	101.035	100.535
4.250	101.103	101.103	100.869	4.250	100.759	100.759	100.525	3.875	N/A	N/A	N/A	3.750	101.064	101.064	100.564
4.375	101.303	101.303	101.069	4.375	100.906	100.906	100.672	4.000	N/A	N/A	N/A	3.875	101.288	101.288	100.788
4.500	101.440	101.440	101.206	4.500	101.032	101.032	100.798	4.125	N/A	N/A	N/A	4.000	101.491	101.491	100.991
4.625	101.604	101.604	101.370	4.625	101.141	101.141	100.907	4.250	N/A	N/A	N/A	4.125	101.684	101.684	101.184
4.750	100.692	100.692	100.492	4.750	100.433	100.433	100.233	4.375	N/A	N/A	N/A	4.250	101.103	101.103	100.603
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	100.413	100.313	100.313	99.876	3.250	100.048	99.948	99.948	99.511	2.750	99.420	99.320	99.320	98.883
3.375	100.663	100.563	100.563	100.126	3.375	100.239	100.139	100.139	99.702	2.875	99.636	99.536	99.536	99.099
3.500	100.908	100.808	100.808	100.371	3.500	100.419	100.319	100.319	99.882	3.000	99.836	99.736	99.736	99.299
3.625	101.135	101.035	101.035	100.598	3.625	100.573	100.473	100.473	100.036	3.125	100.024	99.924	99.924	99.487
3.750	101.164	101.064	101.064	100.658	3.750	100.775	100.675	100.675	100.269	3.250	100.902	100.802	100.802	100.502
3.875	101.388	101.288	101.288	100.882	3.875	100.963	100.863	100.863	100.457	3.375	101.080	100.980	100.980	100.680
4.000	101.591	101.491	101.491	101.085	4.000	101.116	101.016	101.016	100.610	3.500	101.248	101.148	101.148	100.848
4.125	101.784	101.684	101.684	101.278	4.125	101.176	101.076	101.076	100.670	3.625	101.390	101.290	101.290	100.990
4.250	101.203	101.103	101.103	100.869	4.250	100.859	100.759	100.759	100.525	3.750	101.472	101.372	101.372	101.072

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

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

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

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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
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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.: 2/24/2022

45 Day Lock Exp.: 3/11/2022

60 Day Lock Exp.: 3/28/2022

W. Rate Sheet Dated: 1/25/2022

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	98.097	98.097	97.897	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.641	98.641	98.441	2.000	N/A	N/A	N/A	3.000	98.044	97.927	97.835
3.125	98.561	98.561	98.361	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.167	99.167	98.967	2.125	N/A	N/A	N/A	3.125	98.509	98.392	98.300
3.250	99.166	99.166	98.966	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.836	99.836	99.636	2.250	N/A	N/A	N/A	3.250	99.100	98.986	98.846
3.375	100.055	100.055	99.855	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.670	100.670	100.470	2.375	N/A	N/A	N/A	3.375	99.988	99.874	99.734
3.500	100.546	100.546	100.346	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.041	101.041	100.841	2.500	N/A	N/A	N/A	3.500	100.480	100.346	100.226
3.625	101.060	101.060	100.860	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.260	101.260	101.060	2.625	N/A	N/A	N/A	3.625	101.185	101.018	100.856
3.750	101.740	101.740	101.540	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.866	101.866	101.666	2.750	N/A	N/A	N/A	3.750	101.866	101.699	101.537
3.875	102.243	102.243	102.043	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.312	102.312	102.112	2.875	N/A	N/A	N/A	3.875	102.369	102.202	102.040
3.990	102.481	102.481	102.281	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.476	102.476	102.276	2.990	N/A	N/A	N/A	3.990	102.606	102.439	102.277
4.000	102.581	102.581	102.381	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.576	102.576	102.376	3.000	N/A	N/A	N/A	4.000	102.706	102.539	102.377
4.125	102.987	102.987	102.787	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.713	102.713	102.513	3.125	N/A	N/A	N/A	4.125	103.155	102.963	102.818
4.250	103.487	103.487	103.287	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.134	102.134	101.934	3.250	N/A	N/A	N/A	4.250	103.656	103.464	103.319
4.375	103.879	103.879	103.679	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.525	102.525	102.325	3.375	N/A	N/A	N/A	4.375	104.047	103.855	103.710
4.500	104.237	104.237	104.037	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.785	102.785	102.585	3.500	N/A	N/A	N/A	4.500	104.405	104.213	104.068
4.625	104.481	104.481	104.281	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.945	102.945	102.745	3.625	N/A	N/A	N/A	4.625	104.650	104.458	104.313
4.750	104.906	104.906	104.706	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.677	102.677	102.477	3.750	N/A	N/A	N/A	4.750	104.976	104.786	104.776
4.875	105.306	105.306	105.106	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.072	103.072	102.872	3.875	N/A	N/A	N/A	4.875	105.376	105.276	105.176
4.990	105.527	105.527	105.327	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.207	103.207	103.007	3.990	N/A	N/A	N/A	4.990	105.597	105.497	105.397
5.000	105.627	105.627	105.427	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.307	103.307	103.107	4.000	N/A	N/A	N/A	5.000	105.697	105.597	105.497
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	99.214	99.214	99.014	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.087	99.087	98.887	2.500	99.003	98.886	98.778
2.875	N/A	N/A	N/A	3.125	100.048	100.048	99.848	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.645	99.645	99.445	2.625	99.561	99.444	99.335
2.990	N/A	N/A	N/A	3.250	100.727	100.727	100.527	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.161	100.161	99.961	2.750	100.077	99.960	99.852
3.000	N/A	N/A	N/A	3.375	101.558	101.558	101.358	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.570	100.570	100.370	2.875	100.486	100.369	100.260
3.125	N/A	N/A	N/A	3.500	102.018	102.018	101.818	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.940	100.940	100.740	2.990	100.856	100.739	100.631
3.250	N/A	N/A	N/A	3.625	102.427	102.427	102.227	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.040	101.040	100.840	3.000	100.956	100.839	100.731
3.375	N/A	N/A	N/A	3.750	102.264	102.264	102.064	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.459	101.459	101.259	3.125	101.478	101.344	101.207
3.500	N/A	N/A	N/A	3.875	102.764	102.764	102.564	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.893	101.893	101.693	3.250	101.927	101.793	101.639
3.625	N/A	N/A	N/A	3.990	102.969	102.969	102.769	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.476	102.476	102.276	3.375	102.509	102.375	102.220
3.750	N/A	N/A	N/A	4.000	103.069	103.069	102.869	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.819	102.819	102.619	3.500	102.852	102.718	102.564
3.875	N/A	N/A	N/A	4.125	103.365	103.365	103.165	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.242	103.242	103.042	3.625	103.276	103.142	102.988
3.990	N/A	N/A	N/A	4.250	103.673	103.673	103.464	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.513	103.513	103.313	3.750	103.371	103.254	103.119
4.000	N/A	N/A	N/A	4.375	104.060	104.060	103.851	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.962	103.962	103.762	3.875	103.820	103.703	103.568
4.125	N/A	N/A	N/A	4.500	104.397	104.397	104.188	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.321	104.321	104.121	3.990	104.178	104.061	103.926
4.250	N/A	N/A	N/A	4.625	104.637	104.637	104.428	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.421	104.421	104.221	4.000	104.278	104.161	104.026
4.375	N/A	N/A	N/A	4.750	104.799	104.799	104.599	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.825	104.825	104.625	4.125	104.682	104.565	104.430
4.500	N/A	N/A	N/A	4.875	105.198	105.198	104.998	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.269	104.269	104.069	4.250	104.166	104.066	103.942
4.625	N/A	N/A	N/A	4.990	105.400	105.400	105.200	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.556	104.556	104.356	4.375	104.453	104.353	104.229
4.750	N/A	N/A	N/A	5.000	105.500	105.500	105.300	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.639	104.639	104.439	4.500	104.535	104.435	104.311
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	99.076	99.076	98.876	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.246	100.246	100.046
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.498	99.498	99.298	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.712	100.712	100.512
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.857	99.857	99.657	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.818	100.818	100.618
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.142	100.142	99.942	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.226	101.226	101.026
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.372	100.372	100.172	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.596	101.596	101.396
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.472	100.472	100.272	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.696	101.696	101.496
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.762	100.762	100.562	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.115	102.115	101.915
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.013	101.013	100.813	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.121	102.121	101.921
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.470	101.470	101.270	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.703	102.703	102.503
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.700	101.700	101.500	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.046	103.046	102.846
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.996	101.996	101.796	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.470	103.470	103.270
3.250	N/A	N/A	N/A	3.250																			



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.:

2/24/2022

45 Day Lock Exp.:

3/11/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/25/2022

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	98.097	98.097	97.897	3.000	98.641	98.641	98.441	3.000	99.214	99.214	99.014	2.500	99.087	99.087	98.887	2.500	99.076	99.076	98.876
3.125	98.561	98.561	98.361	3.125	99.167	99.167	98.967	3.125	100.048	100.048	99.848	2.625	99.645	99.645	99.445	2.625	99.498	99.498	99.298
3.250	99.166	99.166	98.966	3.250	99.836	99.836	99.636	3.250	100.727	100.727	100.527	2.750	100.161	100.161	99.961	2.750	99.857	99.857	99.657
3.375	100.055	100.055	99.855	3.375	100.670	100.670	100.470	3.375	101.558	101.558	101.358	2.875	100.570	100.570	100.370	2.875	100.142	100.142	99.942
3.500	100.546	100.546	100.346	3.500	101.041	101.041	100.841	3.500	102.018	102.018	101.818	2.990	100.940	100.940	100.740	2.990	100.372	100.372	100.172
3.625	101.060	101.060	100.860	3.625	101.260	101.260	101.060	3.625	102.427	102.427	102.227	3.000	101.040	101.040	100.840	3.000	100.472	100.472	100.272
3.750	101.740	101.740	101.540	3.750	101.866	101.866	101.666	3.750	102.264	102.264	102.064	3.125	101.459	101.459	101.259	3.125	100.762	100.762	100.562
3.875	102.243	102.243	102.043	3.875	102.312	102.312	102.112	3.875	102.764	102.764	102.564	3.250	101.893	101.893	101.693	3.250	101.013	101.013	100.813
3.990	102.481	102.481	102.281	3.990	102.476	102.476	102.276	3.990	102.969	102.969	102.769	3.375	102.476	102.476	102.276	3.375	101.470	101.470	101.270
4.000	102.581	102.581	102.381	4.000	102.576	102.576	102.376	4.000	103.069	103.069	102.869	3.500	102.819	102.819	102.619	3.500	101.700	101.700	101.500
4.125	102.987	102.987	102.787	4.125	102.713	102.713	102.513	4.125	103.365	103.365	103.165	3.625	103.242	103.242	103.042	3.625	101.996	101.996	101.796
4.250	103.487	103.487	103.287	4.250	102.134	102.134	101.934	4.250	103.673	103.673	103.464	3.750	103.513	103.513	103.313	3.750	101.610	101.610	101.410
4.375	103.879	103.879	103.679	4.375	102.525	102.525	102.325	4.375	104.060	104.060	103.851	3.875	103.962	103.962	103.762	3.875	101.915	101.915	101.715
4.500	104.237	104.237	104.037	4.500	102.785	102.785	102.585	4.500	104.397	104.397	104.188	3.990	104.321	104.321	104.121	3.990	102.141	102.141	101.941
4.625	104.481	104.481	104.281	4.625	102.945	102.945	102.745	4.625	104.637	104.637	104.428	4.000	104.421	104.421	104.221	4.000	102.241	102.241	102.041
4.750	104.906	104.906	104.706	4.750	102.677	102.677	102.477	4.750	104.799	104.799	104.599	4.125	104.825	104.825	104.625	4.125	102.519	102.519	102.319
4.875	105.306	105.306	105.106	4.875	103.072	103.072	102.872	4.875	105.198	105.198	104.998	4.250	104.269	104.269	104.069	4.250	101.897	101.897	101.697
4.990	105.527	105.527	105.327	4.990	103.207	103.207	103.007	4.990	105.400	105.400	105.200	4.375	104.556	104.556	104.356	4.375	102.098	102.098	101.898
5.000	105.627	105.627	105.427	5.000	103.307	103.307	103.107	5.000	105.500	105.500	105.300	4.500	104.639	104.639	104.439	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%	>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 LLPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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.: 2/24/2022
45 Day Lock Exp.: 3/11/2022
60 Day Lock Exp.: 3/28/2022

W. Rate Sheet Dated: 1/25/2022

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	98.313	98.313	98.035	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	98.063	98.063	97.785	2.750	N/A	N/A	N/A	3.000	97.694	97.567	97.416	3.125	98.669	98.669	98.450	2.875	N/A	N/A	N/A
3.125	98.669	98.669	98.450	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.669	99.669	99.450	2.875	N/A	N/A	N/A	3.125	98.103	98.001	97.884	3.250	99.342	99.342	99.125	2.990	N/A	N/A	N/A
3.250	99.342	99.342	99.125	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	99.108	99.108	98.891	2.990	N/A	N/A	N/A	3.250	98.598	98.494	98.381	3.375	100.248	100.248	100.032	3.000	N/A	N/A	N/A
3.375	100.248	100.248	100.032	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	100.014	100.014	99.798	3.000	N/A	N/A	N/A	3.375	99.504	99.399	99.288	3.500	100.805	100.805	100.590	3.125	N/A	N/A	N/A
3.500	100.805	100.805	100.590	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.571	100.571	100.356	3.125	N/A	N/A	N/A	3.500	100.061	99.956	99.846	3.625	101.296	101.296	101.081	3.250	N/A	N/A	N/A
3.625	101.296	101.296	101.081	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	101.062	101.062	100.849	3.250	N/A	N/A	N/A	3.625	100.553	100.448	100.340	3.750	101.761	101.761	101.510	3.375	N/A	N/A	N/A
3.750	101.761	101.761	101.510	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	101.205	101.205	100.954	3.375	N/A	N/A	N/A	3.750	99.896	99.783	99.645	3.875	102.287	102.287	102.037	3.500	N/A	N/A	N/A
3.875	102.287	102.287	102.037	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.731	101.731	101.481	3.500	N/A	N/A	N/A	3.875	100.422	100.309	100.172	3.990	102.565	102.565	102.315	3.625	N/A	N/A	N/A
3.990	102.565	102.565	102.315	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	102.009	102.009	101.759	3.625	N/A	N/A	N/A	3.990	100.700	100.585	100.450	4.000	102.665	102.665	102.415	3.750	N/A	N/A	N/A
4.000	102.665	102.665	102.415	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	102.109	102.109	101.859	3.750	N/A	N/A	N/A	4.000	100.800	100.685	100.550	4.125	103.049	103.049	102.800	3.875	N/A	N/A	N/A
4.125	103.049	103.049	102.800	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.493	102.493	102.244	3.875	N/A	N/A	N/A	4.125	101.184	101.068	100.935	4.250	103.365	103.365	103.106	3.990	N/A	N/A	N/A
4.250	103.365	103.365	103.106	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.403	101.403	101.144	3.990	N/A	N/A	N/A	4.250	100.450	100.306	100.191	4.375	103.744	103.744	103.489	4.000	N/A	N/A	N/A
4.375	103.744	103.744	103.489	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.782	101.782	101.527	4.000	N/A	N/A	N/A	4.375	100.830	100.688	100.575	4.500	104.130	104.130	103.881	4.125	N/A	N/A	N/A
4.500	104.130	104.130	103.881	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.170	102.170	101.921	4.125	N/A	N/A	N/A	4.500	101.215	101.075	100.966	4.625	104.539	104.539	104.298	4.250	N/A	N/A	N/A
4.625	104.539	104.539	104.298	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.577	102.577	102.336	4.250	N/A	N/A	N/A	4.625	101.964	101.824	101.723	4.750	104.769	104.769	104.504	4.375	N/A	N/A	N/A
4.750	104.769	104.769	104.504	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.811	102.811	102.561	4.375	N/A	N/A	N/A	4.750	101.613	101.501	101.348	4.875	105.124	105.124	104.864	4.500	N/A	N/A	N/A
4.875	105.124	105.124	104.864	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.536	102.536	102.276	4.500	N/A	N/A	N/A	4.875	101.968	101.856	101.708	4.990	105.296	105.296	105.041	4.625	N/A	N/A	N/A
4.990	105.296	105.296	105.041	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.710	102.710	102.455	4.625	N/A	N/A	N/A	4.990	102.139	102.027	101.884	5.000	105.396	105.396	105.141	4.750	N/A	N/A	N/A
5.000	105.396	105.396	105.141	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.810	102.810	102.555	4.750	N/A	N/A	N/A	5.000	102.239	102.127	101.984								
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	3.000	99.204	99.204	98.951	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.219	99.219	99.017	2.500	98.673	98.573	98.471	2.875	N/A	N/A	N/A	3.000	99.204	99.204	98.951
2.875	N/A	N/A	N/A	3.125	99.895	99.895	99.613	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.725	99.725	99.523	2.625	99.101	99.001	98.899	2.990	N/A	N/A	N/A	3.125	100.616	100.616	100.334
2.990	N/A	N/A	N/A	3.250	100.616	100.616	100.334	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.226	100.226	100.024	2.750	99.039	98.939	98.837	3.000	N/A	N/A	N/A	3.375	101.443	101.443	101.162
3.000	N/A	N/A	N/A	3.375	101.443	101.443	101.162	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.704	100.704	100.502	2.875	99.517	99.417	99.315	3.125	N/A	N/A	N/A	3.500	101.930	101.930	101.651
3.125	N/A	N/A	N/A	3.500	101.930	101.930	101.651	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.982	100.982	100.782	2.990	99.795	99.695	99.595	3.250	N/A	N/A	N/A	3.625	102.252	102.252	101.973
3.250	N/A	N/A	N/A	3.625	102.252	102.252	101.973	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.082	101.082	100.882	3.000	99.895	99.795	99.695	3.375	N/A	N/A	N/A	3.750	102.771	102.771	102.492
3.375	N/A	N/A	N/A	3.750	102.771	102.771	102.492	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.453	101.453	101.251	3.125	101.020	100.920	100.788	3.500	N/A	N/A	N/A	3.875	102.740	102.740	102.461
3.500	N/A	N/A	N/A	3.875	102.740	102.740	102.461	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.878	101.878	101.678	3.250	100.054	99.954	99.824	3.625	N/A	N/A	N/A	3.990	102.950	102.950	102.671
3.625	N/A	N/A	N/A	3.990	102.950	102.950	102.671	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.425	102.425	102.225	3.375	100.602	100.502	100.373	3.750	N/A	N/A	N/A	4.000	103.050	103.050	102.771
3.750	N/A	N/A	N/A	4.000	103.050	103.050	102.771	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.783	102.783	102.583	3.500	100.960	100.860	100.731	3.875	N/A	N/A	N/A	4.125	103.095	103.095	102.816
3.875	N/A	N/A	N/A	4.125	103.095	103.095	102.816	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.592	102.592	102.392	3.625	101.154	101.054	100.925	3.990	N/A	N/A	N/A	4.250	103.397	103.397	103.118
3.990	N/A	N/A	N/A	4.250	103.397	103.397	103.118	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.935	102.935	102.735	3.750	101.008	100.908	100.808	4.000	N/A	N/A	N/A	4.375	103.733	103.733	103.454
4.000	N/A	N/A	N/A	4.375	103.733	103.733	103.454	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.082	103.082	102.882	3.875	101.155	101.055	100.955	4.125	N/A	N/A	N/A	4.500	104.065	104.065	103.786
4.125	N/A	N/A	N/A	4.500	104.065	104.065	103.786	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.349	103.349	103.149	3.990	101.422	101.322	101.222	4.250	N/A	N/A	N/A	4.625	104.649	104.649	104.370
4.250	N/A	N/A	N/A	4.625	104.649	104.649	104.370	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.449	103.449	103.249	4.000	101.522	101.422	101.322	4.375	N/A	N/A	N/A	4.750	105.658	105.658	105.379
4.375	N/A	N/A	N/A	4.750	105.658	105.658	105.379	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.654	103.654	103.454	4.125	101.904	101.804	101.704	4.500	N/A	N/A	N/A	4.875	105.992	105.992	105.713
4.500	N/A	N/A	N/A	4.875	105.992	105.992	105.713	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.902	103.902	103.702	4.250	102.104	102.004	101.904	4.625	N/A	N/A	N/A	4.990	106.110	106.110	105.831
4.625	N/A	N/A	N/A	4.990	106.110	106.110	105.831	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.179	104.179	103.979	4.375	102.104	102.004	101.904	4.750	N/A	N/A	N/A	5.000	106.210	106.210	



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.:

2/24/2022

45 Day Lock Exp.:

3/11/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/25/2022

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	98.313	98.313	98.035	3.000	98.063	98.063	97.785	3.000	99.204	99.204	98.951	2.500	99.219	99.219	99.017	2.500	99.383	99.383	99.181
3.125	98.669	98.669	98.450	3.125	99.669	99.669	99.450	3.125	99.895	99.895	99.613	2.625	99.725	99.725	99.523	2.625	99.753	99.753	99.551
3.250	99.342	99.342	99.125	3.250	99.108	99.108	98.891	3.250	100.616	100.616	100.334	2.750	100.226	100.226	100.024	2.750	99.152	99.152	98.950
3.375	100.248	100.248	100.032	3.375	100.014	100.014	99.798	3.375	101.443	101.443	101.162	2.875	100.704	100.704	100.502	2.875	99.630	99.630	99.428
3.500	100.805	100.805	100.590	3.500	100.571	100.571	100.356	3.500	101.930	101.930	101.651	2.990	100.982	100.982	100.782	2.990	99.908	99.908	99.708
3.625	101.296	101.296	101.083	3.625	101.062	101.062	100.849	3.625	102.252	102.252	101.973	3.000	101.082	101.082	100.882	3.000	100.008	100.008	99.808
3.750	101.761	101.761	101.510	3.750	101.205	101.205	100.954	3.750	102.271	102.271	101.939	3.125	101.453	101.453	101.221	3.125	100.815	100.815	100.583
3.875	102.287	102.287	102.037	3.875	101.731	101.731	101.481	3.875	102.740	102.740	102.410	3.250	101.878	101.878	101.648	3.250	99.492	99.492	99.262
3.990	102.565	102.565	102.315	3.990	102.009	102.009	101.759	3.990	102.950	102.950	102.621	3.375	102.425	102.425	102.196	3.375	100.039	100.039	99.810
4.000	102.665	102.665	102.415	4.000	102.109	102.109	101.859	4.000	103.050	103.050	102.721	3.500	102.783	102.783	102.554	3.500	100.397	100.397	100.168
4.125	103.049	103.049	102.800	4.125	102.493	102.493	102.244	4.125	103.095	103.095	102.806	3.625	102.592	102.592	102.392	3.625	100.854	100.854	100.654
4.250	103.365	103.365	103.106	4.250	101.403	101.403	101.144	4.250	103.397	103.397	103.109	3.750	102.935	102.935	102.735	3.750	100.485	100.485	100.285
4.375	103.744	103.744	103.489	4.375	101.782	101.782	101.527	4.375	103.733	103.733	103.447	3.875	103.082	103.082	102.882	3.875	100.632	100.632	100.432
4.500	104.130	104.130	103.881	4.500	102.170	102.170	101.921	4.500	104.065	104.065	103.753	3.990	103.349	103.349	103.149	3.990	100.899	100.899	100.699
4.625	104.539	104.539	104.298	4.625	102.577	102.577	102.336	4.625	104.649	104.649	104.249	4.000	103.449	103.449	103.249	4.000	100.999	100.999	100.799
4.750	104.769	104.769	104.504	4.750	102.181	102.181	101.916	4.750	105.658	105.658	105.267	4.125	103.654	103.654	103.454	4.125	102.976	102.976	102.776
4.875	105.124	105.124	104.864	4.875	102.536	102.536	102.276	4.875	105.992	105.992	105.605	4.250	103.902	103.902	103.702	4.250	100.592	100.592	100.392
4.990	105.296	105.296	105.041	4.990	102.710	102.710	102.455	4.990	106.110	106.110	105.725	4.375	104.179	104.179	103.979	4.375	100.869	100.869	100.669
5.000	105.396	105.396	105.141	5.000	102.810	102.810	102.555	5.000	106.210	106.210	105.825	4.500	104.366	104.366	104.166	4.500	101.054	101.054	100.854

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.			
FHA ID# - 1358600006			



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.:

2/24/2022

45 Day Lock Exp.:

3/11/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/25/2022

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.:

2/24/2022

45 Day Lock Exp.:

3/11/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/25/2022

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	98.313	98.313	98.035	3.000	99.204	99.204	98.951	2.500	99.219	99.219	99.017	3.000	97.513	97.513	97.235	2.500	98.651	98.651	98.449
3.125	98.669	98.669	98.450	3.125	99.895	99.895	99.613	2.625	99.725	99.725	99.523	3.125	98.494	98.494	98.275	2.625	99.089	99.089	98.887
3.250	99.342	99.342	99.125	3.250	100.616	100.616	100.334	2.750	100.226	100.226	100.024	3.250	98.550	98.550	98.333	2.750	99.039	99.039	98.837
3.375	100.248	100.248	100.032	3.375	101.443	101.443	101.162	2.875	100.704	100.704	100.502	3.375	99.456	99.456	99.240	2.875	99.517	99.517	99.315
3.500	100.805	100.805	100.590	3.500	101.930	101.930	101.651	2.990	100.982	100.982	100.782	3.500	100.013	100.013	99.798	2.990	99.795	99.795	99.595
3.625	101.296	101.296	101.083	3.625	102.252	102.252	101.973	3.000	101.082	101.082	100.882	3.625	100.504	100.504	100.291	3.000	99.895	99.895	99.695
3.750	101.761	101.761	101.510	3.750	102.271	102.271	101.939	3.125	101.453	101.453	101.221	3.750	100.808	100.808	100.557	3.125	100.484	100.484	100.252
3.875	102.287	102.287	102.037	3.875	102.740	102.740	102.410	3.250	101.878	101.878	101.648	3.875	101.334	101.334	101.084	3.250	100.035	100.035	99.805
3.990	102.565	102.565	102.315	3.990	102.950	102.950	102.621	3.375	102.425	102.425	102.196	3.990	101.612	101.612	101.362	3.375	100.582	100.582	100.353
4.000	102.665	102.665	102.415	4.000	103.050	103.050	102.721	3.500	102.783	102.783	102.554	4.000	101.712	101.712	101.462	3.500	100.940	100.940	100.711
4.125	103.049	103.049	102.800	4.125	103.095	103.095	102.806	3.625	102.592	102.592	102.392	4.125	102.096	102.096	101.847	3.625	101.073	101.073	100.873
4.250	103.365	103.365	103.106	4.250	103.397	103.397	103.109	3.750	102.935	102.935	102.735	4.250	101.709	101.709	101.450	3.750	101.060	101.060	100.860
4.375	103.744	103.744	103.489	4.375	103.733	103.733	103.447	3.875	103.082	103.082	102.882	4.375	102.088	102.088	101.833	3.875	101.207	101.207	101.007
4.500	104.130	104.130	103.881	4.500	104.065	104.065	103.753	3.990	103.349	103.349	103.149	4.500	102.475	102.475	102.226	3.990	101.474	101.474	101.274
4.625	104.539	104.539	104.298	4.625	104.649	104.649	104.249	4.000	103.449	103.449	103.249	4.625	102.883	102.883	102.642	4.000	101.574	101.574	101.374
4.750	104.769	104.769	104.504	4.750	105.658	105.658	105.267	4.125	103.654	103.654	103.454	4.750	102.800	102.800	102.535	4.125	102.665	102.665	102.465
4.875	105.124	105.124	104.864	4.875	105.992	105.992	105.605	4.250	103.902	103.902	103.702	4.875	103.155	103.155	102.895	4.250	101.597	101.597	101.397
4.990	105.296	105.296	105.041	4.990	106.110	106.110	105.725	4.375	104.179	104.179	103.979	4.990	103.328	103.328	103.073	4.375	101.874	101.874	101.674
5.000	105.396	105.396	105.141	5.000	106.210	106.210	105.825	4.500	104.366	104.366	104.166	5.000	103.428	103.428	103.173	4.500	102.060	102.060	101.860

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.:

2/24/2022

45 Day Lock Exp.:

3/11/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/25/2022

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)