

W. Rate Sheet Dated: 1/26/2022

Release Time: 4:40 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.420	98.420	98.029	2.750	97.991	97.991	97.600	1.875	94.321	94.321	94.008	3.125	99.114	99.114	98.814
2.875	98.687	98.687	98.296	2.875	98.220	98.220	97.829	2.000	94.557	94.557	94.244	3.250	99.470	99.470	99.170
3.000	98.940	98.940	98.550	3.000	98.432	98.432	98.041	2.125	94.793	94.793	94.480	3.375	99.472	99.472	99.172
3.125	99.189	99.189	98.798	3.125	98.633	98.633	98.242	2.250	96.136	96.136	95.722	3.500	99.561	99.561	99.261
3.250	100.260	100.260	99.807	3.250	99.795	99.795	99.342	2.375	96.362	96.362	95.948	3.625	99.650	99.650	99.350
3.375	100.410	100.410	99.957	3.375	99.886	99.886	99.432	2.500	96.584	96.584	96.170	Margin = 2.250		Index = 0.580	
3.500	100.655	100.655	100.201	3.500	100.066	100.066	99.613	2.625	96.794	96.794	96.380	30 Year OTC			
3.625	100.882	100.882	100.429	3.625	100.220	100.220	99.767	2.750	98.205	98.205	97.760	Rate	30 Day	45 Day	60 Day
3.750	101.267	101.267	100.861	3.750	100.778	100.778	100.371	2.875	98.421	98.421	97.976	4.000	99.419	99.419	98.919
3.875	101.391	101.391	100.985	3.875	100.866	100.866	100.460	3.000	98.621	98.621	98.175	4.125	99.613	99.613	99.113
4.000	101.594	101.594	101.188	4.000	101.019	101.019	100.613	3.125	98.809	98.809	98.364	4.375	100.340	100.340	99.840
4.125	101.788	101.788	101.381	4.125	101.080	101.080	100.673	3.250	99.763	99.763	99.463	4.500	100.478	100.478	99.978
4.250	102.415	102.415	102.190	4.250	101.972	101.972	101.747	3.375	99.941	99.941	99.641	4.625	100.642	100.642	100.142
4.375	102.515	102.515	102.290	4.375	102.019	102.019	101.794	3.500	100.109	100.109	99.809	4.875	101.588	101.588	101.088
4.500	102.653	102.653	102.428	4.500	102.145	102.145	101.920	3.625	100.251	100.251	99.951	5.000	101.761	101.761	101.261
4.625	102.817	102.817	102.592	4.625	102.253	102.253	102.028	3.750	99.849	99.849	99.549	5.125	101.896	101.896	101.396
4.750	103.723	103.723	103.498	4.750	103.364	103.364	103.139	3.875	100.042	100.042	99.742	5.500	103.544	103.544	103.044
4.875	103.763	103.763	103.538	4.875	103.411	103.411	103.186	4.000	100.184	100.184	99.884	5.625	103.679	103.679	103.179
6.250	106.000	106.000	105.800	6.250	102.744	102.744	102.544	4.125	100.254	100.254	99.954	6.250	102.328	102.328	101.828

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.520	98.420	98.420	98.029	2.750	97.816	97.716	97.716	97.325	1.875	96.451	96.351	96.351	96.038
2.875	98.787	98.687	98.687	98.296	2.875	98.045	97.945	97.945	97.554	2.000	96.687	96.587	96.587	96.274
3.000	99.040	98.940	98.940	98.550	3.000	98.257	98.157	98.157	97.766	2.125	96.923	96.823	96.823	96.510
3.125	99.289	99.189	99.189	98.798	3.125	98.458	98.358	98.358	97.967	2.250	98.266	98.166	98.166	97.752
3.250	100.360	100.260	100.260	99.807	3.250	99.595	99.495	99.495	99.042	2.375	98.492	98.392	98.392	97.978
3.375	100.610	100.510	100.510	100.057	3.375	99.786	99.686	99.686	99.232	2.500	98.714	98.614	98.614	98.200
3.500	100.855	100.755	100.755	100.301	3.500	99.966	99.866	99.866	99.413	2.625	98.924	98.824	98.824	98.410
3.625	101.082	100.982	100.982	100.529	3.625	100.120	100.020	100.020	99.567	2.750	99.235	99.135	99.135	98.690
3.750	101.467	101.367	101.367	100.961	3.750	100.978	100.878	100.878	100.471	2.875	99.451	99.351	99.351	98.906
3.875	101.691	101.591	101.591	101.185	3.875	101.166	101.066	101.066	100.660	3.000	99.651	99.551	99.551	99.105
4.000	101.894	101.794	101.794	101.388	4.000	101.319	101.219	101.219	100.813	3.125	99.839	99.739	99.739	99.294
4.125	102.088	101.988	101.988	101.581	4.125	101.380	101.280	101.280	100.873	3.250	101.393	101.293	101.293	100.993
4.250	102.615	102.515	102.515	102.290	4.250	102.172	102.072	102.072	101.847	3.375	101.571	101.471	101.471	101.171

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

> 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	96.669	96.669	96.169	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.863	96.863	96.363	4.750	101.000	101.000	100.500
3.875	96.802	96.802	96.302	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	96.600	96.600	96.100					4.500	97.728	97.728	97.228	Rate	30 Day	45 Day	60 Day
4.125	96.406	96.406	95.906					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	98.838	98.838	98.338	6.250	105.750	105.750	105.250
4.375	98.053	98.053	97.553					5.000	99.011	99.011	98.511	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	97.916	97.916	97.416					5.125	99.146	99.146	98.646				
4.625	97.752	97.752	97.252					5.500	100.794	100.794	100.294				
4.750	99.758	99.758	99.258					5.625	100.929	100.929	100.429				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.578	99.578	99.078				

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/25/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/26/2022

Release Time: 4:40 pm 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	96.754	96.754	96.309	3.500	99.311	99.311	99.011
3.250	99.547	99.547	99.094	3.250	99.182	99.182	98.729	2.875	96.970	96.970	96.525	3.625	99.400	99.400	99.100
3.375	99.798	99.798	99.345	3.375	99.373	99.373	98.920	3.000	97.169	97.169	96.724	Margin = 2.250		Index = .580	
3.500	100.042	100.042	99.589	3.500	99.553	99.553	99.100	3.125	97.358	97.358	96.913	30 Year OTC			
3.625	100.269	100.269	99.816	3.625	99.708	99.708	99.255	3.250	98.568	98.568	98.268	Rate	30 Day	45 Day	60 Day
3.750	100.517	100.517	100.111	3.750	100.128	100.128	99.722	3.375	98.746	98.746	98.446	3.250	99.547	99.547	99.047
3.875	100.741	100.741	100.335	3.875	100.316	100.316	99.910	3.500	98.914	98.914	98.614	3.375	99.798	99.798	99.298
4.000	100.944	100.944	100.538	4.000	100.469	100.469	100.063	3.625	99.056	99.056	98.756	3.500	100.042	100.042	99.542
4.125	101.138	101.138	100.732	4.125	100.530	100.530	100.124	3.750	99.154	99.154	98.854	3.625	100.269	100.269	99.769
4.250	101.103	101.103	100.878	4.250	100.759	100.759	100.534	3.875	N/A	N/A	N/A	3.750	100.517	100.517	100.017
4.375	101.303	101.303	101.078	4.375	100.906	100.906	100.681	4.000	N/A	N/A	N/A	3.875	100.741	100.741	100.241
4.500	101.440	101.440	101.215	4.500	101.032	101.032	100.807	4.125	N/A	N/A	N/A	4.000	100.944	100.944	100.444
4.625	101.604	101.604	101.379	4.625	101.141	101.141	100.916	4.250	N/A	N/A	N/A	4.125	101.138	101.138	100.638
4.750	100.723	100.723	100.498	4.750	100.464	100.464	100.239	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	99.647	99.547	99.547	99.094	3.250	99.282	99.182	99.182	98.729	2.750	99.010	98.910	98.910	98.465
3.375	99.898	99.798	99.798	99.345	3.375	99.473	99.373	99.373	98.920	2.875	99.226	99.126	99.126	98.681
3.500	100.142	100.042	100.042	99.589	3.500	99.653	99.553	99.553	99.100	3.000	99.426	99.326	99.326	98.881
3.625	100.369	100.269	100.269	99.816	3.625	99.808	99.708	99.708	99.255	3.125	99.614	99.514	99.514	99.069
3.750	100.617	100.517	100.517	100.111	3.750	100.228	100.128	100.128	99.722	3.250	100.980	100.880	100.880	100.580
3.875	100.841	100.741	100.741	100.335	3.875	100.416	100.316	100.316	99.910	3.375	101.158	101.058	101.058	100.758
4.000	101.044	100.944	100.944	100.538	4.000	100.569	100.469	100.469	100.063	3.500	101.326	101.226	101.226	100.926
4.125	101.238	101.138	101.138	100.732	4.125	100.630	100.530	100.530	100.124	3.625	101.468	101.368	101.368	101.068
4.250	101.203	101.103	101.103	100.878	4.250	100.859	100.759	100.759	100.534	3.750	101.129	101.029	101.029	100.729

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.: 2/25/2022

45 Day Lock Exp.: 3/14/2022

60 Day Lock Exp.: 3/28/2022

W. Rate Sheet Dated: 1/26/2022

Release Time: 4:40 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.323	97.323	97.123	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	97.866	97.866	97.666	2.000	N/A	N/A	N/A	3.000	97.267	97.150	97.053
3.125	97.791	97.791	97.591	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.455	98.455	98.255	2.125	N/A	N/A	N/A	3.125	97.735	97.618	97.521
3.250	98.460	98.460	98.260	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.129	99.129	98.929	2.250	N/A	N/A	N/A	3.250	98.390	98.256	98.137
3.375	99.354	99.354	99.154	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	99.969	99.969	99.769	2.375	N/A	N/A	N/A	3.375	99.284	99.150	99.031
3.500	99.853	99.853	99.653	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.343	100.343	100.143	2.500	N/A	N/A	N/A	3.500	99.783	99.649	99.530
3.625	100.392	100.392	100.192	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.651	100.651	100.451	2.625	N/A	N/A	N/A	3.625	100.544	100.377	100.232
3.750	101.080	101.080	100.880	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.268	101.268	101.068	2.750	N/A	N/A	N/A	3.750	101.232	101.065	100.920
3.875	101.590	101.590	101.390	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.719	101.719	101.519	2.875	N/A	N/A	N/A	3.875	101.742	101.575	101.430
3.990	101.833	101.833	101.633	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	101.889	101.889	101.689	2.990	N/A	N/A	N/A	3.990	101.985	101.818	101.673
4.000	101.933	101.933	101.733	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	101.989	101.989	101.789	3.000	N/A	N/A	N/A	4.000	102.085	101.918	101.773
4.125	102.349	102.349	102.149	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.127	102.127	101.927	3.125	N/A	N/A	N/A	4.125	102.481	102.289	102.141
4.250	102.858	102.858	102.658	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.504	101.504	101.304	3.250	N/A	N/A	N/A	4.250	102.990	102.798	102.650
4.375	103.254	103.254	103.054	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	101.900	101.900	101.700	3.375	N/A	N/A	N/A	4.375	103.386	103.194	103.046
4.500	103.620	103.620	103.420	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.164	102.164	101.964	3.500	N/A	N/A	N/A	4.500	103.751	103.558	103.411
4.625	103.869	103.869	103.669	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.326	102.326	102.126	3.625	N/A	N/A	N/A	4.625	104.001	103.809	103.661
4.750	104.156	104.156	103.956	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.052	102.052	101.852	3.750	N/A	N/A	N/A	4.750	104.316	104.126	104.116
4.875	104.561	104.561	104.361	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.452	102.452	102.252	3.875	N/A	N/A	N/A	4.875	104.721	104.521	104.521
4.990	104.786	104.786	104.586	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.591	102.591	102.391	3.990	N/A	N/A	N/A	4.990	104.946	104.846	104.746
5.000	104.886	104.886	104.686	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	102.691	102.691	102.491	4.000	N/A	N/A	N/A	5.000	105.046	104.946	104.846
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	98.410	98.410	98.210	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.660	98.660	98.460	2.500	98.572	98.455	98.347
2.875	N/A	N/A	N/A	3.125	99.275	99.275	99.075	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.221	99.221	99.021	2.625	99.133	99.016	98.908
2.990	N/A	N/A	N/A	3.250	99.960	99.960	99.760	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.742	99.742	99.542	2.750	99.654	99.537	99.429
3.000	N/A	N/A	N/A	3.375	100.796	100.796	100.596	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.157	100.157	99.957	2.875	100.069	99.952	99.844
3.125	N/A	N/A	N/A	3.500	101.263	101.263	101.063	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.531	100.531	100.331	2.990	100.515	100.373	100.245
3.250	N/A	N/A	N/A	3.625	101.673	101.673	101.473	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.631	100.631	100.431	3.000	100.615	100.473	100.345
3.375	N/A	N/A	N/A	3.750	101.667	101.667	101.467	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.132	101.132	100.932	3.125	101.155	101.013	100.853
3.500	N/A	N/A	N/A	3.875	102.175	102.175	101.975	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.585	101.585	101.385	3.250	101.609	101.467	101.307
3.625	N/A	N/A	N/A	3.990	102.385	102.385	102.185	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.172	102.172	101.972	3.375	102.196	102.054	101.894
3.750	N/A	N/A	N/A	4.000	102.485	102.485	102.285	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.520	102.520	102.320	3.500	102.543	102.401	102.241
3.875	N/A	N/A	N/A	4.125	102.786	102.786	102.586	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.953	102.953	102.753	3.625	102.977	102.835	102.675
3.990	N/A	N/A	N/A	4.250	103.045	103.045	102.845	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.239	103.239	103.039	3.750	103.083	102.949	102.797
4.000	N/A	N/A	N/A	4.375	103.437	103.437	103.237	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.693	103.693	103.493	3.875	103.538	103.404	103.252
4.125	N/A	N/A	N/A	4.500	103.781	103.781	103.572	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.058	104.058	103.858	3.990	103.902	103.768	103.616
4.250	N/A	N/A	N/A	4.625	104.026	104.026	103.817	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.158	104.158	103.958	4.000	104.002	103.868	103.716
4.375	N/A	N/A	N/A	4.750	104.176	104.176	103.976	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.562	104.562	104.362	4.125	104.406	104.272	104.120
4.500	N/A	N/A	N/A	4.875	104.579	104.579	104.379	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.993	103.993	103.793	4.250	103.886	103.786	103.659
4.625	N/A	N/A	N/A	4.990	104.785	104.785	104.585	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.284	104.284	104.084	4.375	104.177	104.077	103.950
4.750	N/A	N/A	N/A	5.000	104.885	104.885	104.685	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.367	104.367	104.167	4.500	104.260	104.160	104.033
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.650	98.650	98.450	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.834	99.834	99.634
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.074	99.074	98.874	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.303	100.303	100.103
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.438	99.438	99.238	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.492	100.492	100.292
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.726	99.726	99.526	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.907	100.907	100.707
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.955	99.955	99.755	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.281	101.281	101.081
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.055	100.055	99.855	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.381	101.381	101.181
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.393	100.393	100.193	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.805	101.805	101.605
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.703	100.703	100.503	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.811	101.811	101.611
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.164	101.164	100.964	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.399	102.399	102.199
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.397	101.397	101.197	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.746	102.746	102.546
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.696	101.696	101.496	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.179	103.179	102.979
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	10														



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.:

2/25/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/26/2022

Release Time: 4:40 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.323	97.323	97.123	3.000	97.866	97.866	97.666	3.000	98.410	98.410	98.210	2.500	98.660	98.660	98.460	2.500	98.650	98.650	98.450
3.125	97.791	97.791	97.591	3.125	98.455	98.455	98.255	3.125	99.275	99.275	99.075	2.625	99.221	99.221	99.021	2.625	99.074	99.074	98.874
3.250	98.460	98.460	98.260	3.250	99.129	99.129	98.929	3.250	99.960	99.960	99.760	2.750	99.742	99.742	99.542	2.750	99.438	99.438	99.238
3.375	99.354	99.354	99.154	3.375	99.969	99.969	99.769	3.375	100.796	100.796	100.596	2.875	100.157	100.157	99.957	2.875	99.726	99.726	99.526
3.500	99.853	99.853	99.653	3.500	100.343	100.343	100.143	3.500	101.263	101.263	101.063	2.990	100.531	100.531	100.331	2.990	99.955	99.955	99.755
3.625	100.392	100.392	100.192	3.625	100.651	100.651	100.451	3.625	101.673	101.673	101.473	3.000	100.631	100.631	100.431	3.000	100.055	100.055	99.855
3.750	101.080	101.080	100.880	3.750	101.268	101.268	101.068	3.750	101.667	101.667	101.467	3.125	101.132	101.132	100.932	3.125	100.393	100.393	100.193
3.875	101.590	101.590	101.390	3.875	101.719	101.719	101.519	3.875	102.175	102.175	101.975	3.250	101.585	101.585	101.385	3.250	100.703	100.703	100.503
3.990	101.833	101.833	101.633	3.990	101.889	101.889	101.689	3.990	102.385	102.385	102.185	3.375	102.172	102.172	101.972	3.375	101.164	101.164	100.964
4.000	101.933	101.933	101.733	4.000	101.989	101.989	101.789	4.000	102.485	102.485	102.285	3.500	102.520	102.520	102.320	3.500	101.397	101.397	101.197
4.125	102.349	102.349	102.149	4.125	102.127	102.127	101.927	4.125	102.786	102.786	102.586	3.625	102.953	102.953	102.753	3.625	101.696	101.696	101.496
4.250	102.858	102.858	102.658	4.250	101.504	101.504	101.304	4.250	103.045	103.045	102.836	3.750	103.239	103.239	103.039	3.750	101.332	101.332	101.132
4.375	103.254	103.254	103.054	4.375	101.900	101.900	101.700	4.375	103.437	103.437	103.228	3.875	103.693	103.693	103.493	3.875	101.644	101.644	101.444
4.500	103.620	103.620	103.420	4.500	102.164	102.164	101.964	4.500	103.781	103.781	103.572	3.990	104.058	104.058	103.858	3.990	101.869	101.869	101.669
4.625	103.869	103.869	103.669	4.625	102.326	102.326	102.126	4.625	104.026	104.026	103.817	4.000	104.158	104.158	103.958	4.000	101.969	101.969	101.769
4.750	104.156	104.156	103.956	4.750	102.052	102.052	101.852	4.750	104.176	104.176	103.976	4.125	104.562	104.562	104.362	4.125	102.251	102.251	102.051
4.875	104.561	104.561	104.361	4.875	102.452	102.452	102.252	4.875	104.579	104.579	104.379	4.250	103.993	103.993	103.793	4.250	101.621	101.621	101.421
4.990	104.786	104.786	104.586	4.990	102.591	102.591	102.391	4.990	104.785	104.785	104.585	4.375	104.284	104.284	104.084	4.375	101.823	101.823	101.623
5.000	104.886	104.886	104.686	5.000	102.691	102.691	102.491	5.000	104.885	104.885	104.685	4.500	104.367	104.367	104.167	4.500	101.882	101.882	101.682

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

30 Day Lock Exp.: 2/25/2022
45 Day Lock Exp.: 3/14/2022
60 Day Lock Exp.: 3/28/2022

W. Rate Sheet Dated: 1/26/2022

Release Time: 4:40 pm 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	97.415	97.415	97.141	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.265	95.265	94.991	2.750	N/A	N/A	N/A	3.000	96.796	96.675	96.522
3.125	97.787	97.787	97.577	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	95.637	95.637	95.427	2.875	N/A	N/A	N/A	3.125	97.221	97.121	97.011
3.250	98.492	98.492	98.285	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.342	96.342	96.135	2.990	N/A	N/A	N/A	3.250	97.748	97.648	97.541
3.375	99.430	99.430	99.222	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.280	97.280	97.072	3.000	N/A	N/A	N/A	3.375	98.686	98.586	98.478
3.500	100.012	100.012	99.807	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	97.862	97.862	97.657	3.125	N/A	N/A	N/A	3.500	99.268	99.168	99.063
3.625	100.526	100.526	100.318	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.376	98.376	98.168	3.250	N/A	N/A	N/A	3.625	99.783	99.683	99.575
3.750	101.086	101.086	100.825	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	98.936	98.936	98.725	3.375	N/A	N/A	N/A	3.750	99.221	99.088	98.960
3.875	101.639	101.639	101.379	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.489	99.489	99.229	3.500	N/A	N/A	N/A	3.875	99.774	99.640	99.514
3.990	101.940	101.940	101.680	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	99.790	99.790	99.530	3.625	N/A	N/A	N/A	3.990	100.075	99.941	99.815
4.000	102.040	102.040	101.780	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	99.890	99.890	99.630	3.750	N/A	N/A	N/A	4.000	100.175	100.041	99.915
4.125	102.456	102.456	102.192	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	100.306	100.306	100.042	3.875	N/A	N/A	N/A	4.125	100.591	100.456	100.327
4.250	103.126	103.126	102.860	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	100.976	100.976	100.710	3.990	N/A	N/A	N/A	4.250	100.211	100.054	99.945
4.375	103.533	103.533	103.269	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.383	101.383	101.119	4.000	N/A	N/A	N/A	4.375	100.619	100.463	100.355
4.500	103.954	103.954	103.694	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.804	101.804	101.544	4.125	N/A	N/A	N/A	4.500	101.039	100.884	100.779
4.625	104.401	104.401	104.149	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.251	102.251	101.999	4.250	N/A	N/A	N/A	4.625	101.826	101.673	101.574
4.750	104.589	104.589	104.389	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.439	102.439	102.239	4.375	N/A	N/A	N/A	4.750	101.433	101.333	101.233
4.875	104.973	104.973	104.773	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.823	102.823	102.623	4.500	N/A	N/A	N/A	4.875	101.817	101.717	101.617
4.990	105.169	105.169	104.969	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	103.019	103.019	102.819	4.625	N/A	N/A	N/A	4.990	102.012	101.912	101.812
5.000	105.269	105.269	105.069	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	103.119	103.119	102.919	4.750	N/A	N/A	N/A	5.000	102.112	102.012	101.912
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	98.335	98.335	98.087	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.678	98.678	98.478	2.500	98.132	98.032	97.932
2.875	N/A	N/A	N/A	3.125	98.960	98.960	98.706	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.198	99.198	98.998	2.625	98.574	98.474	98.374
2.990	N/A	N/A	N/A	3.250	99.705	99.705	99.442	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.711	99.711	99.511	2.750	98.524	98.424	98.324
3.000	N/A	N/A	N/A	3.375	100.553	100.553	100.292	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.203	100.203	100.003	2.875	99.016	98.916	98.816
3.125	N/A	N/A	N/A	3.500	101.063	101.063	100.801	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.496	100.496	100.296	2.990	99.309	99.209	99.109
3.250	N/A	N/A	N/A	3.625	101.394	101.394	101.133	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.596	100.596	100.396	3.000	99.409	99.309	99.209
3.375	N/A	N/A	N/A	3.750	101.530	101.530	101.265	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.050	101.050	100.839	3.125	100.617	100.517	100.406
3.500	N/A	N/A	N/A	3.875	102.019	102.019	101.694	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.487	101.487	101.277	3.250	99.663	99.563	99.453
3.625	N/A	N/A	N/A	3.990	102.242	102.242	101.920	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.048	102.048	101.839	3.375	100.225	100.125	100.016
3.750	N/A	N/A	N/A	4.000	102.342	102.342	102.020	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.421	102.421	102.210	3.500	100.598	100.498	100.387
3.875	N/A	N/A	N/A	4.125	102.856	102.856	102.546	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.739	102.739	102.539	3.625	101.726	101.616	101.526
3.990	N/A	N/A	N/A	4.250	103.171	103.171	102.860	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.098	103.098	102.898	3.750	101.171	101.061	100.971
4.000	N/A	N/A	N/A	4.375	103.524	103.524	103.214	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.252	103.252	103.052	3.875	101.325	101.215	101.125
4.125	N/A	N/A	N/A	4.500	103.879	103.879	103.539	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.536	103.536	103.336	3.990	101.609	101.499	101.409
4.250	N/A	N/A	N/A	4.625	104.484	104.484	104.135	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.636	103.636	103.436	4.000	101.709	101.599	101.509
4.375	N/A	N/A	N/A	4.750	105.540	105.540	105.198	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.491	103.491	103.285	4.125	101.741	101.608	101.535
4.500	N/A	N/A	N/A	4.875	105.890	105.890	105.551	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.753	103.753	103.548	4.250	101.504	101.372	101.299
4.625	N/A	N/A	N/A	4.990	106.016	106.016	105.678	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.049	104.049	103.848	4.375	101.800	101.668	101.599
4.750	N/A	N/A	N/A	5.000	106.116	106.116	105.778	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.257	104.257	104.057	4.500	102.008	101.875	101.808



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/25/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/26/2022

Release Time: 4:40 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.415	97.415	97.141	3.000	95.265	95.265	94.991	3.000	98.335	98.335	98.087	2.500	98.678	98.678	98.478	2.500	96.478	96.478	96.278
3.125	97.787	97.787	97.577	3.125	95.637	95.637	95.427	3.125	98.960	98.960	98.706	2.625	99.198	99.198	98.998	2.625	96.998	96.998	96.798
3.250	98.492	98.492	98.285	3.250	96.342	96.342	96.135	3.250	99.705	99.705	99.442	2.750	99.711	99.711	99.511	2.750	97.511	97.511	97.311
3.375	99.430	99.430	99.222	3.375	97.280	97.280	97.072	3.375	100.553	100.553	100.292	2.875	100.203	100.203	100.003	2.875	98.003	98.003	97.803
3.500	100.012	100.012	99.807	3.500	97.862	97.862	97.657	3.500	101.063	101.063	100.801	2.990	100.496	100.496	100.296	2.990	98.296	98.296	98.096
3.625	100.526	100.526	100.318	3.625	98.376	98.376	98.168	3.625	101.394	101.394	101.133	3.000	100.596	100.596	100.396	3.000	98.396	98.396	98.196
3.750	101.086	101.086	100.825	3.750	98.936	98.936	98.675	3.750	101.530	101.530	101.205	3.125	101.050	101.050	100.839	3.125	98.850	98.850	98.639
3.875	101.639	101.639	101.379	3.875	99.489	99.489	99.229	3.875	102.019	102.019	101.694	3.250	101.487	101.487	101.277	3.250	99.287	99.287	99.077
3.990	101.940	101.940	101.680	3.990	99.790	99.790	99.530	3.990	102.242	102.242	101.920	3.375	102.048	102.048	101.839	3.375	99.848	99.848	99.639
4.000	102.040	102.040	101.780	4.000	99.890	99.890	99.630	4.000	102.342	102.342	102.020	3.500	102.421	102.421	102.210	3.500	100.221	100.221	100.010
4.125	102.456	102.456	102.192	4.125	100.306	100.306	100.042	4.125	102.856	102.856	102.546	3.625	102.739	102.739	102.539	3.625	100.539	100.539	100.339
4.250	103.126	103.126	102.860	4.250	100.976	100.976	100.710	4.250	103.171	103.171	102.860	3.750	103.098	103.098	102.898	3.750	100.898	100.898	100.698
4.375	103.533	103.533	103.269	4.375	101.383	101.383	101.119	4.375	103.524	103.524	103.214	3.875	103.252	103.252	103.052	3.875	101.052	101.052	100.852
4.500	103.954	103.954	103.694	4.500	101.804	101.804	101.544	4.500	103.879	103.879	103.539	3.990	103.536	103.536	103.336	3.990	101.336	101.336	101.136
4.625	104.401	104.401	104.149	4.625	102.251	102.251	101.999	4.625	104.484	104.484	104.135	4.000	103.636	103.636	103.436	4.000	101.436	101.436	101.236
4.750	104.589	104.589	104.389	4.750	102.439	102.439	102.239	4.750	105.540	105.540	105.198	4.125	103.491	103.491	103.285	4.125	101.291	101.291	101.085
4.875	104.973	104.973	104.773	4.875	102.823	102.823	102.623	4.875	105.890	105.890	105.551	4.250	103.753	103.753	103.548	4.250	101.553	101.553	101.348
4.990	105.169	105.169	104.969	4.990	103.019	103.019	102.819	4.990	106.016	106.016	105.678	4.375	104.049	104.049	103.848	4.375	101.849	101.849	101.648
5.000	105.269	105.269	105.069	5.000	103.119	103.119	102.919	5.000	106.116	106.116	105.778	4.500	104.257	104.257	104.057	4.500	102.057	102.057	101.857

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
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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	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 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.:

2/25/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/26/2022

Release Time: 4:40 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.415	97.415	97.141	3.000	98.335	98.335	98.087	2.500	98.678	98.678	98.478	3.000	95.665	95.665	95.391	2.500	96.928	96.928	96.728
3.125	97.787	97.787	97.577	3.125	98.960	98.960	98.706	2.625	99.198	99.198	98.998	3.125	96.037	96.037	95.827	2.625	97.448	97.448	97.248
3.250	98.492	98.492	98.285	3.250	99.705	99.705	99.442	2.750	99.711	99.711	99.511	3.250	96.742	96.742	96.535	2.750	97.961	97.961	97.761
3.375	99.430	99.430	99.222	3.375	100.553	100.553	100.292	2.875	100.203	100.203	100.003	3.375	97.680	97.680	97.472	2.875	98.453	98.453	98.253
3.500	100.012	100.012	99.807	3.500	101.063	101.063	100.801	2.990	100.496	100.496	100.296	3.500	98.262	98.262	98.057	2.990	98.746	98.746	98.546
3.625	100.526	100.526	100.318	3.625	101.394	101.394	101.133	3.000	100.596	100.596	100.396	3.625	98.776	98.776	98.568	3.000	98.846	98.846	98.646
3.750	101.086	101.086	100.825	3.750	101.530	101.530	101.205	3.125	101.050	101.050	100.839	3.750	99.336	99.336	99.075	3.125	99.300	99.300	99.089
3.875	101.639	101.639	101.379	3.875	102.019	102.019	101.694	3.250	101.487	101.487	101.277	3.875	99.889	99.889	99.629	3.250	99.737	99.737	99.527
3.990	101.940	101.940	101.680	3.990	102.242	102.242	101.920	3.375	102.048	102.048	101.839	3.990	100.190	100.190	99.930	3.375	100.298	100.298	100.089
4.000	102.040	102.040	101.780	4.000	102.342	102.342	102.020	3.500	102.421	102.421	102.210	4.000	100.290	100.290	100.030	3.500	100.671	100.671	100.460
4.125	102.456	102.456	102.192	4.125	102.856	102.856	102.546	3.625	102.739	102.739	102.539	4.125	100.706	100.706	100.442	3.625	100.989	100.989	100.789
4.250	103.126	103.126	102.860	4.250	103.171	103.171	102.860	3.750	103.098	103.098	102.898	4.250	101.376	101.376	101.110	3.750	101.348	101.348	101.148
4.375	103.533	103.533	103.269	4.375	103.524	103.524	103.214	3.875	103.252	103.252	103.052	4.375	101.783	101.783	101.519	3.875	101.502	101.502	101.302
4.500	103.954	103.954	103.694	4.500	103.879	103.879	103.539	3.990	103.536	103.536	103.336	4.500	102.204	102.204	101.944	3.990	101.786	101.786	101.586
4.625	104.401	104.401	104.149	4.625	104.484	104.484	104.135	4.000	103.636	103.636	103.436	4.625	102.651	102.651	102.399	4.000	101.886	101.886	101.686
4.750	104.589	104.589	104.389	4.750	105.540	105.540	105.198	4.125	103.491	103.491	103.285	4.750	102.839	102.839	102.639	4.125	101.741	101.741	101.535
4.875	104.973	104.973	104.773	4.875	105.890	105.890	105.551	4.250	103.753	103.753	103.548	4.875	103.223	103.223	103.023	4.250	102.003	102.003	101.798
4.990	105.169	105.169	104.969	4.990	106.016	106.016	105.678	4.375	104.049	104.049	103.848	4.990	103.419	103.419	103.219	4.375	102.299	102.299	102.098
5.000	105.269	105.269	105.069	5.000	106.116	106.116	105.778	4.500	104.257	104.257	104.057	5.000	103.519	103.519	103.319	4.500	102.507	102.507	102.307

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.:

2/25/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/26/2022

Release Time: 4:40 pm 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)