



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: 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	99.311	99.311	98.920	2.750	98.882	98.882	98.491	1.875	94.915	94.915	94.587	3.125	99.114	99.114	98.814
2.875	99.578	99.578	99.187	2.875	99.110	99.110	98.720	2.000	95.151	95.151	94.822	3.250	99.470	99.470	99.170
3.000	99.831	99.831	99.440	3.000	99.322	99.322	98.932	2.125	95.386	95.386	95.058	3.375	99.472	99.472	99.172
3.125	100.080	100.080	99.689	3.125	99.523	99.523	99.133	2.250	96.706	96.706	96.284	3.500	99.561	99.561	99.261
3.250	100.979	100.979	100.526	3.250	100.513	100.513	100.060	2.375	96.932	96.932	96.510	3.625	99.650	99.650	99.350
3.375	101.129	101.129	100.676	3.375	100.604	100.604	100.151	2.500	97.154	97.154	96.732	Margin = 2.250		Index = 0.580	
3.500	101.373	101.373	100.920	3.500	100.784	100.784	100.331	2.625	97.365	97.365	96.943	30 Year OTC			
3.625	101.600	101.600	101.147	3.625	100.939	100.939	100.486	2.750	98.678	98.678	98.232	Rate	30 Day	45 Day	60 Day
3.750	101.736	101.736	101.314	3.750	101.246	101.246	100.825	2.875	98.894	98.894	98.448	4.000	99.888	99.888	99.388
3.875	101.860	101.860	101.438	3.875	101.335	101.335	100.913	3.000	99.093	99.093	98.648	4.125	100.081	100.081	99.581
4.000	102.063	102.063	101.641	4.000	101.488	101.488	101.066	3.125	99.282	99.282	98.836	4.375	100.653	100.653	100.153
4.125	102.256	102.256	101.834	4.125	101.548	101.548	101.126	3.250	99.919	99.919	99.619	4.500	100.790	100.790	100.290
4.250	102.728	102.728	102.493	4.250	102.284	102.284	102.050	3.375	100.097	100.097	99.797	4.625	100.954	100.954	100.454
4.375	102.828	102.828	102.593	4.375	102.331	102.331	102.097	3.500	100.265	100.265	99.965	4.875	101.104	101.104	100.604
4.500	102.965	102.965	102.731	4.500	102.457	102.457	102.223	3.625	100.407	100.407	100.107	5.000	101.276	101.276	100.776
4.625	103.129	103.129	102.895	4.625	102.566	102.566	102.331	3.750	100.052	100.052	99.752	5.125	101.412	101.412	100.912
4.750	103.239	103.239	103.039	4.750	102.880	102.880	102.680	3.875	100.245	100.245	99.945	5.500	102.262	102.262	101.762
4.875	103.279	103.279	103.079	4.875	102.927	102.927	102.727	4.000	100.387	100.387	100.087	5.625	102.398	102.398	101.898
6.250	106.000	106.000	105.800	6.250	102.635	102.635	102.435	4.125	100.457	100.457	100.157	6.250	102.219	102.219	101.719

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	99.411	99.311	99.311	98.920	2.750	98.707	98.607	98.607	98.216	1.875	97.045	96.945	96.945	96.617	
2.875	99.678	99.578	99.578	99.187	2.875	98.935	98.835	98.835	98.445	2.000	97.281	97.181	97.181	96.852	
3.000	99.931	99.831	99.831	99.440	3.000	99.147	99.047	99.047	98.657	2.125	97.516	97.416	97.416	97.088	
3.125	100.180	100.080	100.080	99.689	3.125	99.348	99.248	99.248	98.858	2.250	98.836	98.736	98.736	98.314	
3.250	101.079	100.979	100.979	100.526	3.250	100.313	100.213	100.213	99.760	2.375	99.062	98.962	98.962	98.540	
3.375	101.329	101.229	101.229	100.776	3.375	100.404	100.404	100.404	99.951	2.500	99.284	99.184	99.184	98.762	
3.500	101.573	101.473	101.473	101.020	3.500	100.684	100.584	100.584	100.131	2.625	99.495	99.395	99.395	98.973	
3.625	101.800	101.700	101.700	101.247	3.625	100.839	100.739	100.739	100.286	2.750	99.708	99.608	99.608	99.162	
3.750	101.936	101.836	101.836	101.414	3.750	101.446	101.346	101.346	100.925	2.875	99.924	99.824	99.824	99.378	
3.875	102.160	102.060	102.060	101.638	3.875	101.635	101.535	101.535	101.113	3.000	100.123	100.023	100.023	99.578	
4.000	102.363	102.263	102.263	101.841	4.000	101.788	101.688	101.688	101.266	3.125	100.312	100.212	100.212	99.766	
4.125	102.556	102.456	102.456	102.034	4.125	101.848	101.748	101.748	101.326	3.250	101.549	101.449	101.449	101.149	
4.250	102.928	102.828	102.828	102.593	4.250	102.484	102.384	102.384	102.150	3.375	101.727	101.627	101.627	101.327	

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	97.138	97.138	96.638	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.331	97.331	96.831	4.750	101.000	101.000	100.500
3.875	97.271	97.271	96.771	5.250	103.750	103.750	103.500	4.375	97.903	97.903	97.403	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.068	97.068	96.568					4.500	98.040	98.040	97.540	Rate	30 Day	45 Day	60 Day
4.125	96.875	96.875	96.375					4.625	98.204	98.204	97.704	5.750	103.750	103.750	103.250
4.250	98.566	98.566	98.066					4.875	98.354	98.354	97.854	6.250	105.750	105.750	105.250
4.375	98.366	98.366	97.866					5.000	98.526	98.526	98.026		DPA Advantage Adjustment		
4.500	98.229	98.229	97.729					5.125	98.662	98.662	98.162		203(k) / 203(k)s		-1.000
4.625	98.064	98.064	97.564					5.500	99.512	99.512	99.012		203(k) & 203(k)s are Borrower Paid only		
4.750	99.274	99.274	98.774					5.625	99.648	99.648	99.148				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.469	99.469	98.969				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					

W. Rate Sheet Dated: 1/26/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.864	98.864	98.564
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.220	99.220	98.920
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.222	99.222	98.922
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	97.226	97.226	96.781	3.500	99.311	99.311	99.011
3.250	100.391	100.391	99.938	3.250	100.026	100.026	99.573	2.875	97.442	97.442	96.997	3.625	99.400	99.400	99.100
3.375	100.641	100.641	100.188	3.375	100.217	100.217	99.764	3.000	97.642	97.642	97.197	Margin = 2.250		Index = .580	
3.500	100.886	100.886	100.433	3.500	100.397	100.397	99.944	3.125	97.830	97.830	97.385	30 Year OTC			
3.625	101.113	101.113	100.660	3.625	100.551	100.551	100.098	3.250	98.724	98.724	98.424	Rate	30 Day	45 Day	60 Day
3.750	101.298	101.298	100.876	3.750	100.909	100.909	100.487	3.375	98.902	98.902	98.602	3.250	100.391	100.391	99.891
3.875	101.523	101.523	101.101	3.875	101.098	101.098	100.676	3.500	99.070	99.070	98.770	3.375	100.641	100.641	100.141
4.000	101.725	101.725	101.303	4.000	101.251	101.251	100.829	3.625	99.212	99.212	98.912	3.500	100.886	100.886	100.386
4.125	101.919	101.919	101.497	4.125	101.311	101.311	100.889	3.750	99.357	99.357	99.057	3.625	101.113	101.113	100.613
4.250	101.415	101.415	101.181	4.250	101.072	101.072	100.838	3.875	N/A	N/A	N/A	3.750	101.298	101.298	100.798
4.375	101.615	101.615	101.381	4.375	101.219	101.219	100.985	4.000	N/A	N/A	N/A	3.875	101.523	101.523	101.023
4.500	101.753	101.753	101.519	4.500	101.345	101.345	101.111	4.125	N/A	N/A	N/A	4.000	101.725	101.725	101.225
4.625	101.917	101.917	101.683	4.625	101.453	101.453	101.219	4.250	N/A	N/A	N/A	4.125	101.919	101.919	101.419
4.750	100.239	100.239	100.039	4.750	99.980	99.980	99.780	4.375	N/A	N/A	N/A	4.250	101.415	101.415	100.915
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	100.491	100.391	100.391	99.938	3.250	100.126	100.026	100.026	99.573	2.750	99.483	99.383	99.383	98.938
3.375	100.741	100.641	100.641	100.188	3.375	100.317	100.217	100.217	99.764	2.875	99.699	99.599	99.599	99.154
3.500	100.986	100.886	100.886	100.433	3.500	100.497	100.397	100.397	99.944	3.000	99.898	99.798	99.798	99.353
3.625	101.213	101.113	101.113	100.660	3.625	100.651	100.551	100.551	100.098	3.125	100.087	99.987	99.987	99.542
3.750	101.398	101.298	101.298	100.876	3.750	101.009	100.909	100.909	100.487	3.250	101.261	101.161	101.161	100.861
3.875	101.623	101.523	101.523	101.101	3.875	101.198	101.098	101.098	100.676	3.375	101.440	101.340	101.340	101.040
4.000	101.825	101.725	101.725	101.303	4.000	101.351	101.251	101.251	100.829	3.500	101.607	101.507	101.507	101.207
4.125	102.019	101.919	101.919	101.497	4.125	101.411	101.311	101.311	100.889	3.625	101.749	101.649	101.649	101.349
4.250	101.515	101.415	101.415	101.181	4.250	101.172	101.072	101.072	100.838	3.750	101.644	101.544	101.544	101.244

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

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

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

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

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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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: 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	98.041	98.041	97.841	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.585	98.585	98.385	2.000	N/A	N/A	N/A	3.000	97.992	97.883	97.788
3.125	98.510	98.510	98.310	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	99.142	99.142	98.942	2.125	N/A	N/A	N/A	3.125	98.460	98.351	98.256
3.250	99.148	99.148	98.948	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.817	99.817	99.617	2.250	N/A	N/A	N/A	3.250	99.078	98.944	98.825
3.375	100.041	100.041	99.841	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.656	100.656	100.456	2.375	N/A	N/A	N/A	3.375	99.971	99.837	99.718
3.500	100.540	100.540	100.340	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	101.031	101.031	100.831	2.500	N/A	N/A	N/A	3.500	100.470	100.336	100.217
3.625	101.111	101.111	100.911	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.307	101.307	101.107	2.625	N/A	N/A	N/A	3.625	101.232	101.065	100.920
3.750	101.799	101.799	101.599	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.924	101.924	101.724	2.750	N/A	N/A	N/A	3.750	101.919	101.752	101.607
3.875	102.309	102.309	102.109	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.376	102.376	102.176	2.875	N/A	N/A	N/A	3.875	102.429	102.262	102.117
3.990	102.552	102.552	102.352	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.546	102.546	102.346	2.990	N/A	N/A	N/A	3.990	102.672	102.505	102.360
4.000	102.652	102.652	102.452	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.646	102.646	102.446	3.000	N/A	N/A	N/A	4.000	102.772	102.605	102.460
4.125	103.006	103.006	102.806	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.783	102.783	102.583	3.125	N/A	N/A	N/A	4.125	103.168	102.976	102.828
4.250	103.515	103.515	103.315	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.160	102.160	101.960	3.250	N/A	N/A	N/A	4.250	103.677	103.485	103.337
4.375	103.910	103.910	103.710	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.557	102.557	102.357	3.375	N/A	N/A	N/A	4.375	104.073	103.881	103.733
4.500	104.276	104.276	104.076	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.821	102.821	102.621	3.500	N/A	N/A	N/A	4.500	104.439	104.246	104.099
4.625	104.525	104.525	104.325	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.983	102.983	102.783	3.625	N/A	N/A	N/A	4.625	104.688	104.496	104.348
4.750	104.937	104.937	104.737	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.708	102.708	102.508	3.750	N/A	N/A	N/A	4.750	105.003	104.903	104.803
4.875	105.342	105.342	105.142	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	103.108	103.108	102.908	3.875	N/A	N/A	N/A	4.875	105.408	105.308	105.208
4.990	105.567	105.567	105.367	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.247	103.247	103.047	3.990	N/A	N/A	N/A	4.990	105.634	105.534	105.434
5.000	105.667	105.667	105.467	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.347	103.347	103.147	4.000	N/A	N/A	N/A	5.000	105.734	105.634	105.534
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	99.161	99.161	98.961	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	99.082	99.082	98.882	2.500	98.994	98.877	98.769
2.875	N/A	N/A	N/A	3.125	100.072	100.072	99.872	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.643	99.643	99.443	2.625	99.555	99.438	99.330
2.990	N/A	N/A	N/A	3.250	100.757	100.757	100.557	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	100.164	100.164	99.964	2.750	100.076	99.959	99.851
3.000	N/A	N/A	N/A	3.375	101.593	101.593	101.393	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.579	100.579	100.379	2.875	100.491	100.374	100.266
3.125	N/A	N/A	N/A	3.500	102.060	102.060	101.860	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.953	100.953	100.753	2.990	100.881	100.752	100.640
3.250	N/A	N/A	N/A	3.625	102.469	102.469	102.269	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.053	101.053	100.853	3.000	100.981	100.852	100.740
3.375	N/A	N/A	N/A	3.750	102.324	102.324	102.124	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.491	101.491	101.291	3.125	101.515	101.373	101.228
3.500	N/A	N/A	N/A	3.875	102.831	102.831	102.631	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.945	101.945	101.745	3.250	101.968	101.826	101.666
3.625	N/A	N/A	N/A	3.990	103.041	103.041	102.841	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.532	102.532	102.332	3.375	102.555	102.413	102.253
3.750	N/A	N/A	N/A	4.000	103.141	103.141	102.941	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.879	102.879	102.679	3.500	102.903	102.761	102.601
3.875	N/A	N/A	N/A	4.125	103.443	103.443	103.243	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.313	103.313	103.113	3.625	103.336	103.194	103.034
3.990	N/A	N/A	N/A	4.250	103.702	103.702	103.493	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.567	103.567	103.367	3.750	103.420	103.303	103.166
4.000	N/A	N/A	N/A	4.375	104.093	104.093	103.884	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	104.021	104.021	103.821	3.875	103.875	103.758	103.621
4.125	N/A	N/A	N/A	4.500	104.437	104.437	104.228	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.386	104.386	104.186	3.990	104.239	104.122	103.985
4.250	N/A	N/A	N/A	4.625	104.682	104.682	104.473	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.486	104.486	104.286	4.000	104.339	104.222	104.085
4.375	N/A	N/A	N/A	4.750	104.832	104.832	104.632	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.890	104.890	104.690	4.125	104.743	104.626	104.489
4.500	N/A	N/A	N/A	4.875	105.235	105.235	105.035	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.321	104.321	104.121	4.250	104.214	104.114	103.987
4.625	N/A	N/A	N/A	4.990	105.442	105.442	105.242	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.612	104.612	104.412	4.375	104.506	104.406	104.279
4.750	N/A	N/A	N/A	5.000	105.542	105.542	105.342	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.695	104.695	104.495	4.500	104.588	104.488	104.361
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	99.071	99.071	98.871	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	100.255	100.255	100.055
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.495	99.495	99.295	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.725	100.725	100.525
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.859	99.859	99.659	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.820	100.820	100.620
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.148	100.148	99.948	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.235	101.235	101.035
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.377	100.377	100.177	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.610	101.610	101.410
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.477	100.477	100.277	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.710	101.710	101.510
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.775	100.775	100.575	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.133	102.133	101.933
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.063	101.063	100.863	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.171	102.171	101.971
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.523	101.523	101.323	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.758	102.758	102.558
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.756	101.756	101.556	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.105	103.105	102.905
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.055	102.055	101.855	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.539	103.539	103.339
3.250	N/A	N/A	N/A	3.250																			



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: 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	98.041	98.041	97.841	3.000	98.585	98.585	98.385	3.000	99.161	99.161	98.961	2.500	99.082	99.082	98.882	2.500	99.071	99.071	98.871
3.125	98.510	98.510	98.310	3.125	99.142	99.142	98.942	3.125	100.072	100.072	99.872	2.625	99.643	99.643	99.443	2.625	99.495	99.495	99.295
3.250	99.148	99.148	98.948	3.250	99.817	99.817	99.617	3.250	100.757	100.757	100.557	2.750	100.164	100.164	99.964	2.750	99.859	99.859	99.659
3.375	100.041	100.041	99.841	3.375	100.656	100.656	100.456	3.375	101.593	101.593	101.393	2.875	100.579	100.579	100.379	2.875	100.148	100.148	99.948
3.500	100.540	100.540	100.340	3.500	101.031	101.031	100.831	3.500	102.060	102.060	101.860	2.990	100.953	100.953	100.753	2.990	100.377	100.377	100.177
3.625	101.111	101.111	100.911	3.625	101.307	101.307	101.107	3.625	102.469	102.469	102.269	3.000	101.053	101.053	100.853	3.000	100.477	100.477	100.277
3.750	101.799	101.799	101.599	3.750	101.924	101.924	101.724	3.750	102.324	102.324	102.124	3.125	101.491	101.491	101.291	3.125	100.775	100.775	100.575
3.875	102.309	102.309	102.109	3.875	102.376	102.376	102.176	3.875	102.831	102.831	102.631	3.250	101.945	101.945	101.745	3.250	101.063	101.063	100.863
3.990	102.552	102.552	102.352	3.990	102.546	102.546	102.346	3.990	103.041	103.041	102.841	3.375	102.532	102.532	102.332	3.375	101.523	101.523	101.323
4.000	102.652	102.652	102.452	4.000	102.646	102.646	102.446	4.000	103.141	103.141	102.941	3.500	102.879	102.879	102.679	3.500	101.756	101.756	101.556
4.125	103.006	103.006	102.806	4.125	102.783	102.783	102.583	4.125	103.443	103.443	103.243	3.625	103.313	103.313	103.113	3.625	102.055	102.055	101.855
4.250	103.515	103.515	103.315	4.250	102.160	102.160	101.960	4.250	103.702	103.702	103.493	3.750	103.567	103.567	103.367	3.750	101.660	101.660	101.460
4.375	103.910	103.910	103.710	4.375	102.557	102.557	102.357	4.375	104.093	104.093	103.884	3.875	104.021	104.021	103.821	3.875	101.972	101.972	101.772
4.500	104.276	104.276	104.076	4.500	102.821	102.821	102.621	4.500	104.437	104.437	104.228	3.990	104.386	104.386	104.186	3.990	102.197	102.197	101.997
4.625	104.525	104.525	104.325	4.625	102.983	102.983	102.783	4.625	104.682	104.682	104.473	4.000	104.486	104.486	104.286	4.000	102.297	102.297	102.097
4.750	104.937	104.937	104.737	4.750	102.708	102.708	102.508	4.750	104.832	104.832	104.632	4.125	104.890	104.890	104.690	4.125	102.579	102.579	102.379
4.875	105.342	105.342	105.142	4.875	103.108	103.108	102.908	4.875	105.235	105.235	105.035	4.250	104.321	104.321	104.121	4.250	101.949	101.949	101.749
4.990	105.567	105.567	105.367	4.990	103.247	103.247	103.047	4.990	105.442	105.442	105.242	4.375	104.612	104.612	104.412	4.375	102.151	102.151	101.951
5.000	105.667	105.667	105.467	5.000	103.347	103.347	103.147	5.000	105.542	105.542	105.342	4.500	104.695	104.695	104.495	4.500	102.210	102.210	102.010

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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.264	98.264	97.995	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.910	97.910	97.641	2.750	N/A	N/A	N/A	3.000	97.645	97.523	97.376
3.125	98.672	98.672	98.447	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.398	99.398	99.173	2.875	N/A	N/A	N/A	3.125	98.106	98.000	97.881
3.250	99.349	99.349	99.126	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	99.059	99.059	98.836	2.990	N/A	N/A	N/A	3.250	98.605	98.497	98.382
3.375	100.260	100.260	100.037	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.970	99.970	99.747	3.000	N/A	N/A	N/A	3.375	99.516	99.407	99.293
3.500	100.821	100.821	100.601	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.531	100.531	100.311	3.125	N/A	N/A	N/A	3.500	100.077	99.968	99.857
3.625	101.316	101.316	101.098	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	101.026	101.026	100.808	3.250	N/A	N/A	N/A	3.625	100.573	100.464	100.355
3.750	101.808	101.808	101.549	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	101.132	101.132	100.873	3.375	N/A	N/A	N/A	3.750	99.943	99.809	99.684
3.875	102.341	102.341	102.081	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.665	101.665	101.405	3.500	N/A	N/A	N/A	3.875	100.476	100.341	100.216
3.990	102.623	102.623	102.364	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.947	101.947	101.688	3.625	N/A	N/A	N/A	3.990	100.758	100.623	100.499
4.000	102.723	102.723	102.464	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	102.047	102.047	101.788	3.750	N/A	N/A	N/A	4.000	100.858	100.723	100.599
4.125	103.116	103.116	102.857	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.440	102.440	102.181	3.875	N/A	N/A	N/A	4.125	101.251	101.115	100.992
4.250	103.466	103.466	103.201	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.504	101.504	101.239	3.990	N/A	N/A	N/A	4.250	100.551	100.395	100.286
4.375	103.851	103.851	103.589	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.889	101.889	101.627	4.000	N/A	N/A	N/A	4.375	100.937	100.782	100.675
4.500	104.247	104.247	103.988	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.285	102.285	102.026	4.125	N/A	N/A	N/A	4.500	101.332	101.178	101.073
4.625	104.664	104.664	104.413	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.704	102.704	102.453	4.250	N/A	N/A	N/A	4.625	102.089	101.937	101.838
4.750	104.940	104.940	104.691	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.352	102.352	102.103	4.375	N/A	N/A	N/A	4.750	101.784	101.661	101.535
4.875	105.301	105.301	105.058	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.713	102.713	102.470	4.500	N/A	N/A	N/A	4.875	102.145	102.022	101.902
4.990	105.480	105.480	105.241	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.892	102.892	102.653	4.625	N/A	N/A	N/A	4.990	102.323	102.200	102.084
5.000	105.580	105.580	105.341	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.992	102.992	102.753	4.750	N/A	N/A	N/A	5.000	102.423	102.300	102.184
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	99.096	99.096	98.844	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.229	99.229	99.029	2.500	98.683	98.583	98.483
2.875	N/A	N/A	N/A	3.125	99.775	99.775	99.498	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.738	99.738	99.538	2.625	99.114	99.014	98.914
2.990	N/A	N/A	N/A	3.250	100.500	100.500	100.223	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.243	100.243	100.043	2.750	99.056	98.956	98.856
3.000	N/A	N/A	N/A	3.375	101.333	101.333	101.056	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.725	100.725	100.525	2.875	99.538	99.438	99.338
3.125	N/A	N/A	N/A	3.500	101.824	101.824	101.547	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.006	101.006	100.806	2.990	99.819	99.719	99.619
3.250	N/A	N/A	N/A	3.625	102.145	102.145	101.872	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.106	101.106	100.906	3.000	99.919	99.819	99.719
3.375	N/A	N/A	N/A	3.750	102.200	102.200	101.875	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.480	101.480	101.270	3.125	101.047	100.947	100.837
3.500	N/A	N/A	N/A	3.875	102.674	102.674	102.349	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.909	101.909	101.698	3.250	100.085	99.985	99.874
3.625	N/A	N/A	N/A	3.990	102.885	102.885	102.563	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.459	102.459	102.251	3.375	100.636	100.536	100.428
3.750	N/A	N/A	N/A	4.000	102.985	102.985	102.663	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.820	102.820	102.613	3.500	100.997	100.897	100.790
3.875	N/A	N/A	N/A	4.125	103.184	103.184	102.874	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.655	102.655	102.455	3.625	101.642	101.542	101.442
3.990	N/A	N/A	N/A	4.250	103.489	103.489	103.179	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.003	103.003	102.803	3.750	101.076	100.976	100.876
4.000	N/A	N/A	N/A	4.375	103.829	103.829	103.520	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.150	103.150	102.950	3.875	101.223	101.123	101.023
4.125	N/A	N/A	N/A	4.500	104.222	104.222	103.834	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.420	103.420	103.220	3.990	101.493	101.393	101.293
4.250	N/A	N/A	N/A	4.625	104.812	104.812	104.422	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.520	103.520	103.320	4.000	101.593	101.493	101.393
4.375	N/A	N/A	N/A	4.750	105.832	105.832	105.452	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	102.276	102.276	102.076	4.125	100.526	100.426	100.326
4.500	N/A	N/A	N/A	4.875	106.171	106.171	105.793	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	102.528	102.528	102.328	4.250	100.279	100.179	100.079
4.625	N/A	N/A	N/A	4.990	106.290	106.290	105.915	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.897	102.897	102.697	4.375	100.648	100.534	100.448
4.750	N/A	N/A	N/A	5.000	106.390	106.390	106.015	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.280	103.280	103.080	4.500	101.031	100.917	100.831

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.415	99.415	99.215	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.800	99.800	99.600	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.169	99.169	98.969	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.649	99.649	99.449	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.932	99.932	99.732	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.032	100.032	99.832	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.834	100.834	100.624	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.521	99.521	99.310	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.071	100.071	99.863	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.434	100.434	100.227	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.179	101.179	100.979	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.629	100.629	100.429	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	100.776	100.776	100.576	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	101.046	101.046	100.846	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	101.146	101.146	100.946	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	101.550	101.550	101.350	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.068	99.068	98.868	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.435	99.435	99.235	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	99.820	99.820	99.620	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/25/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/26/2022

Release Time: 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	98.264	98.264	97.995	3.000	97.910	97.910	97.641	3.000	99.096	99.096	98.844	2.500	99.229	99.229	99.029	2.500	99.415	99.415	99.215
3.125	98.672	98.672	98.447	3.125	99.398	99.398	99.173	3.125	99.775	99.775	99.498	2.625	99.738	99.738	99.538	2.625	99.800	99.800	99.600
3.250	99.349	99.349	99.126	3.250	99.059	99.059	98.836	3.250	100.500	100.500	100.223	2.750	100.243	100.243	100.043	2.750	99.169	99.169	98.969
3.375	100.260	100.260	100.037	3.375	99.970	99.970	99.747	3.375	101.333	101.333	101.056	2.875	100.725	100.725	100.525	2.875	99.649	99.649	99.449
3.500	100.821	100.821	100.601	3.500	100.531	100.531	100.311	3.500	101.824	101.824	101.547	2.990	101.006	101.006	100.806	2.990	99.932	99.932	99.732
3.625	101.316	101.316	101.098	3.625	101.026	101.026	100.808	3.625	102.145	102.145	101.872	3.000	101.106	101.106	100.906	3.000	100.032	100.032	99.832
3.750	101.808	101.808	101.549	3.750	101.132	101.132	100.873	3.750	102.200	102.200	101.875	3.125	101.480	101.480	101.270	3.125	100.834	100.834	100.624
3.875	102.341	102.341	102.081	3.875	101.665	101.665	101.405	3.875	102.674	102.674	102.349	3.250	101.909	101.909	101.698	3.250	99.521	99.521	99.310
3.990	102.623	102.623	102.364	3.990	101.947	101.947	101.688	3.990	102.885	102.885	102.563	3.375	102.459	102.459	102.251	3.375	100.071	100.071	99.863
4.000	102.723	102.723	102.464	4.000	102.047	102.047	101.788	4.000	102.985	102.985	102.663	3.500	102.820	102.820	102.613	3.500	100.434	100.434	100.227
4.125	103.116	103.116	102.857	4.125	102.440	102.440	102.181	4.125	103.184	103.184	102.874	3.625	102.655	102.655	102.455	3.625	101.179	101.179	100.979
4.250	103.466	103.466	103.201	4.250	101.504	101.504	101.239	4.250	103.489	103.489	103.179	3.750	103.003	103.003	102.803	3.750	100.629	100.629	100.429
4.375	103.851	103.851	103.589	4.375	101.889	101.889	101.627	4.375	103.829	103.829	103.520	3.875	103.150	103.150	102.950	3.875	100.776	100.776	100.576
4.500	104.247	104.247	103.988	4.500	102.285	102.285	102.026	4.500	104.222	104.222	103.834	3.990	103.420	103.420	103.220	3.990	101.046	101.046	100.846
4.625	104.664	104.664	104.413	4.625	102.704	102.704	102.453	4.625	104.812	104.812	104.422	4.000	103.520	103.520	103.320	4.000	101.146	101.146	100.946
4.750	104.940	104.940	104.691	4.750	102.352	102.352	102.103	4.750	105.832	105.832	105.452	4.125	102.276	102.276	102.076	4.125	101.550	101.550	101.350
4.875	105.301	105.301	105.058	4.875	102.713	102.713	102.470	4.875	106.171	106.171	105.793	4.250	102.528	102.528	102.328	4.250	99.068	99.068	98.868
4.990	105.480	105.480	105.241	4.990	102.892	102.892	102.653	4.990	106.290	106.290	105.915	4.375	102.897	102.897	102.697	4.375	99.435	99.435	99.235
5.000	105.580	105.580	105.341	5.000	102.992	102.992	102.753	5.000	106.390	106.390	106.015	4.500	103.280	103.280	103.080	4.500	99.820	99.820	99.620

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	N/A	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@afrown.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: 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 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: 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	98.264	98.264	97.995	3.000	99.096	99.096	98.844	2.500	99.229	99.229	99.029	3.000	97.412	97.412	97.143	2.500	98.672	98.672	98.472
3.125	98.672	98.672	98.447	3.125	99.775	99.775	99.498	2.625	99.738	99.738	99.538	3.125	98.360	98.360	98.135	2.625	99.119	99.119	98.919
3.250	99.349	99.349	99.126	3.250	100.500	100.500	100.223	2.750	100.243	100.243	100.043	3.250	98.529	98.529	98.306	2.750	99.056	99.056	98.856
3.375	100.260	100.260	100.037	3.375	101.333	101.333	101.056	2.875	100.725	100.725	100.525	3.375	99.440	99.440	99.217	2.875	99.537	99.537	99.337
3.500	100.821	100.821	100.601	3.500	101.824	101.824	101.547	2.990	101.006	101.006	100.806	3.500	100.001	100.001	99.781	2.990	99.819	99.819	99.619
3.625	101.316	101.316	101.098	3.625	102.145	102.145	101.872	3.000	101.106	101.106	100.906	3.625	100.496	100.496	100.278	3.000	99.919	99.919	99.719
3.750	101.808	101.808	101.549	3.750	102.200	102.200	101.875	3.125	101.480	101.480	101.270	3.750	100.795	100.795	100.536	3.125	100.507	100.507	100.297
3.875	102.341	102.341	102.081	3.875	102.674	102.674	102.349	3.250	101.909	101.909	101.698	3.875	101.328	101.328	101.068	3.250	100.065	100.065	99.854
3.990	102.623	102.623	102.364	3.990	102.885	102.885	102.563	3.375	102.459	102.459	102.251	3.990	101.610	101.610	101.351	3.375	100.615	100.615	100.407
4.000	102.723	102.723	102.464	4.000	102.985	102.985	102.663	3.500	102.820	102.820	102.613	4.000	101.710	101.710	101.451	3.500	100.977	100.977	100.770
4.125	103.116	103.116	102.857	4.125	103.184	103.184	102.874	3.625	102.655	102.655	102.455	4.125	102.103	102.103	101.844	3.625	101.267	101.267	101.067
4.250	103.466	103.466	103.201	4.250	103.489	103.489	103.179	3.750	103.003	103.003	102.803	4.250	101.810	101.810	101.545	3.750	101.166	101.166	100.966
4.375	103.851	103.851	103.589	4.375	103.829	103.829	103.520	3.875	103.150	103.150	102.950	4.375	102.195	102.195	101.933	3.875	101.313	101.313	101.113
4.500	104.247	104.247	103.988	4.500	104.222	104.222	103.834	3.990	103.420	103.420	103.220	4.500	102.591	102.591	102.332	3.990	101.583	101.583	101.383
4.625	104.664	104.664	104.413	4.625	104.812	104.812	104.422	4.000	103.520	103.520	103.320	4.625	103.009	103.009	102.758	4.000	101.683	101.683	101.483
4.750	104.940	104.940	104.691	4.750	105.832	105.832	105.452	4.125	102.276	102.276	102.076	4.750	102.971	102.971	102.722	4.125	101.263	101.263	101.063
4.875	105.301	105.301	105.058	4.875	106.171	106.171	105.793	4.250	102.528	102.528	102.328	4.875	103.332	103.332	103.089	4.250	100.148	100.148	99.948
4.990	105.480	105.480	105.241	4.990	106.290	106.290	105.915	4.375	102.897	102.897	102.697	4.990	103.511	103.511	103.272	4.375	100.516	100.516	100.316
5.000	105.580	105.580	105.341	5.000	106.390	106.390	106.015	4.500	103.280	103.280	103.080	5.000	103.611	103.611	103.372	4.500	100.900	100.900	100.700

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: 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)