

W. Rate Sheet Dated: 1/27/2022

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	98.686	98.686	98.295	2.750	98.257	98.257	97.866	1.875	94.442	94.442	94.142	3.125	99.114	99.114	98.814
2.875	98.953	98.953	98.562	2.875	98.485	98.485	98.095	2.000	94.678	94.678	94.378	3.250	99.470	99.470	99.170
3.000	99.206	99.206	98.815	3.000	98.697	98.697	98.307	2.125	94.914	94.914	94.614	3.375	99.472	99.472	99.172
3.125	99.455	99.455	99.064	3.125	98.898	98.898	98.508	2.250	96.234	96.234	95.819	3.500	99.561	99.561	99.261
3.250	100.494	100.494	100.057	3.250	100.029	100.029	99.592	2.375	96.460	96.460	96.046	3.625	99.650	99.650	99.350
3.375	100.644	100.644	100.207	3.375	100.120	100.120	99.682	2.500	96.682	96.682	96.268	Margin = 2.250		Index = 0.580	
3.500	100.889	100.889	100.451	3.500	100.300	100.300	99.863	2.625	96.892	96.892	96.478	30 Year OTC			
3.625	101.116	101.116	100.679	3.625	100.455	100.455	100.017	2.750	98.299	98.299	97.853	Rate	30 Day	45 Day	60 Day
3.750	101.361	101.361	101.002	3.750	100.871	100.871	100.512	2.875	98.515	98.515	98.069	4.000	99.513	99.513	99.013
3.875	101.485	101.485	101.126	3.875	100.960	100.960	100.601	3.000	98.714	98.714	98.269	4.125	99.706	99.706	99.206
4.000	101.688	101.688	101.329	4.000	101.113	101.113	100.754	3.125	98.903	98.903	98.457	4.375	100.465	100.465	99.965
4.125	101.881	101.881	101.522	4.125	101.173	101.173	100.814	3.250	99.880	99.880	99.580	4.500	100.603	100.603	100.103
4.250	102.540	102.540	102.331	4.250	102.097	102.097	101.888	3.375	100.058	100.058	99.758	4.625	100.767	100.767	100.267
4.375	102.640	102.640	102.431	4.375	102.144	102.144	101.934	3.500	100.226	100.226	99.926	4.875	101.541	101.541	101.041
4.500	102.778	102.778	102.568	4.500	102.270	102.270	102.060	3.625	100.368	100.368	100.068	5.000	101.714	101.714	101.214
4.625	102.942	102.942	102.733	4.625	102.378	102.378	102.169	3.750	100.021	100.021	99.721	5.125	101.849	101.849	101.349
4.750	103.676	103.676	103.467	4.750	103.317	103.317	103.108	3.875	100.213	100.213	99.913	5.500	103.512	103.512	103.012
4.875	103.716	103.716	103.507	4.875	103.364	103.364	103.155	4.000	100.356	100.356	100.056	5.625	103.648	103.648	103.148
6.250	106.000	106.000	105.800	6.250	102.525	102.525	102.325	4.125	100.426	100.426	100.126	6.250	102.109	102.109	101.609

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.786	98.686	98.686	98.295	2.750	98.082	97.982	97.982	97.591	1.875	96.572	96.472	96.472	96.172
2.875	99.053	98.953	98.953	98.562	2.875	98.310	98.210	98.210	97.820	2.000	96.808	96.708	96.708	96.408
3.000	99.306	99.206	99.206	98.815	3.000	98.522	98.422	98.422	98.032	2.125	97.044	96.944	96.944	96.644
3.125	99.555	99.455	99.455	99.064	3.125	98.723	98.623	98.623	98.233	2.250	98.364	98.264	98.264	97.849
3.250	100.594	100.494	100.494	100.057	3.250	99.829	99.729	99.729	99.292	2.375	98.590	98.490	98.490	98.076
3.375	100.844	100.744	100.744	100.307	3.375	100.020	99.920	99.920	99.482	2.500	98.812	98.712	98.712	98.298
3.500	101.089	100.989	100.989	100.551	3.500	100.200	100.100	100.100	99.663	2.625	99.022	98.922	98.922	98.508
3.625	101.316	101.216	101.216	100.779	3.625	100.355	100.255	100.255	99.817	2.750	99.329	99.229	99.229	98.783
3.750	101.561	101.461	101.461	101.102	3.750	101.071	100.971	100.971	100.612	2.875	99.545	99.445	99.445	98.999
3.875	101.785	101.685	101.685	101.326	3.875	101.260	101.160	101.160	100.801	3.000	99.744	99.644	99.644	99.199
4.000	101.988	101.888	101.888	101.529	4.000	101.413	101.313	101.313	100.954	3.125	99.933	99.833	99.833	99.387
4.125	102.181	102.081	102.081	101.722	4.125	101.473	101.373	101.373	101.014	3.250	101.510	101.410	101.410	101.110
4.250	102.740	102.640	102.640	102.431	4.250	102.297	102.197	102.197	101.988	3.375	101.688	101.588	101.588	101.288

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	96.763	96.763	96.263	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.956	96.956	96.456	4.750	101.000	101.000	100.500
3.875	96.896	96.896	96.396	5.250	103.750	103.750	103.500	4.375	97.715	97.715	97.215	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.693	96.693	96.193					4.500	97.853	97.853	97.353	Rate	30 Day	45 Day	60 Day
4.125	96.500	96.500	96.000					4.625	98.017	98.017	97.517	5.750	103.750	103.750	103.250
4.250	98.379	98.379	97.879					4.875	98.791	98.791	98.291	6.250	105.750	105.750	105.250
4.375	98.178	98.178	97.678					5.000	98.964	98.964	98.464	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	98.041	98.041	97.541					5.125	99.099	99.099	98.599				
4.625	97.877	97.877	97.377					5.500	100.762	100.762	100.262				
4.750	99.711	99.711	99.211					5.625	100.898	100.898	100.398				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.359	99.359	98.859				

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

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.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: 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	96.848	96.848	96.403	3.500	99.311	99.311	99.011
3.250	99.782	99.782	99.345	3.250	99.417	99.417	98.980	2.875	97.064	97.064	96.619	3.625	99.400	99.400	99.100
3.375	100.032	100.032	99.595	3.375	99.607	99.607	99.170	3.000	97.263	97.263	96.818	Margin = 2.250		Index = .580	
3.500	100.276	100.276	99.839	3.500	99.788	99.788	99.351	3.125	97.452	97.452	97.007	30 Year OTC			
3.625	100.504	100.504	100.067	3.625	99.942	99.942	99.505	3.250	98.685	98.685	98.385	Rate	30 Day	45 Day	60 Day
3.750	100.611	100.611	100.252	3.750	100.221	100.221	99.862	3.375	98.863	98.863	98.563	3.250	99.782	99.782	99.282
3.875	100.835	100.835	100.476	3.875	100.410	100.410	100.051	3.500	99.031	99.031	98.731	3.375	100.032	100.032	99.532
4.000	101.038	101.038	100.679	4.000	100.563	100.563	100.204	3.625	99.173	99.173	98.873	3.500	100.276	100.276	99.776
4.125	101.231	101.231	100.872	4.125	100.623	100.623	100.264	3.750	99.326	99.326	99.026	3.625	100.504	100.504	100.004
4.250	101.228	101.228	101.019	4.250	100.884	100.884	100.675	3.875	N/A	N/A	N/A	3.750	100.611	100.611	100.111
4.375	101.428	101.428	101.219	4.375	101.031	101.031	100.822	4.000	N/A	N/A	N/A	3.875	100.835	100.835	100.335
4.500	101.565	101.565	101.356	4.500	101.157	101.157	100.948	4.125	N/A	N/A	N/A	4.000	101.038	101.038	100.538
4.625	101.729	101.729	101.520	4.625	101.266	101.266	101.057	4.250	N/A	N/A	N/A	4.125	101.231	101.231	100.731
4.750	100.676	100.676	100.467	4.750	100.417	100.417	100.208	4.375	N/A	N/A	N/A	4.250	101.228	101.228	100.728
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	99.882	99.782	99.782	99.345	3.250	99.517	99.417	99.417	98.980	2.750	99.104	99.004	99.004	98.559
3.375	100.132	100.032	100.032	99.595	3.375	99.707	99.607	99.607	99.170	2.875	99.320	99.220	99.220	98.775
3.500	100.376	100.276	100.276	99.839	3.500	99.888	99.788	99.788	99.351	3.000	99.519	99.419	99.419	98.974
3.625	100.604	100.504	100.504	100.067	3.625	100.042	99.942	99.942	99.505	3.125	99.708	99.608	99.608	99.163
3.750	100.711	100.611	100.611	100.252	3.750	100.321	100.221	100.221	99.862	3.250	101.097	100.997	100.997	100.697
3.875	100.935	100.835	100.835	100.476	3.875	100.510	100.410	100.410	100.051	3.375	101.276	101.176	101.176	100.876
4.000	101.138	101.038	101.038	100.679	4.000	100.663	100.563	100.563	100.204	3.500	101.443	101.343	101.343	101.043
4.125	101.331	101.231	101.231	100.872	4.125	100.723	100.623	100.623	100.264	3.625	101.585	101.485	101.485	101.185
4.250	101.328	101.228	101.228	101.019	4.250	100.984	100.884	100.884	100.675	3.750	101.301	101.201	101.201	100.901

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/28/2022

45 Day Lock Exp.: 3/14/2022

60 Day Lock Exp.: 3/28/2022

W. Rate Sheet Dated: 1/27/2022

Release Time: 10:00 am 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	97.461	97.461	97.261	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.002	98.002	97.802	2.000	N/A	N/A	N/A	3.000	97.410	97.301	97.210
3.125	97.931	97.931	97.731	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.543	98.543	98.343	2.125	N/A	N/A	N/A	3.125	97.879	97.770	97.679
3.250	98.550	98.550	98.350	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.219	99.219	99.019	2.250	N/A	N/A	N/A	3.250	98.483	98.358	98.224
3.375	99.446	99.446	99.246	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.059	100.059	99.859	2.375	N/A	N/A	N/A	3.375	99.379	99.253	99.120
3.500	99.947	99.947	99.747	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.434	100.434	100.234	2.500	N/A	N/A	N/A	3.500	99.880	99.755	99.621
3.625	100.509	100.509	100.309	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.768	100.768	100.568	2.625	N/A	N/A	N/A	3.625	100.625	100.458	100.315
3.750	101.201	101.201	101.001	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.388	101.388	101.188	2.750	N/A	N/A	N/A	3.750	101.316	101.149	101.006
3.875	101.714	101.714	101.514	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	101.843	101.843	101.643	2.875	N/A	N/A	N/A	3.875	101.830	101.663	101.520
3.990	101.964	101.964	101.764	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.016	102.016	101.816	2.990	N/A	N/A	N/A	3.990	102.079	101.912	101.769
4.000	102.064	102.064	101.864	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.116	102.116	101.916	3.000	N/A	N/A	N/A	4.000	102.179	102.012	101.869
4.125	102.683	102.683	102.483	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.259	102.259	102.059	3.125	N/A	N/A	N/A	4.125	102.777	102.585	102.440
4.250	103.197	103.197	102.997	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.843	101.843	101.643	3.250	N/A	N/A	N/A	4.250	103.291	103.099	102.954
4.375	103.598	103.598	103.398	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.245	102.245	102.045	3.375	N/A	N/A	N/A	4.375	103.693	103.501	103.356
4.500	103.966	103.966	103.766	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.512	102.512	102.312	3.500	N/A	N/A	N/A	4.500	104.060	103.867	103.723
4.625	104.218	104.218	104.018	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.674	102.674	102.474	3.625	N/A	N/A	N/A	4.625	104.312	104.120	103.975
4.750	104.499	104.499	104.299	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.396	102.396	102.196	3.750	N/A	N/A	N/A	4.750	104.624	104.424	104.242
4.875	104.909	104.909	104.709	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.798	102.798	102.598	3.875	N/A	N/A	N/A	4.875	105.035	104.935	104.835
4.990	105.139	105.139	104.939	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.940	102.940	102.740	3.990	N/A	N/A	N/A	4.990	105.265	105.165	105.065
5.000	105.239	105.239	105.039	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.040	103.040	102.840	4.000	N/A	N/A	N/A	5.000	105.365	105.265	105.165
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	98.548	98.548	98.348	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.609	98.609	98.409	2.500	98.502	98.360	98.254
2.875	N/A	N/A	N/A	3.125	99.363	99.363	99.163	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.172	99.172	98.972	2.625	99.064	98.922	98.809
2.990	N/A	N/A	N/A	3.250	100.050	100.050	99.850	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.693	99.693	99.493	2.750	99.586	99.444	99.331
3.000	N/A	N/A	N/A	3.375	100.889	100.889	100.689	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.109	100.109	99.909	2.875	100.002	99.860	99.747
3.125	N/A	N/A	N/A	3.500	101.358	101.358	101.158	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.485	100.485	100.285	2.990	100.473	100.331	100.185
3.250	N/A	N/A	N/A	3.625	101.769	101.769	101.569	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.585	100.585	100.385	3.000	100.573	100.431	100.285
3.375	N/A	N/A	N/A	3.750	101.789	101.789	101.589	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.098	101.098	100.898	3.125	101.116	100.974	100.812
3.500	N/A	N/A	N/A	3.875	102.300	102.300	102.100	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.554	101.554	101.354	3.250	101.572	101.430	101.268
3.625	N/A	N/A	N/A	3.990	102.517	102.517	102.317	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.147	102.147	101.947	3.375	102.165	102.023	101.861
3.750	N/A	N/A	N/A	4.000	102.617	102.617	102.417	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.498	102.498	102.298	3.500	102.516	102.374	102.212
3.875	N/A	N/A	N/A	4.125	102.958	102.958	102.758	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.935	102.935	102.735	3.625	102.953	102.811	102.649
3.990	N/A	N/A	N/A	4.250	103.385	103.385	103.176	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.242	103.242	103.042	3.750	103.080	102.946	102.803
4.000	N/A	N/A	N/A	4.375	103.783	103.783	103.574	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.700	103.700	103.500	3.875	103.538	103.404	103.261
4.125	N/A	N/A	N/A	4.500	104.128	104.128	103.919	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.072	104.072	103.872	3.990	103.910	103.776	103.633
4.250	N/A	N/A	N/A	4.625	104.376	104.376	104.167	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.172	104.172	103.972	4.000	104.010	103.876	103.733
4.375	N/A	N/A	N/A	4.750	104.520	104.520	104.320	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.580	104.580	104.380	4.125	104.419	104.285	104.142
4.500	N/A	N/A	N/A	4.875	104.929	104.929	104.729	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.998	103.998	103.798	4.250	103.888	103.788	103.659
4.625	N/A	N/A	N/A	4.990	105.140	105.140	104.940	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.290	104.290	104.090	4.375	104.180	104.080	103.951
4.750	N/A	N/A	N/A	5.000	105.240	105.240	105.040	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.377	104.377	104.177	4.500	104.267	104.167	104.038
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	98.599	98.599	98.399	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.799	99.799	99.599
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.024	99.024	98.824	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.274	100.274	100.074
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.387	99.387	99.187	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.443	100.443	100.243
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.675	99.675	99.475	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.859	100.859	100.659
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.909	99.909	99.709	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.235	101.235	101.035
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.009	100.009	99.809	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.335	101.335	101.135
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.358	100.358	100.158	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.765	101.765	101.565
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.670	100.670	100.470	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.779	101.779	101.579
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.132	101.132	100.932	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.372	102.372	102.172
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.375	101.375	101.175	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.723	102.723	102.523
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.672	101.672	101.472	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.160	103.160	102.960
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.														



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: 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	97.461	97.461	97.261	3.000	98.002	98.002	97.802	3.000	98.548	98.548	98.348	2.500	98.609	98.609	98.409	2.500	98.599	98.599	98.399
3.125	97.931	97.931	97.731	3.125	98.543	98.543	98.343	3.125	99.363	99.363	99.163	2.625	99.172	99.172	98.972	2.625	99.024	99.024	98.824
3.250	98.550	98.550	98.350	3.250	99.219	99.219	99.019	3.250	100.050	100.050	99.850	2.750	99.693	99.693	99.493	2.750	99.387	99.387	99.187
3.375	99.446	99.446	99.246	3.375	100.059	100.059	99.859	3.375	100.889	100.889	100.689	2.875	100.109	100.109	99.909	2.875	99.675	99.675	99.475
3.500	99.947	99.947	99.747	3.500	100.434	100.434	100.234	3.500	101.358	101.358	101.158	2.990	100.485	100.485	100.285	2.990	99.909	99.909	99.709
3.625	100.509	100.509	100.309	3.625	100.768	100.768	100.568	3.625	101.769	101.769	101.569	3.000	100.585	100.585	100.385	3.000	100.009	100.009	99.809
3.750	101.201	101.201	101.001	3.750	101.388	101.388	101.188	3.750	101.789	101.789	101.589	3.125	101.098	101.098	100.898	3.125	100.358	100.358	100.158
3.875	101.714	101.714	101.514	3.875	101.843	101.843	101.643	3.875	102.300	102.300	102.100	3.250	101.554	101.554	101.354	3.250	100.670	100.670	100.470
3.990	101.964	101.964	101.764	3.990	102.016	102.016	101.816	3.990	102.517	102.517	102.317	3.375	102.147	102.147	101.947	3.375	101.132	101.132	100.932
4.000	102.064	102.064	101.864	4.000	102.116	102.116	101.916	4.000	102.617	102.617	102.417	3.500	102.498	102.498	102.298	3.500	101.375	101.375	101.175
4.125	102.683	102.683	102.483	4.125	102.259	102.259	102.059	4.125	102.958	102.958	102.758	3.625	102.935	102.935	102.735	3.625	101.672	101.672	101.472
4.250	103.197	103.197	102.997	4.250	101.843	101.843	101.643	4.250	103.385	103.385	103.176	3.750	103.242	103.242	103.042	3.750	101.334	101.334	101.134
4.375	103.598	103.598	103.398	4.375	102.245	102.245	102.045	4.375	103.783	103.783	103.574	3.875	103.700	103.700	103.500	3.875	101.647	101.647	101.447
4.500	103.966	103.966	103.766	4.500	102.512	102.512	102.312	4.500	104.128	104.128	103.919	3.990	104.072	104.072	103.872	3.990	101.879	101.879	101.679
4.625	104.218	104.218	104.018	4.625	102.674	102.674	102.474	4.625	104.376	104.376	104.167	4.000	104.172	104.172	103.972	4.000	101.979	101.979	101.779
4.750	104.499	104.499	104.299	4.750	102.396	102.396	102.196	4.750	104.520	104.520	104.320	4.125	104.580	104.580	104.380	4.125	102.264	102.264	102.064
4.875	104.909	104.909	104.709	4.875	102.798	102.798	102.598	4.875	104.929	104.929	104.729	4.250	103.998	103.998	103.798	4.250	101.622	101.622	101.422
4.990	105.139	105.139	104.939	4.990	102.940	102.940	102.740	4.990	105.140	105.140	104.940	4.375	104.290	104.290	104.090	4.375	101.826	101.826	101.626
5.000	105.239	105.239	105.039	5.000	103.040	103.040	102.840	5.000	105.240	105.240	105.040	4.500	104.377	104.377	104.177	4.500	101.887	101.887	101.687

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)
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: 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	97.701	97.701	97.450	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.607	97.607	97.356	2.750	N/A	N/A	N/A	3.000	97.082	96.982	96.831				
3.125	98.077	98.077	97.851	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.221	99.221	98.995	2.875	N/A	N/A	N/A	3.125	97.511	97.405	97.285				
3.250	98.770	98.770	98.545	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.558	98.558	98.333	2.990	N/A	N/A	N/A	3.250	98.026	97.918	97.801				
3.375	99.694	99.694	99.471	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.482	99.482	99.259	3.000	N/A	N/A	N/A	3.375	98.950	98.842	98.727				
3.500	100.268	100.268	100.044	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.056	100.056	99.832	3.125	N/A	N/A	N/A	3.500	99.524	99.416	99.300				
3.625	100.767	100.767	100.545	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	100.555	100.555	100.333	3.250	N/A	N/A	N/A	3.625	100.024	99.916	99.802				
3.750	101.277	101.277	101.039	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.799	100.799	100.561	3.375	N/A	N/A	N/A	3.750	99.412	99.300	99.174				
3.875	101.820	101.820	101.581	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.344	101.344	101.105	3.500	N/A	N/A	N/A	3.875	99.955	99.841	99.716				
3.990	102.114	102.114	101.875	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.636	101.636	101.397	3.625	N/A	N/A	N/A	3.990	100.249	100.135	100.010				
4.000	102.214	102.214	101.975	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.736	101.736	101.497	3.750	N/A	N/A	N/A	4.000	100.349	100.235	100.110				
4.125	102.620	102.620	102.378	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.142	102.142	101.900	3.875	N/A	N/A	N/A	4.125	100.755	100.641	100.513				
4.250	103.162	103.162	102.936	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.262	101.262	101.036	3.990	N/A	N/A	N/A	4.250	100.247	100.116	100.021				
4.375	103.561	103.561	103.336	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.661	101.661	101.436	4.000	N/A	N/A	N/A	4.375	100.647	100.517	100.422				
4.500	103.974	103.974	103.753	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.074	102.074	101.853	4.125	N/A	N/A	N/A	4.500	101.059	100.930	100.838				
4.625	104.411	104.411	104.196	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.511	102.511	102.296	4.250	N/A	N/A	N/A	4.625	101.836	101.709	101.621				
4.750	104.724	104.724	104.512	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.198	102.198	101.986	4.375	N/A	N/A	N/A	4.750	101.568	101.466	101.356				
4.875	105.100	105.100	104.892	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.574	102.574	102.366	4.500	N/A	N/A	N/A	4.875	101.944	101.842	101.736				
4.990	105.291	105.291	105.088	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.767	102.767	102.564	4.625	N/A	N/A	N/A	4.990	102.134	102.032	101.931				
5.000	105.391	105.391	105.188	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.867	102.867	102.664	4.750	N/A	N/A	N/A	5.000	102.234	102.132	102.031				
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	98.600	98.600	98.376	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.683	98.683	98.483	2.500	98.137	98.037	97.937				
2.875	N/A	N/A	N/A	3.125	99.228	99.228	98.992	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.199	99.199	98.999	2.625	98.575	98.475	98.375				
2.990	N/A	N/A	N/A	3.250	99.963	99.963	99.702	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.709	99.709	99.509	2.750	98.522	98.422	98.322				
3.000	N/A	N/A	N/A	3.375	100.804	100.804	100.542	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.197	100.197	99.997	2.875	99.010	98.910	98.810				
3.125	N/A	N/A	N/A	3.500	101.307	101.307	101.043	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.491	100.491	100.291	2.990	99.304	99.204	99.104				
3.250	N/A	N/A	N/A	3.625	101.634	101.634	101.374	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.591	100.591	100.391	3.000	99.404	99.304	99.204				
3.375	N/A	N/A	N/A	3.750	101.704	101.704	101.400	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.077	101.077	100.877	3.125	100.644	100.544	100.444				
3.500	N/A	N/A	N/A	3.875	102.186	102.186	101.884	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.513	101.513	101.313	3.250	99.689	99.589	99.489				
3.625	N/A	N/A	N/A	3.990	102.406	102.406	102.105	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.069	102.069	101.869	3.375	100.246	100.146	100.046				
3.750	N/A	N/A	N/A	4.000	102.506	102.506	102.205	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.436	102.436	102.236	3.500	100.613	100.513	100.413				
3.875	N/A	N/A	N/A	4.125	102.860	102.860	102.605	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.732	102.732	102.532	3.625	101.719	101.619	101.519				
3.990	N/A	N/A	N/A	4.250	103.170	103.170	102.916	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.088	103.088	102.888	3.750	101.161	101.061	100.961				
4.000	N/A	N/A	N/A	4.375	103.518	103.518	103.265	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.238	103.238	103.038	3.875	101.311	101.211	101.111				
4.125	N/A	N/A	N/A	4.500	103.960	103.960	103.648	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.517	103.517	103.317	3.990	101.590	101.490	101.390				
4.250	N/A	N/A	N/A	4.625	104.559	104.559	104.249	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.617	103.617	103.417	4.000	101.690	101.590	101.490				
4.375	N/A	N/A	N/A	4.750	105.602	105.602	105.298	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.664	103.664	103.464	4.125	101.914	101.814	101.714				
4.500	N/A	N/A	N/A	4.875	105.948	105.948	105.646	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.923	103.923	103.723	4.250	101.674	101.574	101.474				
4.625	N/A	N/A	N/A	4.990	106.070	106.070	105.771	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.215	104.215	104.015	4.375	101.966	101.866	101.766				
4.750	N/A	N/A	N/A	5.000	106.170	106.170	105.871	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.416	104.416	104.216	4.500	102.167	102.067	101.967				



AFR Loan Center

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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: 10:00 am ET

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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	97.701	97.701	97.450	3.000	97.607	97.607	97.356	3.000	98.600	98.600	98.376	2.500	98.683	98.683	98.483	2.500	99.501	99.501	99.301
3.125	98.077	98.077	97.851	3.125	99.221	99.221	98.995	3.125	99.228	99.228	98.992	2.625	99.199	99.199	98.999	2.625	99.893	99.893	99.693
3.250	98.770	98.770	98.545	3.250	98.558	98.558	98.333	3.250	99.963	99.963	99.702	2.750	99.709	99.709	99.509	2.750	99.633	99.633	99.433
3.375	99.694	99.694	99.471	3.375	99.482	99.482	99.259	3.375	100.804	100.804	100.542	2.875	100.197	100.197	99.997	2.875	100.123	100.123	99.923
3.500	100.268	100.268	100.044	3.500	100.056	100.056	99.832	3.500	101.307	101.307	101.043	2.990	100.491	100.491	100.291	2.990	100.415	100.415	100.215
3.625	100.767	100.767	100.545	3.625	100.555	100.555	100.333	3.625	101.634	101.634	101.374	3.000	100.591	100.591	100.391	3.000	100.515	100.515	100.315
3.750	101.277	101.277	101.039	3.750	100.799	100.799	100.561	3.750	101.704	101.704	101.400	3.125	101.077	101.077	100.877	3.125	101.311	101.311	101.111
3.875	101.820	101.820	101.581	3.875	101.344	101.344	101.105	3.875	102.186	102.186	101.884	3.250	101.513	101.513	101.313	3.250	100.127	100.127	99.927
3.990	102.114	102.114	101.875	3.990	101.636	101.636	101.397	3.990	102.406	102.406	102.105	3.375	102.069	102.069	101.869	3.375	100.683	100.683	100.483
4.000	102.214	102.214	101.975	4.000	101.736	101.736	101.497	4.000	102.506	102.506	102.205	3.500	102.436	102.436	102.236	3.500	101.050	101.050	100.850
4.125	102.620	102.620	102.378	4.125	102.142	102.142	101.900	4.125	102.860	102.860	102.605	3.625	102.732	102.732	102.532	3.625	101.784	101.784	101.584
4.250	103.162	103.162	102.936	4.250	101.262	101.262	101.036	4.250	103.170	103.170	102.916	3.750	103.088	103.088	102.888	3.750	100.914	100.914	100.714
4.375	103.561	103.561	103.336	4.375	101.661	101.661	101.436	4.375	103.518	103.518	103.265	3.875	103.238	103.238	103.038	3.875	101.064	101.064	100.864
4.500	103.974	103.974	103.753	4.500	102.074	102.074	101.853	4.500	103.960	103.960	103.648	3.990	103.517	103.517	103.317	3.990	101.343	101.343	101.143
4.625	104.411	104.411	104.196	4.625	102.511	102.511	102.296	4.625	104.559	104.559	104.249	4.000	103.617	103.617	103.417	4.000	101.443	101.443	101.243
4.750	104.724	104.724	104.512	4.750	102.198	102.198	101.986	4.750	105.602	105.602	105.298	4.125	103.664	103.664	103.464	4.125	102.862	102.862	102.662
4.875	105.100	105.100	104.892	4.875	102.574	102.574	102.366	4.875	105.948	105.948	105.646	4.250	103.923	103.923	103.723	4.250	101.515	101.515	101.315
4.990	105.291	105.291	105.088	4.990	102.767	102.767	102.564	4.990	106.070	106.070	105.771	4.375	104.215	104.215	104.015	4.375	101.807	101.807	101.607
5.000	105.391	105.391	105.188	5.000	102.867	102.867	102.664	5.000	106.170	106.170	105.871	4.500	104.416	104.416	104.216	4.500	102.006	102.006	101.806

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

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.500	0.750	0.625	0.500	0.500	0.250	0.125	0.000
3.625	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.750	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.875	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.990	1.000	0.875	0.625	0.625	0.500	0.375	0.000
4.000	1.125	0.875	0.625	0.625	0.500	0.375	0.000
4.125	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.250	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.375	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.500	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.625	1.500	1.125	0.875	0.750	0.625	0.500	0.000
4.750	1.625	1.125	1.000	0.750	0.625	0.375	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.125	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.250	1.125	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.125	0.875	0.750	0.625	0.375	0.250	0.125
3.500	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.625	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.750	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.875	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.990	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.000	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.125	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.250	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.375	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.500	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.625	1.500	1.250	1.125	1.000	0.750	0.625	0.500
4.750	0.875	0.750	0.625	0.500	0.375	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.625	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.875	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.990	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.375	0.375	0.250	0.000	0.000
4.750	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.875	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.990	1.125	0.875	0.500	0.250	0.250	0.000	0.000
5.000	1.125	0.875	0.500	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	-0.125	0.000	0.000
3.250	0.375	0.125	0.000	0.000	-0.125	0.000	0.000
3.375	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.500	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.625	0.500	0.250	0.000	0.000	-0.125	0.000	0.000
3.750	0.875	0.750	0.500	0.500	0.250	0.250	0.000
3.875	0.875	0.750	0.500	0.500	0.375	0.250	0.000
3.990	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.000	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.125	0.875	0.750	0.500	0.500	0.375	0.375	0.000
4.250	1.500	1.250	0.750	0.750	0.375	0.375	0.000
4.375	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.500	1.625	1.375	0.875	0.875	0.500	0.500	0.000
4.625	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.750	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.250	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.625	0.375	0.250	0.250	0.125	0.000	0.000	0.000
3.750	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.990	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.000	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.125	0.125	-0.125	-0.250	-0.500	-0.500	0.000	0.000
4.250	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.375	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.500	0.625	0.500	0.375	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.000	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.375	0.500	0.375	0.250	0.250	0.250	0.125	0.125
3.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.875	0.750	0.750	0.625	0.625	0.500	0.375	0.250
3.990	0.750	0.750	0.625	0.625	0.500	0.375	0.250
4.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.250	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only



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: 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	97.701	97.701	97.450	3.000	98.600	98.600	98.376	2.500	98.683	98.683	98.483	3.000	96.979	96.979	96.728	2.500	98.442	98.442	98.242
3.125	98.077	98.077	97.851	3.125	99.228	99.228	98.992	2.625	99.199	99.199	98.999	3.125	97.974	97.974	97.748	2.625	98.896	98.896	98.696
3.250	98.770	98.770	98.545	3.250	99.963	99.963	99.702	2.750	99.709	99.709	99.509	3.250	97.989	97.989	97.764	2.750	99.021	99.021	98.821
3.375	99.694	99.694	99.471	3.375	100.804	100.804	100.542	2.875	100.197	100.197	99.997	3.375	98.913	98.913	98.690	2.875	99.510	99.510	99.310
3.500	100.268	100.268	100.044	3.500	101.307	101.307	101.043	2.990	100.491	100.491	100.291	3.500	99.487	99.487	99.263	2.990	99.803	99.803	99.603
3.625	100.767	100.767	100.545	3.625	101.634	101.634	101.374	3.000	100.591	100.591	100.391	3.625	99.986	99.986	99.764	3.000	99.903	99.903	99.703
3.750	101.277	101.277	101.039	3.750	101.704	101.704	101.400	3.125	101.077	101.077	100.877	3.750	100.363	100.363	100.125	3.125	100.544	100.544	100.344
3.875	101.820	101.820	101.581	3.875	102.186	102.186	101.884	3.250	101.513	101.513	101.313	3.875	100.907	100.907	100.668	3.250	100.170	100.170	99.970
3.990	102.114	102.114	101.875	3.990	102.406	102.406	102.105	3.375	102.069	102.069	101.869	3.990	101.200	101.200	100.961	3.375	100.726	100.726	100.526
4.000	102.214	102.214	101.975	4.000	102.506	102.506	102.205	3.500	102.436	102.436	102.236	4.000	101.300	101.300	101.061	3.500	101.093	101.093	100.893
4.125	102.620	102.620	102.378	4.125	102.860	102.860	102.605	3.625	102.732	102.732	102.532	4.125	101.706	101.706	101.464	3.625	101.608	101.608	101.408
4.250	103.162	103.162	102.936	4.250	103.170	103.170	102.916	3.750	103.088	103.088	102.888	4.250	101.537	101.537	101.311	3.750	101.351	101.351	101.151
4.375	103.561	103.561	103.336	4.375	103.518	103.518	103.265	3.875	103.238	103.238	103.038	4.375	101.936	101.936	101.711	3.875	101.501	101.501	101.301
4.500	103.974	103.974	103.753	4.500	103.960	103.960	103.648	3.990	103.517	103.517	103.317	4.500	102.349	102.349	102.128	3.990	101.780	101.780	101.580
4.625	104.411	104.411	104.196	4.625	104.559	104.559	104.249	4.000	103.617	103.617	103.417	4.625	102.786	102.786	102.571	4.000	101.880	101.880	101.680
4.750	104.724	104.724	104.512	4.750	105.602	105.602	105.298	4.125	103.664	103.664	103.464	4.750	102.786	102.786	102.574	4.125	102.613	102.613	102.413
4.875	105.100	105.100	104.892	4.875	105.948	105.948	105.646	4.250	103.923	103.923	103.723	4.875	103.162	103.162	102.954	4.250	102.069	102.069	101.869
4.990	105.291	105.291	105.088	4.990	106.070	106.070	105.771	4.375	104.215	104.215	104.015	4.990	103.354	103.354	103.151	4.375	102.361	102.361	102.161
5.000	105.391	105.391	105.188	5.000	106.170	106.170	105.871	4.500	104.416	104.416	104.216	5.000	103.454	103.454	103.251	4.500	102.561	102.561	102.361

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: 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)