



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.: 2/28/2022

45 Day Lock Exp.: 3/14/2022

60 Day Lock Exp.: 3/28/2022

W. Rate Sheet Dated: 1/27/2022

Release Time: 1:30 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	98.967	98.967	98.576	2.750	98.538	98.538	98.147	1.875	94.594	94.594	94.290	3.125	99.114	99.114	98.814
2.875	99.234	99.234	98.843	2.875	98.766	98.766	98.376	2.000	94.830	94.830	94.526	3.250	99.470	99.470	99.170
3.000	99.487	99.487	99.097	3.000	98.978	98.978	98.588	2.125	95.066	95.066	94.761	3.375	99.472	99.472	99.172
3.125	99.736	99.736	99.345	3.125	99.179	99.179	98.789	2.250	96.386	96.386	95.964	3.500	99.561	99.561	99.261
3.250	100.682	100.682	100.229	3.250	100.217	100.217	99.763	2.375	96.612	96.612	96.190	3.625	99.650	99.650	99.350
3.375	100.832	100.832	100.379	3.375	100.307	100.307	99.854	2.500	96.834	96.834	96.412	Margin = 2.250		Index = 0.580	
3.500	101.076	101.076	100.623	3.500	100.488	100.488	100.034	2.625	97.044	97.044	96.622	30 Year OTC			
3.625	101.304	101.304	100.850	3.625	100.642	100.642	100.189	2.750	98.361	98.361	97.916	Rate	30 Day	45 Day	60 Day
3.750	101.595	101.595	101.158	3.750	101.106	101.106	100.668	2.875	98.577	98.577	98.132	4.000	99.747	99.747	99.247
3.875	101.720	101.720	101.282	3.875	101.194	101.194	100.757	3.000	98.777	98.777	98.331	4.125	99.941	99.941	99.441
4.000	101.922	101.922	101.485	4.000	101.348	101.348	100.910	3.125	98.965	98.965	98.520	4.375	100.372	100.372	99.872
4.125	102.116	102.116	101.678	4.125	101.408	101.408	100.970	3.250	99.700	99.700	99.400	4.500	100.509	100.509	100.009
4.250	102.446	102.446	102.134	4.250	102.003	102.003	101.691	3.375	99.878	99.878	99.578	4.625	100.673	100.673	100.173
4.375	102.547	102.547	102.234	4.375	102.050	102.050	101.738	3.500	100.046	100.046	99.746	4.875	101.604	101.604	101.104
4.500	102.684	102.684	102.371	4.500	102.176	102.176	101.864	3.625	100.188	100.188	99.888	5.000	101.776	101.776	101.276
4.625	102.848	102.848	102.536	4.625	102.284	102.284	101.972	3.750	99.646	99.646	99.346	5.125	101.912	101.912	101.412
4.750	103.739	103.739	103.498	4.750	103.380	103.380	103.139	3.875	99.838	99.838	99.538	5.500	103.575	103.575	103.075
4.875	103.779	103.779	103.538	4.875	103.427	103.427	103.186	4.000	99.981	99.981	99.681	5.625	103.710	103.710	103.210
6.250	106.000	106.000	105.800	6.250	102.260	102.260	102.060	4.125	100.051	100.051	99.751	6.250	101.844	101.844	101.344

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	99.067	98.967	98.967	98.576	2.750	98.363	98.263	98.263	97.872	1.875	96.724	96.624	96.624	96.320	
2.875	99.334	99.234	99.234	98.843	2.875	98.591	98.491	98.491	98.101	2.000	96.960	96.860	96.860	96.556	
3.000	99.587	99.487	99.487	99.097	3.000	98.803	98.703	98.703	98.313	2.125	97.196	97.096	97.096	96.791	
3.125	99.836	99.736	99.736	99.345	3.125	99.004	98.904	98.904	98.514	2.250	98.516	98.416	98.416	97.994	
3.250	100.782	100.682	100.682	100.229	3.250	100.017	99.917	99.917	99.463	2.375	98.742	98.642	98.642	98.220	
3.375	101.032	100.932	100.932	100.479	3.375	100.207	100.107	100.107	99.654	2.500	98.964	98.864	98.864	98.442	
3.500	101.276	101.176	101.176	100.723	3.500	100.388	100.288	100.288	99.834	2.625	99.174	99.074	99.074	98.652	
3.625	101.504	101.404	101.404	100.950	3.625	100.542	100.442	100.442	99.989	2.750	99.391	99.291	99.291	98.846	
3.750	101.795	101.695	101.695	101.258	3.750	101.306	101.206	101.206	100.768	2.875	99.607	99.507	99.507	99.062	
3.875	102.020	101.920	101.920	101.482	3.875	101.494	101.394	101.394	100.957	3.000	99.807	99.707	99.707	99.261	
4.000	102.222	102.122	102.122	101.685	4.000	101.648	101.548	101.548	101.110	3.125	99.995	99.895	99.895	99.450	
4.125	102.416	102.316	102.316	101.878	4.125	101.708	101.608	101.608	101.170	3.250	101.330	101.230	101.230	100.930	
4.250	102.646	102.546	102.546	102.234	4.250	102.203	102.103	102.103	101.791	3.375	101.508	101.408	101.408	101.108	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.375	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.75-4.125	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.25-4.625	0.625	0.500	0.375	0.375	0.250	0.250	0.125	0.000
4.75-5.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	96.997	96.997	96.497	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.191	97.191	96.691	4.750	101.000	101.000	100.500
3.875	97.130	97.130	96.630	5.250	103.750	103.750	103.500	4.375	97.622	97.622	97.122	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.928	96.928	96.428					4.500	97.759	97.759	97.259	Rate	30 Day	45 Day	60 Day
4.125	96.734	96.734	96.234					4.625	97.923	97.923	97.423	5.750	103.750	103.750	103.250
4.250	98.285	98.285	97.785					4.875	98.854	98.854	98.354		DPA Advantage Adjustment		
4.375	98.085	98.085	97.585					5.000	99.026	99.026	98.526		203(k) / 203(k)s		-1.000
4.500	97.947	97.947	97.447					5.125	99.162	99.162	98.662		203(k) & 203(k)s are Borrower Paid		
4.625	97.783	97.783	97.283					5.500	100.825	100.825	100.325		only		
4.750	99.774	99.774	99.274					5.625	100.960	100.960	100.460				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.094	99.094	98.594				

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.:

2/28/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/27/2022

Release Time: 1:30 pm 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	96.910	96.910	96.465	3.500	99.311	99.311	99.011
3.250	99.969	99.969	99.516	3.250	99.604	99.604	99.151	2.875	97.126	97.126	96.681	3.625	99.400	99.400	99.100
3.375	100.219	100.219	99.766	3.375	99.795	99.795	99.342	3.000	97.326	97.326	96.881	Margin = 2.250		Index = .580	
3.500	100.464	100.464	100.011	3.500	99.975	99.975	99.522	3.125	97.514	97.514	97.069	30 Year OTC			
3.625	100.691	100.691	100.238	3.625	100.130	100.130	99.677	3.250	98.505	98.505	98.205	Rate	30 Day	45 Day	60 Day
3.750	100.845	100.845	100.408	3.750	100.456	100.456	100.019	3.375	98.683	98.683	98.383	3.250	99.969	99.969	99.469
3.875	101.070	101.070	100.633	3.875	100.644	100.644	100.207	3.500	98.851	98.851	98.551	3.375	100.219	100.219	99.719
4.000	101.272	101.272	100.835	4.000	100.798	100.798	100.361	3.625	98.993	98.993	98.693	3.500	100.464	100.464	99.964
4.125	101.466	101.466	101.029	4.125	100.858	100.858	100.421	3.750	98.951	98.951	98.651	3.625	100.691	100.691	100.191
4.250	101.134	101.134	100.822	4.250	100.791	100.791	100.479	3.875	N/A	N/A	N/A	3.750	100.845	100.845	100.345
4.375	101.334	101.334	101.022	4.375	100.938	100.938	100.626	4.000	N/A	N/A	N/A	3.875	101.070	101.070	100.570
4.500	101.471	101.471	101.159	4.500	101.064	101.064	100.752	4.125	N/A	N/A	N/A	4.000	101.272	101.272	100.772
4.625	101.636	101.636	101.324	4.625	101.172	101.172	100.860	4.250	N/A	N/A	N/A	4.125	101.466	101.466	100.966
4.750	100.739	100.739	100.498	4.750	100.480	100.480	100.239	4.375	N/A	N/A	N/A	4.250	101.134	101.134	100.634
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	100.069	99.969	99.969	99.516	3.250	99.704	99.604	99.604	99.151	2.750	99.166	99.066	99.066	98.621
3.375	100.319	100.219	100.219	99.766	3.375	99.895	99.795	99.795	99.342	2.875	99.382	99.282	99.282	98.837
3.500	100.564	100.464	100.464	100.011	3.500	100.075	99.975	99.975	99.522	3.000	99.582	99.482	99.482	99.037
3.625	100.791	100.691	100.691	100.238	3.625	100.230	100.130	100.130	99.677	3.125	99.770	99.670	99.670	99.225
3.750	100.945	100.845	100.845	100.408	3.750	100.556	100.456	100.456	100.019	3.250	100.918	100.818	100.818	100.518
3.875	101.170	101.070	101.070	100.633	3.875	100.744	100.644	100.644	100.207	3.375	101.096	100.996	100.996	100.696
4.000	101.372	101.272	101.272	100.835	4.000	100.898	100.798	100.798	100.361	3.500	101.264	101.164	101.164	100.864
4.125	101.566	101.466	101.466	101.029	4.125	100.958	100.858	100.858	100.421	3.625	101.406	101.306	101.306	101.006
4.250	101.234	101.134	101.134	100.822	4.250	100.891	100.791	100.791	100.479	3.750	100.926	100.826	100.826	100.526

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

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

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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
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.: 2/28/2022

45 Day Lock Exp.: 3/14/2022

60 Day Lock Exp.: 3/28/2022

W. Rate Sheet Dated: 1/27/2022

Release Time: 1:30 pm ET

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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	97.680	97.680	97.480	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.221	98.221	98.021	2.000	N/A	N/A	N/A	3.000	97.628	97.519	97.428
3.125	98.149	98.149	97.949	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.746	98.746	98.546	2.125	N/A	N/A	N/A	3.125	98.098	97.989	97.898
3.250	98.753	98.753	98.553	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.422	99.422	99.222	2.250	N/A	N/A	N/A	3.250	98.680	98.546	98.428
3.375	99.649	99.649	99.449	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.262	100.262	100.062	2.375	N/A	N/A	N/A	3.375	99.575	99.441	99.323
3.500	100.150	100.150	99.950	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.638	100.638	100.438	2.500	N/A	N/A	N/A	3.500	100.077	99.943	99.825
3.625	100.665	100.665	100.465	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.924	100.924	100.724	2.625	N/A	N/A	N/A	3.625	100.781	100.614	100.471
3.750	101.357	101.357	101.157	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.545	101.545	101.345	2.750	N/A	N/A	N/A	3.750	101.473	101.306	101.163
3.875	101.870	101.870	101.670	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.000	102.000	101.800	2.875	N/A	N/A	N/A	3.875	101.986	101.819	101.676
3.990	102.120	102.120	101.920	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.173	102.173	101.973	2.990	N/A	N/A	N/A	3.990	102.236	102.069	101.926
4.000	102.220	102.220	102.020	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.273	102.273	102.073	3.000	N/A	N/A	N/A	4.000	102.336	102.169	102.026
4.125	102.808	102.808	102.608	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.415	102.415	102.215	3.125	N/A	N/A	N/A	4.125	102.933	102.741	102.596
4.250	103.322	103.322	103.122	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.000	102.000	101.800	3.250	N/A	N/A	N/A	4.250	103.447	103.255	103.110
4.375	103.723	103.723	103.523	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.401	102.401	102.201	3.375	N/A	N/A	N/A	4.375	103.849	103.657	103.512
4.500	104.091	104.091	103.891	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.669	102.669	102.469	3.500	N/A	N/A	N/A	4.500	104.216	104.024	103.879
4.625	104.343	104.343	104.143	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.830	102.830	102.630	3.625	N/A	N/A	N/A	4.625	104.469	104.276	104.132
4.750	104.655	104.655	104.455	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.552	102.552	102.352	3.750	N/A	N/A	N/A	4.750	104.780	104.680	104.580
4.875	105.066	105.066	104.866	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.955	102.955	102.755	3.875	N/A	N/A	N/A	4.875	105.191	105.091	104.991
4.990	105.296	105.296	105.096	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.097	103.097	102.897	3.990	N/A	N/A	N/A	4.990	105.421	105.321	105.221
5.000	105.396	105.396	105.196	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.197	103.197	102.997	4.000	N/A	N/A	N/A	5.000	105.521	105.421	105.321
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	98.861	98.861	98.661	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.749	98.749	98.549	2.500	98.657	98.540	98.441
2.875	N/A	N/A	N/A	3.125	99.566	99.566	99.366	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.312	99.312	99.112	2.625	99.220	99.103	98.996
2.990	N/A	N/A	N/A	3.250	100.253	100.253	100.053	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.834	99.834	99.634	2.750	99.742	99.625	99.518
3.000	N/A	N/A	N/A	3.375	101.092	101.092	100.892	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.250	100.250	100.050	2.875	100.158	100.041	99.934
3.125	N/A	N/A	N/A	3.500	101.561	101.561	101.361	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.626	100.626	100.426	2.990	100.545	100.419	100.310
3.250	N/A	N/A	N/A	3.625	101.973	101.973	101.773	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.726	100.726	100.526	3.000	100.645	100.519	100.410
3.375	N/A	N/A	N/A	3.750	101.945	101.945	101.745	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.156	101.156	100.956	3.125	101.179	101.037	100.895
3.500	N/A	N/A	N/A	3.875	102.456	102.456	102.256	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.601	101.601	101.401	3.250	101.635	101.493	101.331
3.625	N/A	N/A	N/A	3.990	102.673	102.673	102.473	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.194	102.194	101.994	3.375	102.227	102.085	101.923
3.750	N/A	N/A	N/A	4.000	102.773	102.773	102.573	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.545	102.545	102.345	3.500	102.578	102.436	102.274
3.875	N/A	N/A	N/A	4.125	103.115	103.115	102.912	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.982	102.982	102.782	3.625	103.015	102.873	102.711
3.990	N/A	N/A	N/A	4.250	103.541	103.541	103.332	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.304	103.304	103.104	3.750	103.143	103.009	102.866
4.000	N/A	N/A	N/A	4.375	103.939	103.939	103.730	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.762	103.762	103.562	3.875	103.601	103.467	103.324
4.125	N/A	N/A	N/A	4.500	104.284	104.284	104.075	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.134	104.134	103.934	3.990	103.973	103.839	103.696
4.250	N/A	N/A	N/A	4.625	104.532	104.532	104.323	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.234	104.234	104.034	4.000	104.073	103.939	103.796
4.375	N/A	N/A	N/A	4.750	104.676	104.676	104.476	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.643	104.643	104.443	4.125	104.481	104.347	104.204
4.500	N/A	N/A	N/A	4.875	105.085	105.085	104.885	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.060	104.060	103.860	4.250	103.950	103.815	103.672
4.625	N/A	N/A	N/A	4.990	105.296	105.296	105.096	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.353	104.353	104.153	4.375	104.243	104.143	104.014
4.750	N/A	N/A	N/A	5.000	105.396	105.396	105.196	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.439	104.439	104.239	4.500	104.329	104.229	104.100
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	98.740	98.740	98.540	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.846	99.846	99.646
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.164	99.164	98.964	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.321	100.321	100.121
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.528	99.528	99.328	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.584	100.584	100.384
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.816	99.816	99.616	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.000	101.000	100.800
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.049	100.049	99.849	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.376	101.376	101.176
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.149	100.149	99.949	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.476	101.476	101.276
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.449	100.449	100.249	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.906	101.906	101.706
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.733	100.733	100.533	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.842	101.842	101.642
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.194	101.194	100.994	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.435	102.435	102.235
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.437	101.437	101.237	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.785	102.785	102.585
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.734	101.734	101.534	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.222	103.222	103.022
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750</															



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.:

2/28/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/27/2022

Release Time: 1:30 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	97.680	97.680	97.480	3.000	98.221	98.221	98.021	3.000	98.861	98.861	98.661	2.500	98.749	98.749	98.549	2.500	98.740	98.740	98.540
3.125	98.149	98.149	97.949	3.125	98.746	98.746	98.546	3.125	99.566	99.566	99.366	2.625	99.312	99.312	99.112	2.625	99.164	99.164	98.964
3.250	98.753	98.753	98.553	3.250	99.422	99.422	99.222	3.250	100.253	100.253	100.053	2.750	99.834	99.834	99.634	2.750	99.528	99.528	99.328
3.375	99.649	99.649	99.449	3.375	100.262	100.262	100.062	3.375	101.092	101.092	100.892	2.875	100.250	100.250	100.050	2.875	99.816	99.816	99.616
3.500	100.150	100.150	99.950	3.500	100.638	100.638	100.438	3.500	101.561	101.561	101.361	2.990	100.626	100.626	100.426	2.990	100.049	100.049	99.849
3.625	100.665	100.665	100.465	3.625	100.924	100.924	100.724	3.625	101.973	101.973	101.773	3.000	100.726	100.726	100.526	3.000	100.149	100.149	99.949
3.750	101.357	101.357	101.157	3.750	101.545	101.545	101.345	3.750	101.945	101.945	101.745	3.125	101.156	101.156	100.956	3.125	100.449	100.449	100.249
3.875	101.870	101.870	101.670	3.875	102.000	102.000	101.800	3.875	102.456	102.456	102.256	3.250	101.601	101.601	101.401	3.250	100.733	100.733	100.533
3.990	102.120	102.120	101.920	3.990	102.173	102.173	101.973	3.990	102.673	102.673	102.473	3.375	102.194	102.194	101.994	3.375	101.194	101.194	100.994
4.000	102.220	102.220	102.020	4.000	102.273	102.273	102.073	4.000	102.773	102.773	102.573	3.500	102.545	102.545	102.345	3.500	101.437	101.437	101.237
4.125	102.808	102.808	102.608	4.125	102.415	102.415	102.215	4.125	103.115	103.115	102.912	3.625	102.982	102.982	102.782	3.625	101.734	101.734	101.534
4.250	103.322	103.322	103.122	4.250	102.000	102.000	101.800	4.250	103.541	103.541	103.332	3.750	103.304	103.304	103.104	3.750	101.397	101.397	101.197
4.375	103.723	103.723	103.523	4.375	102.401	102.401	102.201	4.375	103.939	103.939	103.730	3.875	103.762	103.762	103.562	3.875	101.710	101.710	101.510
4.500	104.091	104.091	103.891	4.500	102.669	102.669	102.469	4.500	104.284	104.284	104.075	3.990	104.134	104.134	103.934	3.990	101.941	101.941	101.741
4.625	104.343	104.343	104.143	4.625	102.830	102.830	102.630	4.625	104.532	104.532	104.323	4.000	104.234	104.234	104.034	4.000	102.041	102.041	101.841
4.750	104.655	104.655	104.455	4.750	102.552	102.552	102.352	4.750	104.676	104.676	104.476	4.125	104.643	104.643	104.443	4.125	102.327	102.327	102.127
4.875	105.066	105.066	104.866	4.875	102.955	102.955	102.755	4.875	105.085	105.085	104.885	4.250	104.060	104.060	103.860	4.250	101.684	101.684	101.484
4.990	105.296	105.296	105.096	4.990	103.097	103.097	102.897	4.990	105.296	105.296	105.096	4.375	104.353	104.353	104.153	4.375	101.889	101.889	101.689
5.000	105.396	105.396	105.196	5.000	103.197	103.197	102.997	5.000	105.396	105.396	105.196	4.500	104.439	104.439	104.239	4.500	101.950	101.950	101.750

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LTPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
Tax Service Fee = \$70.00 (IA & ME exempt)	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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

W. Rate Sheet Dated: 1/27/2022

Release Time: 1:30 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	97.908	97.908	97.643	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.758	95.758	95.493	2.750	N/A	N/A	N/A	3.000	97.289	97.174	97.024
3.125	98.283	98.283	98.056	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.133	96.133	95.906	2.875	N/A	N/A	N/A	3.125	97.717	97.610	97.490
3.250	98.968	98.968	98.745	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.818	96.818	96.595	2.990	N/A	N/A	N/A	3.250	98.224	98.117	98.001
3.375	99.888	99.888	99.665	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.738	97.738	97.515	3.000	N/A	N/A	N/A	3.375	99.144	99.036	98.921
3.500	100.456	100.456	100.233	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.306	98.306	98.083	3.125	N/A	N/A	N/A	3.500	99.712	99.603	99.489
3.625	100.950	100.950	100.732	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.800	98.800	98.582	3.250	N/A	N/A	N/A	3.625	100.207	100.099	99.989
3.750	101.431	101.431	101.192	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.281	99.281	99.042	3.375	N/A	N/A	N/A	3.750	99.566	99.453	99.327
3.875	101.969	101.969	101.730	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.819	99.819	99.580	3.500	N/A	N/A	N/A	3.875	100.104	99.990	99.865
3.990	102.257	102.257	102.021	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.107	100.107	99.871	3.625	N/A	N/A	N/A	3.990	100.392	100.277	100.156
4.000	102.357	102.357	102.121	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.207	100.207	99.971	3.750	N/A	N/A	N/A	4.000	100.492	100.377	100.256
4.125	102.758	102.758	102.520	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	100.608	100.608	100.370	3.875	N/A	N/A	N/A	4.125	100.893	100.778	100.655
4.250	103.193	103.193	102.959	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.043	101.043	100.809	3.990	N/A	N/A	N/A	4.250	100.278	100.146	100.044
4.375	103.586	103.586	103.355	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.436	101.436	101.205	4.000	N/A	N/A	N/A	4.375	100.672	100.542	100.441
4.500	103.992	103.992	103.765	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.842	101.842	101.615	4.125	N/A	N/A	N/A	4.500	101.077	100.948	100.850
4.625	104.421	104.421	104.202	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.271	102.271	102.052	4.250	N/A	N/A	N/A	4.625	101.846	101.719	101.627
4.750	104.732	104.732	104.532	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.582	102.582	102.382	4.375	N/A	N/A	N/A	4.750	101.576	101.476	101.376
4.875	105.103	105.103	104.903	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.953	102.953	102.753	4.500	N/A	N/A	N/A	4.875	101.947	101.847	101.747
4.990	105.290	105.290	105.090	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	103.140	103.140	102.940	4.625	N/A	N/A	N/A	4.990	102.133	102.033	101.933
5.000	105.390	105.390	105.190	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	103.240	103.240	103.040	4.750	N/A	N/A	N/A	5.000	102.233	102.133	102.033
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	98.785	98.785	98.546	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.871	98.871	98.671	2.500	98.325	98.225	98.125
2.875	N/A	N/A	N/A	3.125	99.394	99.394	99.154	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.385	99.385	99.185	2.625	98.761	98.661	98.561
2.990	N/A	N/A	N/A	3.250	100.101	100.101	99.841	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.893	99.893	99.693	2.750	98.706	98.606	98.506
3.000	N/A	N/A	N/A	3.375	100.938	100.938	100.678	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.378	100.378	100.178	2.875	99.191	99.091	98.991
3.125	N/A	N/A	N/A	3.500	101.438	101.438	101.177	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.670	100.670	100.470	2.990	99.483	99.383	99.283
3.250	N/A	N/A	N/A	3.625	101.762	101.762	101.502	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.770	100.770	100.570	3.000	99.583	99.483	99.383
3.375	N/A	N/A	N/A	3.750	101.846	101.846	101.542	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.138	101.138	100.938	3.125	100.705	100.605	100.505
3.500	N/A	N/A	N/A	3.875	102.325	102.325	102.023	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.572	101.572	101.372	3.250	99.748	99.648	99.548
3.625	N/A	N/A	N/A	3.990	102.542	102.542	102.241	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.126	102.126	101.926	3.375	100.303	100.203	100.103
3.750	N/A	N/A	N/A	4.000	102.642	102.642	102.341	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.491	102.491	102.291	3.500	100.668	100.568	100.468
3.875	N/A	N/A	N/A	4.125	102.890	102.890	102.619	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.621	102.621	102.421	3.625	101.608	101.508	101.408
3.990	N/A	N/A	N/A	4.250	103.198	103.198	102.928	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	102.975	102.975	102.775	3.750	101.048	100.948	100.848
4.000	N/A	N/A	N/A	4.375	103.543	103.543	103.274	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.124	103.124	102.924	3.875	101.197	101.097	100.997
4.125	N/A	N/A	N/A	4.500	103.985	103.985	103.737	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.398	103.398	103.198	3.990	101.471	101.371	101.271
4.250	N/A	N/A	N/A	4.625	104.583	104.583	104.335	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.498	103.498	103.298	4.000	101.571	101.471	101.371
4.375	N/A	N/A	N/A	4.750	105.617	105.617	105.376	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.149	103.149	102.949	4.125	101.399	101.292	101.199
4.500	N/A	N/A	N/A	4.875	105.959	105.959	105.723	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.406	103.406	103.206	4.250	101.157	101.049	100.957
4.625	N/A	N/A	N/A	4.990	106.080	106.080	105.844	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.695	103.695	103.495	4.375	101.446	101.338	101.246
4.750	N/A	N/A	N/A	5.000	106.180	106.180	105.944	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	103.893	103.893	103.693	4.500	101.644	101.536	101.444
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	96.671	96.671	96.471	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	97.185	97.185	96.985	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	97.693	97.693	97.493	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	98.178	98.178	97.978	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	98.470	98.470	98.270	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	98.570	98.570	98.370	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	98.938	98.938	98.738	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	99.372	99.372	99.172	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	99.926	99.926	99.726	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	100.291	100.291	100.091	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	100.421	100.421	100.221	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	100.775	100.775	100.575	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	100.924	100.924	100.724	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	101.198	101.198	100.998	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	101.298	101.298	101.098	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	100.949	100.949	100.749	3.750	N/A</										



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/28/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/27/2022

Release Time: 1:30 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	97.908	97.908	97.643	3.000	95.758	95.758	95.493	3.000	98.785	98.785	98.546	2.500	98.871	98.871	98.671	2.500	96.671	96.671	96.471
3.125	98.283	98.283	98.056	3.125	96.133	96.133	95.906	3.125	99.394	99.394	99.154	2.625	99.385	99.385	99.185	2.625	97.185	97.185	96.985
3.250	98.968	98.968	98.745	3.250	96.818	96.818	96.595	3.250	100.101	100.101	99.841	2.750	99.893	99.893	99.693	2.750	97.693	97.693	97.493
3.375	99.888	99.888	99.665	3.375	97.738	97.738	97.515	3.375	100.938	100.938	100.678	2.875	100.378	100.378	100.178	2.875	98.178	98.178	97.978
3.500	100.456	100.456	100.233	3.500	98.306	98.306	98.083	3.500	101.438	101.438	101.177	2.990	100.670	100.670	100.470	2.990	98.470	98.470	98.270
3.625	100.950	100.950	100.732	3.625	98.800	98.800	98.582	3.625	101.762	101.762	101.502	3.000	100.770	100.770	100.570	3.000	98.570	98.570	98.370
3.750	101.431	101.431	101.192	3.750	99.281	99.281	99.042	3.750	101.846	101.846	101.542	3.125	101.138	101.138	100.938	3.125	98.938	98.938	98.738
3.875	101.969	101.969	101.730	3.875	99.819	99.819	99.580	3.875	102.325	102.325	102.023	3.250	101.572	101.572	101.372	3.250	99.372	99.372	99.172
3.990	102.257	102.257	102.021	3.990	100.107	100.107	99.871	3.990	102.542	102.542	102.241	3.375	102.126	102.126	101.926	3.375	99.926	99.926	99.726
4.000	102.357	102.357	102.121	4.000	100.207	100.207	99.971	4.000	102.642	102.642	102.341	3.500	102.491	102.491	102.291	3.500	100.291	100.291	100.091
4.125	102.758	102.758	102.520	4.125	100.608	100.608	100.370	4.125	102.890	102.890	102.619	3.625	102.621	102.621	102.421	3.625	100.421	100.421	100.221
4.250	103.193	103.193	102.959	4.250	101.043	101.043	100.809	4.250	103.198	103.198	102.928	3.750	102.975	102.975	102.775	3.750	100.775	100.775	100.575
4.375	103.586	103.586	103.355	4.375	101.436	101.436	101.205	4.375	103.543	103.543	103.274	3.875	103.124	103.124	102.924	3.875	100.924	100.924	100.724
4.500	103.992	103.992	103.765	4.500	101.842	101.842	101.615	4.500	103.985	103.985	103.737	3.990	103.398	103.398	103.198	3.990	101.198	101.198	100.998
4.625	104.421	104.421	104.202	4.625	102.271	102.271	102.052	4.625	104.583	104.583	104.335	4.000	103.498	103.498	103.298	4.000	101.298	101.298	101.098
4.750	104.732	104.732	104.532	4.750	102.582	102.582	102.382	4.750	105.617	105.617	105.376	4.125	103.149	103.149	102.949	4.125	100.949	100.949	100.749
4.875	105.103	105.103	104.903	4.875	102.953	102.953	102.753	4.875	105.959	105.959	105.723	4.250	103.406	103.406	103.206	4.250	101.206	101.206	101.006
4.990	105.290	105.290	105.090	4.990	103.140	103.140	102.940	4.990	106.080	106.080	105.844	4.375	103.695	103.695	103.495	4.375	101.495	101.495	101.295
5.000	105.390	105.390	105.190	5.000	103.240	103.240	103.040	5.000	106.180	106.180	105.944	4.500	103.893	103.893	103.693	4.500	101.693	101.693	101.493

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout		

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/28/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/27/2022

Release Time: 1:30 pm 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



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.:

2/28/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/27/2022

Release Time: 1:30 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	97.908	97.908	97.643	3.000	98.785	98.785	98.546	2.500	98.871	98.871	98.671	3.000	96.158	96.158	95.893	2.500	97.121	97.121	96.921
3.125	98.283	98.283	98.056	3.125	99.394	99.394	99.154	2.625	99.385	99.385	99.185	3.125	96.533	96.533	96.306	2.625	97.635	97.635	97.435
3.250	98.968	98.968	98.745	3.250	100.101	100.101	99.841	2.750	99.893	99.893	99.693	3.250	97.218	97.218	96.995	2.750	98.143	98.143	97.943
3.375	99.888	99.888	99.665	3.375	100.938	100.938	100.678	2.875	100.378	100.378	100.178	3.375	98.138	98.138	97.915	2.875	98.628	98.628	98.428
3.500	100.456	100.456	100.233	3.500	101.438	101.438	101.177	2.990	100.670	100.670	100.470	3.500	98.706	98.706	98.483	2.990	98.920	98.920	98.720
3.625	100.950	100.950	100.732	3.625	101.762	101.762	101.502	3.000	100.770	100.770	100.570	3.625	99.200	99.200	98.982	3.000	99.020	99.020	98.820
3.750	101.431	101.431	101.192	3.750	101.846	101.846	101.542	3.125	101.138	101.138	100.938	3.750	99.681	99.681	99.442	3.125	99.388	99.388	99.188
3.875	101.969	101.969	101.730	3.875	102.325	102.325	102.023	3.250	101.572	101.572	101.372	3.875	100.219	100.219	99.980	3.250	99.822	99.822	99.622
3.990	102.257	102.257	102.021	3.990	102.542	102.542	102.241	3.375	102.126	102.126	101.926	3.990	100.507	100.507	100.271	3.375	100.376	100.376	100.176
4.000	102.357	102.357	102.121	4.000	102.642	102.642	102.341	3.500	102.491	102.491	102.291	4.000	100.607	100.607	100.371	3.500	100.741	100.741	100.541
4.125	102.758	102.758	102.520	4.125	102.890	102.890	102.619	3.625	102.621	102.621	102.421	4.125	101.008	101.008	100.770	3.625	100.871	100.871	100.671
4.250	103.193	103.193	102.959	4.250	103.198	103.198	102.928	3.750	102.975	102.975	102.775	4.250	101.443	101.443	101.209	3.750	101.225	101.225	101.025
4.375	103.586	103.586	103.355	4.375	103.543	103.543	103.274	3.875	103.124	103.124	102.924	4.375	101.836	101.836	101.605	3.875	101.374	101.374	101.174
4.500	103.992	103.992	103.765	4.500	103.985	103.985	103.737	3.990	103.398	103.398	103.198	4.500	102.242	102.242	102.015	3.990	101.648	101.648	101.448
4.625	104.421	104.421	104.202	4.625	104.583	104.583	104.335	4.000	103.498	103.498	103.298	4.625	102.671	102.671	102.452	4.000	101.748	101.748	101.548
4.750	104.732	104.732	104.532	4.750	105.617	105.617	105.376	4.125	103.149	103.149	102.949	4.750	102.982	102.982	102.782	4.125	101.399	101.399	101.199
4.875	105.103	105.103	104.903	4.875	105.959	105.959	105.723	4.250	103.406	103.406	103.206	4.875	103.353	103.353	103.153	4.250	101.656	101.656	101.456
4.990	105.290	105.290	105.090	4.990	106.080	106.080	105.844	4.375	103.695	103.695	103.495	4.990	103.540	103.540	103.340	4.375	101.945	101.945	101.745
5.000	105.390	105.390	105.190	5.000	106.180	106.180	105.944	4.500	103.893	103.893	103.693	5.000	103.640	103.640	103.440	4.500	102.143	102.143	101.943

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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.:

2/28/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/28/2022

W. Rate Sheet Dated: 1/27/2022

Release Time: 1:30 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	0.500	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)