

W. Rate Sheet Dated: 1/28/2022

Release Time: 11:30 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	98.889	98.889	98.498	2.750	98.460	98.460	98.069	1.875	94.571	94.571	94.258	3.125	99.114	99.114	98.814
2.875	99.156	99.156	98.765	2.875	98.688	98.688	98.298	2.000	94.807	94.807	94.494	3.250	99.470	99.470	99.170
3.000	99.409	99.409	99.018	3.000	98.900	98.900	98.510	2.125	95.043	95.043	94.730	3.375	99.472	99.472	99.172
3.125	99.658	99.658	99.267	3.125	99.101	99.101	98.711	2.250	96.327	96.327	95.905	3.500	99.561	99.561	99.261
3.250	100.729	100.729	100.276	3.250	100.263	100.263	99.810	2.375	96.553	96.553	96.132	3.625	99.650	99.650	99.350
3.375	100.879	100.879	100.426	3.375	100.354	100.354	99.901	2.500	96.775	96.775	96.354	Margin = 2.250		Index = 0.580	
3.500	101.123	101.123	100.670	3.500	100.534	100.534	100.081	2.625	96.986	96.986	96.564	30 Year OTC			
3.625	101.350	101.350	100.897	3.625	100.689	100.689	100.236	2.750	98.346	98.346	97.908	Rate	30 Day	45 Day	60 Day
3.750	101.502	101.502	101.017	3.750	101.012	101.012	100.528	2.875	98.562	98.562	98.124	4.000	99.654	99.654	99.154
3.875	101.626	101.626	101.141	3.875	101.101	101.101	100.616	3.000	98.761	98.761	98.324	4.125	99.847	99.847	99.347
4.000	101.829	101.829	101.344	4.000	101.254	101.254	100.769	3.125	98.950	98.950	98.512	4.375	100.200	100.200	99.700
4.125	102.022	102.022	101.538	4.125	101.314	101.314	100.830	3.250	99.747	99.747	99.447	4.500	100.337	100.337	99.837
4.250	102.275	102.275	101.931	4.250	101.831	101.831	101.488	3.375	99.925	99.925	99.625	4.625	100.501	100.501	100.001
4.375	102.375	102.375	102.031	4.375	101.878	101.878	101.534	3.500	100.093	100.093	99.793	4.875	101.401	101.401	100.901
4.500	102.512	102.512	102.168	4.500	102.004	102.004	101.660	3.625	100.235	100.235	99.935	5.000	101.573	101.573	101.073
4.625	102.676	102.676	102.333	4.625	102.112	102.112	101.769	3.750	99.911	99.911	99.611	5.125	101.709	101.709	101.209
4.750	103.536	103.536	103.311	4.750	103.177	103.177	102.952	3.875	100.104	100.104	99.804	5.500	103.091	103.091	102.591
4.875	103.576	103.576	103.351	4.875	103.224	103.224	102.999	4.000	100.247	100.247	99.947	5.625	103.226	103.226	102.726
6.250	106.000	106.000	105.800	6.250	102.557	102.557	102.357	4.125	100.316	100.316	100.016	6.250	102.141	102.141	101.641

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	98.989	98.889	98.889	98.498	2.750	98.285	98.185	98.185	97.794	1.875	96.701	96.601	96.601	96.288
2.875	99.256	99.156	99.156	98.765	2.875	98.513	98.413	98.413	98.023	2.000	96.937	96.837	96.837	96.524
3.000	99.509	99.409	99.409	99.018	3.000	98.725	98.625	98.625	98.235	2.125	97.173	97.073	97.073	96.760
3.125	99.758	99.658	99.658	99.267	3.125	98.926	98.826	98.826	98.436	2.250	98.457	98.357	98.357	97.935
3.250	100.829	100.729	100.729	100.276	3.250	100.063	99.963	99.963	99.510	2.375	98.683	98.583	98.583	98.162
3.375	101.079	100.979	100.979	100.526	3.375	100.254	100.154	100.154	99.701	2.500	98.905	98.805	98.805	98.384
3.500	101.323	101.223	101.223	100.770	3.500	100.434	100.334	100.334	99.881	2.625	99.116	99.016	99.016	98.594
3.625	101.550	101.450	101.450	100.997	3.625	100.589	100.489	100.489	100.036	2.750	99.376	99.276	99.276	98.838
3.750	101.702	101.602	101.602	101.117	3.750	101.212	101.112	101.112	100.628	2.875	99.592	99.492	99.492	99.054
3.875	101.926	101.826	101.826	101.341	3.875	101.401	101.301	101.301	100.816	3.000	99.791	99.691	99.691	99.254
4.000	102.129	102.029	102.029	101.544	4.000	101.554	101.454	101.454	100.969	3.125	99.980	99.880	99.880	99.442
4.125	102.322	102.222	102.222	101.738	4.125	101.614	101.514	101.514	101.030	3.250	101.377	101.277	101.277	100.977
4.250	102.475	102.375	102.375	102.031	4.250	102.031	101.931	101.931	101.588	3.375	101.555	101.455	101.455	101.155

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 LLPAs 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% Note Rate Range = 3.250%-4.125%			-1.250
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL < 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	96.904	96.904	96.404	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.097	97.097	96.597	4.750	101.000	101.000	100.500
3.875	97.037	97.037	96.521	5.250	103.750	103.750	103.500	4.375	97.450	97.450	96.950	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.834	96.834	96.318					4.500	97.587	97.587	97.087	Rate	30 Day	45 Day	60 Day
4.125	96.641	96.641	96.125					4.625	97.751	97.751	97.251	5.750	103.750	103.750	103.250
4.250	98.113	98.113	97.613					4.875	98.651	98.651	98.151	6.250	105.750	105.750	105.250
4.375	97.913	97.913	97.413					5.000	98.823	98.823	98.323	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	97.776	97.776	97.276					5.125	98.959	98.959	98.459				
4.625	97.611	97.611	97.111					5.500	100.341	100.341	99.841				
4.750	99.571	99.571	99.071					5.625	100.476	100.476	99.976				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.391	99.391	98.891				

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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.:

3/29/2022

W. Rate Sheet Dated: 1/28/2022

Release Time: 11:30 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.864	98.864	98.564
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.220	99.220	98.920
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.222	99.222	98.922
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.894	96.894	96.457	3.500	99.311	99.311	99.011
3.250	100.016	100.016	99.563	3.250	99.651	99.651	99.198	2.875	97.110	97.110	96.673	3.625	99.400	99.400	99.100
3.375	100.266	100.266	99.813	3.375	99.842	99.842	99.389	3.000	97.310	97.310	96.873	Margin = 2.250		Index = .580	
3.500	100.511	100.511	100.058	3.500	100.022	100.022	99.569	3.125	97.498	97.498	97.061	30 Year OTC			
3.625	100.738	100.738	100.285	3.625	100.176	100.176	99.723	3.250	98.552	98.552	98.252	Rate	30 Day	45 Day	60 Day
3.750	100.752	100.752	100.268	3.750	100.362	100.362	99.878	3.375	98.730	98.730	98.430	3.250	100.016	100.016	99.516
3.875	100.976	100.976	100.492	3.875	100.551	100.551	100.067	3.500	98.898	98.898	98.598	3.375	100.266	100.266	99.766
4.000	101.179	101.179	100.695	4.000	100.704	100.704	100.220	3.625	99.040	99.040	98.740	3.500	100.511	100.511	100.011
4.125	101.372	101.372	100.888	4.125	100.764	100.764	100.280	3.750	99.216	99.216	98.916	3.625	100.738	100.738	100.238
4.250	100.962	100.962	100.618	4.250	100.619	100.619	100.275	3.875	N/A	N/A	N/A	3.750	100.752	100.752	100.236
4.375	101.162	101.162	100.818	4.375	100.766	100.766	100.422	4.000	N/A	N/A	N/A	3.875	100.976	100.976	100.460
4.500	101.299	101.299	100.955	4.500	100.892	100.892	100.548	4.125	N/A	N/A	N/A	4.000	101.179	101.179	100.663
4.625	101.464	101.464	101.120	4.625	101.000	101.000	100.656	4.250	N/A	N/A	N/A	4.125	101.372	101.372	100.856
4.750	100.536	100.536	100.311	4.750	100.277	100.277	100.052	4.375	N/A	N/A	N/A	4.250	100.962	100.962	100.462
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	100.116	100.016	100.016	99.563	3.250	99.751	99.651	99.651	99.198	2.750	99.151	99.051	99.051	98.614
3.375	100.366	100.266	100.266	99.813	3.375	99.942	99.842	99.842	99.389	2.875	99.367	99.267	99.267	98.830
3.500	100.611	100.511	100.511	100.058	3.500	100.122	100.022	100.022	99.569	3.000	99.566	99.466	99.466	99.029
3.625	100.838	100.738	100.738	100.285	3.625	100.276	100.176	100.176	99.723	3.125	99.755	99.655	99.655	99.218
3.750	100.852	100.752	100.752	100.268	3.750	100.462	100.362	100.362	99.878	3.250	100.964	100.864	100.864	100.564
3.875	101.076	100.976	100.976	100.492	3.875	100.651	100.551	100.551	100.067	3.375	101.143	101.043	101.043	100.743
4.000	101.279	101.179	101.179	100.695	4.000	100.804	100.704	100.704	100.220	3.500	101.310	101.210	101.210	100.910
4.125	101.472	101.372	101.372	100.888	4.125	100.864	100.764	100.764	100.280	3.625	101.452	101.352	101.352	101.052
4.250	101.062	100.962	100.962	100.618	4.250	100.719	100.619	100.619	100.275	3.750	101.191	101.091	101.091	100.791

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 Note Rate Range = 3.250%-4.125%			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
								4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



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.: 3/29/2022

W. Rate Sheet Dated: 1/28/2022

Release Time: 11:30 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.606	97.606	97.406	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.147	98.147	97.947	2.000	N/A	N/A	N/A	3.000	97.552	97.443	97.352
3.125	98.073	98.073	97.873	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.679	98.679	98.479	2.125	N/A	N/A	N/A	3.125	98.019	97.910	97.819
3.250	98.683	98.683	98.483	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.352	99.352	99.152	2.250	N/A	N/A	N/A	3.250	98.613	98.487	98.370
3.375	99.582	99.582	99.382	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.197	100.197	99.997	2.375	N/A	N/A	N/A	3.375	99.512	99.386	99.269
3.500	100.072	100.072	99.872	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.562	100.562	100.362	2.500	N/A	N/A	N/A	3.500	100.002	99.877	99.759
3.625	100.662	100.662	100.462	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	100.921	100.921	100.721	2.625	N/A	N/A	N/A	3.625	100.773	100.606	100.465
3.750	101.350	101.350	101.150	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.538	101.538	101.338	2.750	N/A	N/A	N/A	3.750	101.461	101.294	101.153
3.875	101.879	101.879	101.679	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.008	102.008	101.808	2.875	N/A	N/A	N/A	3.875	101.990	101.823	101.682
3.990	102.168	102.168	101.968	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.221	102.221	102.021	2.990	N/A	N/A	N/A	3.990	102.279	102.112	101.971
4.000	102.268	102.268	102.068	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.321	102.321	102.121	3.000	N/A	N/A	N/A	4.000	102.379	102.212	102.071
4.125	102.693	102.693	102.492	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.443	102.443	102.243	3.125	N/A	N/A	N/A	4.125	102.805	102.604	102.464
4.250	103.180	103.180	102.979	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.858	101.858	101.657	3.250	N/A	N/A	N/A	4.250	103.293	103.092	102.952
4.375	103.571	103.571	103.370	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.249	102.249	102.048	3.375	N/A	N/A	N/A	4.375	103.684	103.483	103.343
4.500	103.938	103.938	103.737	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.517	102.517	102.316	3.500	N/A	N/A	N/A	4.500	104.050	103.849	103.709
4.625	104.184	104.184	103.983	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.673	102.673	102.472	3.625	N/A	N/A	N/A	4.625	104.297	104.096	103.955
4.750	104.479	104.479	104.279	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.375	102.375	102.175	3.750	N/A	N/A	N/A	4.750	104.600	104.500	104.399
4.875	104.884	104.884	104.684	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.775	102.775	102.575	3.875	N/A	N/A	N/A	4.875	105.006	104.906	104.805
4.990	105.109	105.109	104.909	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.914	102.914	102.714	3.990	N/A	N/A	N/A	4.990	105.231	105.131	105.030
5.000	105.209	105.209	105.009	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.014	103.014	102.814	4.000	N/A	N/A	N/A	5.000	105.331	105.231	105.130
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	98.787	98.787	98.587	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.700	98.700	98.500	2.500	98.592	98.458	98.355
2.875	N/A	N/A	N/A	3.125	99.499	99.499	99.299	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.260	99.260	99.060	2.625	99.153	99.019	98.916
2.990	N/A	N/A	N/A	3.250	100.182	100.182	99.982	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.779	99.779	99.579	2.750	99.672	99.538	99.435
3.000	N/A	N/A	N/A	3.375	101.025	101.025	100.825	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.193	100.193	99.993	2.875	100.086	99.952	99.849
3.125	N/A	N/A	N/A	3.500	101.481	101.481	101.281	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.567	100.567	100.367	2.990	100.459	100.325	100.222
3.250	N/A	N/A	N/A	3.625	101.898	101.898	101.698	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.667	100.667	100.467	3.000	100.559	100.425	100.322
3.375	N/A	N/A	N/A	3.750	101.937	101.937	101.737	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.095	101.095	100.895	3.125	101.090	100.948	100.808
3.500	N/A	N/A	N/A	3.875	102.463	102.463	102.263	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.516	101.516	101.316	3.250	101.543	101.401	101.243
3.625	N/A	N/A	N/A	3.990	102.720	102.720	102.520	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.103	102.103	101.903	3.375	102.130	101.988	101.830
3.750	N/A	N/A	N/A	4.000	102.820	102.820	102.620	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.450	102.450	102.250	3.500	102.478	102.336	102.178
3.875	N/A	N/A	N/A	4.125	103.099	103.099	102.899	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	102.884	102.884	102.684	3.625	102.911	102.769	102.611
3.990	N/A	N/A	N/A	4.250	103.400	103.400	103.182	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.217	103.217	103.017	3.750	103.050	102.916	102.772
4.000	N/A	N/A	N/A	4.375	103.785	103.785	103.567	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.671	103.671	103.471	3.875	103.504	103.370	103.226
4.125	N/A	N/A	N/A	4.500	104.131	104.131	103.913	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.036	104.036	103.836	3.990	103.868	103.734	103.590
4.250	N/A	N/A	N/A	4.625	104.372	104.372	104.154	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.136	104.136	103.936	4.000	103.968	103.834	103.690
4.375	N/A	N/A	N/A	4.750	104.499	104.499	104.299	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.545	104.545	104.345	4.125	104.378	104.244	104.100
4.500	N/A	N/A	N/A	4.875	104.902	104.902	104.702	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	103.971	103.971	103.771	4.250	103.857	103.757	103.625
4.625	N/A	N/A	N/A	4.990	105.109	105.109	104.909	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.259	104.259	104.059	4.375	104.145	104.045	103.913
4.750	N/A	N/A	N/A	5.000	105.209	105.209	105.009	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.345	104.345	104.145	4.500	104.231	104.131	103.999
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	98.690	98.690	98.490	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.694	99.694	99.494
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.112	99.112	98.912	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.167	100.167	99.967
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.475	99.475	99.275	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.529	100.529	100.329
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.762	99.762	99.562	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.943	100.943	100.743
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.994	99.994	99.794	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.317	101.317	101.117
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.094	100.094	99.894	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.417	101.417	101.217
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.387	100.387	100.187	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.845	101.845	101.645
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.647	100.647	100.447	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.755	101.755	101.555
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.110	101.110	100.910	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.342	102.342	102.142
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.347	101.347	101.147	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.690	102.690	102.490
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.642	101.642	101.442	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.123	103.123	102.923
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 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.:

3/29/2022

W. Rate Sheet Dated: 1/28/2022

Release Time: 11:30 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	97.606	97.606	97.406	3.000	98.147	98.147	97.947	3.000	98.787	98.787	98.587	2.500	98.700	98.700	98.500	2.500	98.690	98.690	98.490
3.125	98.073	98.073	97.873	3.125	98.679	98.679	98.479	3.125	99.499	99.499	99.299	2.625	99.260	99.260	99.060	2.625	99.112	99.112	98.912
3.250	98.683	98.683	98.483	3.250	99.352	99.352	99.152	3.250	100.182	100.182	99.982	2.750	99.779	99.779	99.579	2.750	99.475	99.475	99.275
3.375	99.582	99.582	99.382	3.375	100.197	100.197	99.997	3.375	101.025	101.025	100.825	2.875	100.193	100.193	99.993	2.875	99.762	99.762	99.562
3.500	100.072	100.072	99.872	3.500	100.562	100.562	100.362	3.500	101.481	101.481	101.281	2.990	100.567	100.567	100.367	2.990	99.994	99.994	99.794
3.625	100.662	100.662	100.462	3.625	100.921	100.921	100.721	3.625	101.898	101.898	101.698	3.000	100.667	100.667	100.467	3.000	100.094	100.094	99.894
3.750	101.350	101.350	101.150	3.750	101.538	101.538	101.338	3.750	101.937	101.937	101.737	3.125	101.095	101.095	100.895	3.125	100.387	100.387	100.187
3.875	101.879	101.879	101.679	3.875	102.008	102.008	101.808	3.875	102.463	102.463	102.263	3.250	101.516	101.516	101.316	3.250	100.647	100.647	100.447
3.990	102.168	102.168	101.968	3.990	102.221	102.221	102.021	3.990	102.720	102.720	102.520	3.375	102.103	102.103	101.903	3.375	101.110	101.110	100.910
4.000	102.268	102.268	102.068	4.000	102.321	102.321	102.121	4.000	102.820	102.820	102.620	3.500	102.450	102.450	102.250	3.500	101.347	101.347	101.147
4.125	102.693	102.693	102.492	4.125	102.443	102.443	102.243	4.125	103.099	103.099	102.899	3.625	102.884	102.884	102.684	3.625	101.642	101.642	101.442
4.250	103.180	103.180	102.979	4.250	101.858	101.858	101.657	4.250	103.400	103.400	103.182	3.750	103.217	103.217	103.017	3.750	101.310	101.310	101.110
4.375	103.571	103.571	103.370	4.375	102.249	102.249	102.048	4.375	103.785	103.785	103.567	3.875	103.671	103.671	103.471	3.875	101.622	101.622	101.422
4.500	103.938	103.938	103.737	4.500	102.517	102.517	102.316	4.500	104.131	104.131	103.913	3.990	104.036	104.036	103.836	3.990	101.847	101.847	101.647
4.625	104.184	104.184	103.983	4.625	102.673	102.673	102.472	4.625	104.372	104.372	104.154	4.000	104.136	104.136	103.936	4.000	101.947	101.947	101.747
4.750	104.479	104.479	104.279	4.750	102.375	102.375	102.175	4.750	104.499	104.499	104.299	4.125	104.545	104.545	104.345	4.125	102.235	102.235	102.035
4.875	104.884	104.884	104.684	4.875	102.775	102.775	102.575	4.875	104.902	104.902	104.702	4.250	103.971	103.971	103.771	4.250	101.599	101.599	101.399
4.990	105.109	105.109	104.909	4.990	102.914	102.914	102.714	4.990	105.109	105.109	104.909	4.375	104.259	104.259	104.059	4.375	101.801	101.801	101.601
5.000	105.209	105.209	105.009	5.000	103.014	103.014	102.814	5.000	105.209	105.209	105.009	4.500	104.345	104.345	104.145	4.500	101.860	101.860	101.660

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

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

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

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

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



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

30 Day Lock Exp.: 2/28/2022
45 Day Lock Exp.: 3/14/2022
60 Day Lock Exp.: 3/29/2022

W. Rate Sheet Dated: 1/28/2022

Release Time: 11:30 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	97.816	97.816	97.550	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.732	97.732	97.466	2.750	N/A	N/A	N/A	3.000	97.197	97.069	96.931
3.125	98.216	98.216	98.000	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.292	99.292	99.076	2.875	N/A	N/A	N/A	3.125	97.650	97.550	97.434
3.250	98.897	98.897	98.684	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.689	98.689	98.476	2.990	N/A	N/A	N/A	3.250	98.153	98.053	97.940
3.375	99.818	99.818	99.606	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.610	99.610	99.398	3.000	N/A	N/A	N/A	3.375	99.074	98.974	98.862
3.500	100.374	100.374	100.162	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.164	100.164	99.952	3.125	N/A	N/A	N/A	3.500	99.630	99.530	99.418
3.625	100.867	100.867	100.659	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	100.657	100.657	100.449	3.250	N/A	N/A	N/A	3.625	100.124	100.024	99.916
3.750	101.409	101.409	101.148	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	100.867	100.867	100.606	3.375	N/A	N/A	N/A	3.750	99.544	99.416	99.283
3.875	101.962	101.962	101.701	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.418	101.418	101.157	3.500	N/A	N/A	N/A	3.875	100.097	99.967	99.836
3.990	102.288	102.288	102.028	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.744	101.744	101.484	3.625	N/A	N/A	N/A	3.990	100.423	100.293	100.163
4.000	102.388	102.388	102.128	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	101.844	101.844	101.584	3.750	N/A	N/A	N/A	4.000	100.523	100.393	100.263
4.125	102.766	102.766	102.507	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.224	102.224	101.965	3.875	N/A	N/A	N/A	4.125	100.901	100.772	100.642
4.250	103.137	103.137	102.921	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.301	101.301	101.085	3.990	N/A	N/A	N/A	4.250	100.222	100.115	100.006
4.375	103.522	103.522	103.306	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.686	101.686	101.470	4.000	N/A	N/A	N/A	4.375	100.608	100.501	100.392
4.500	103.924	103.924	103.712	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.088	102.088	101.876	4.125	N/A	N/A	N/A	4.500	100.109	100.002	100.797
4.625	104.345	104.345	104.139	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.509	102.509	102.303	4.250	N/A	N/A	N/A	4.625	101.770	101.663	101.564
4.750	104.560	104.560	104.360	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.096	102.096	101.896	4.375	N/A	N/A	N/A	4.750	101.404	101.304	101.204
4.875	104.926	104.926	104.726	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.464	102.464	102.264	4.500	N/A	N/A	N/A	4.875	101.770	101.670	101.570
4.990	105.108	105.108	104.908	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.646	102.646	102.446	4.625	N/A	N/A	N/A	4.990	101.951	101.851	101.751
5.000	105.208	105.208	105.008	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.746	102.746	102.546	4.750	N/A	N/A	N/A	5.000	102.051	101.951	101.851
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	98.728	98.728	98.485	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.778	98.778	98.578	2.500	98.232	98.132	98.032
2.875	N/A	N/A	N/A	3.125	99.371	99.371	99.121	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.289	99.289	99.089	2.625	98.665	98.565	98.465
2.990	N/A	N/A	N/A	3.250	100.097	100.097	99.847	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.795	99.795	99.595	2.750	98.608	98.508	98.408
3.000	N/A	N/A	N/A	3.375	100.939	100.939	100.687	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.278	100.278	100.078	2.875	99.091	98.991	98.891
3.125	N/A	N/A	N/A	3.500	101.422	101.422	101.172	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.564	100.564	100.364	2.990	99.377	99.277	99.177
3.250	N/A	N/A	N/A	3.625	101.751	101.751	101.502	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.664	100.664	100.464	3.000	99.477	99.377	99.277
3.375	N/A	N/A	N/A	3.750	101.818	101.818	101.568	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.059	101.059	100.859	3.125	100.626	100.526	100.426
3.500	N/A	N/A	N/A	3.875	102.311	102.311	102.061	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.489	101.489	101.289	3.250	99.665	99.565	99.465
3.625	N/A	N/A	N/A	3.990	102.570	102.570	102.320	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.042	102.042	101.842	3.375	100.219	100.119	100.019
3.750	N/A	N/A	N/A	4.000	102.670	102.670	102.420	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.405	102.405	102.205	3.500	100.582	100.482	100.382
3.875	N/A	N/A	N/A	4.125	102.882	102.882	102.632	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.698	102.698	102.498	3.625	101.685	101.585	101.485
3.990	N/A	N/A	N/A	4.250	103.168	103.168	102.918	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.049	103.049	102.849	3.750	101.122	101.022	100.922
4.000	N/A	N/A	N/A	4.375	103.503	103.503	103.253	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.196	103.196	102.996	3.875	101.269	101.169	101.069
4.125	N/A	N/A	N/A	4.500	103.871	103.871	103.621	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.469	103.469	103.269	3.990	101.542	101.442	101.342
4.250	N/A	N/A	N/A	4.625	104.459	104.459	104.209	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.569	103.569	103.369	4.000	101.642	101.542	101.442
4.375	N/A	N/A	N/A	4.750	105.452	105.452	105.202	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.604	103.604	103.404	4.125	101.854	101.754	101.654
4.500	N/A	N/A	N/A	4.875	105.790	105.790	105.540	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.857	103.857	103.657	4.250	101.608	101.508	101.408
4.625	N/A	N/A	N/A	4.990	105.909	105.909	105.666	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.143	104.143	103.943	4.375	101.894	101.794	101.694
4.750	N/A	N/A	N/A	5.000	106.009	106.009	105.766	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.338	104.338	104.138	4.500	102.089	101.989	101.889

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.586	99.586	99.386	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.961	99.961	99.761	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.719	99.719	99.519	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	100.202	100.202	100.002	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	100.490	100.490	100.290	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.590	100.590	100.390	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	101.471	101.471	101.271	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	100.101	100.101	99.901	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	100.656	100.656	100.456	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	101.019	101.019	100.819	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.864	101.864	101.664	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	100.849	100.849	100.649	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	100.996	100.996	100.796	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	101.269	101.269	101.069	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	101.369	101.369	101.169	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	102.630	102.630	102.430	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.341	101.341	101.141	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	101.627	101.627	101.427	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	101.822	101.822	101.622	4.000	N/A	N/A	N/A	4.000	N/A	N/A	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.:

3/29/2022

W. Rate Sheet Dated: 1/28/2022

Release Time: 11:30 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.816	97.816	97.550	3.000	97.732	97.732	97.466	3.000	98.728	98.728	98.485	2.500	98.778	98.778	98.578	2.500	99.586	99.586	99.386
3.125	98.216	98.216	98.000	3.125	99.292	99.292	99.076	3.125	99.371	99.371	99.121	2.625	99.289	99.289	99.089	2.625	99.961	99.961	99.761
3.250	98.897	98.897	98.684	3.250	98.689	98.689	98.476	3.250	100.097	100.097	99.847	2.750	99.795	99.795	99.595	2.750	99.719	99.719	99.519
3.375	99.818	99.818	99.606	3.375	99.610	99.610	99.398	3.375	100.939	100.939	100.687	2.875	100.278	100.278	100.078	2.875	100.202	100.202	100.002
3.500	100.374	100.374	100.162	3.500	100.164	100.164	99.952	3.500	101.422	101.422	101.172	2.990	100.564	100.564	100.364	2.990	100.490	100.490	100.290
3.625	100.867	100.867	100.659	3.625	100.657	100.657	100.449	3.625	101.751	101.751	101.502	3.000	100.664	100.664	100.464	3.000	100.590	100.590	100.390
3.750	101.409	101.409	101.148	3.750	100.867	100.867	100.606	3.750	101.818	101.818	101.508	3.125	101.059	101.059	100.859	3.125	101.471	101.471	101.271
3.875	101.962	101.962	101.701	3.875	101.418	101.418	101.157	3.875	102.311	102.311	102.001	3.250	101.489	101.489	101.289	3.250	100.101	100.101	99.901
3.990	102.288	102.288	102.028	3.990	101.744	101.744	101.484	3.990	102.570	102.570	102.260	3.375	102.042	102.042	101.842	3.375	100.656	100.656	100.456
4.000	102.388	102.388	102.128	4.000	101.844	101.844	101.584	4.000	102.670	102.670	102.360	3.500	102.405	102.405	102.205	3.500	101.019	101.019	100.819
4.125	102.766	102.766	102.507	4.125	102.224	102.224	101.965	4.125	102.882	102.882	102.604	3.625	102.698	102.698	102.498	3.625	101.864	101.864	101.664
4.250	103.137	103.137	102.921	4.250	101.301	101.301	101.085	4.250	103.168	103.168	102.891	3.750	103.049	103.049	102.849	3.750	100.849	100.849	100.649
4.375	103.522	103.522	103.306	4.375	101.686	101.686	101.470	4.375	103.503	103.503	103.227	3.875	103.196	103.196	102.996	3.875	100.996	100.996	100.796
4.500	103.924	103.924	103.712	4.500	102.088	102.088	101.876	4.500	103.871	103.871	103.614	3.990	103.469	103.469	103.269	3.990	101.269	101.269	101.069
4.625	104.345	104.345	104.139	4.625	102.509	102.509	102.303	4.625	104.459	104.459	104.203	4.000	103.569	103.569	103.369	4.000	101.369	101.369	101.169
4.750	104.560	104.560	104.360	4.750	102.096	102.096	101.896	4.750	105.452	105.452	105.203	4.125	103.604	103.604	103.404	4.125	102.630	102.630	102.430
4.875	104.926	104.926	104.726	4.875	102.464	102.464	102.264	4.875	105.790	105.790	105.545	4.250	103.857	103.857	103.657	4.250	101.341	101.341	101.141
4.990	105.108	105.108	104.908	4.990	102.646	102.646	102.446	4.990	105.909	105.909	105.666	4.375	104.143	104.143	103.943	4.375	101.627	101.627	101.427
5.000	105.208	105.208	105.008	5.000	102.746	102.746	102.546	5.000	106.009	106.009	105.766	4.500	104.338	104.338	104.138	4.500	101.822	101.822	101.622

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.:

3/29/2022

W. Rate Sheet Dated: 1/28/2022

Release Time: 11:30 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/28/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/29/2022

W. Rate Sheet Dated: 1/28/2022

Release Time: 11:30 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	97.816	97.816	97.550	3.000	98.728	98.728	98.485	2.500	98.778	98.778	98.578	3.000	97.099	97.099	96.833	2.500	98.532	98.532	98.332
3.125	98.216	98.216	98.000	3.125	99.371	99.371	99.121	2.625	99.289	99.289	99.089	3.125	98.079	98.079	97.863	2.625	98.975	98.975	98.775
3.250	98.897	98.897	98.684	3.250	100.097	100.097	99.847	2.750	99.795	99.795	99.595	3.250	98.118	98.118	97.905	2.750	99.107	99.107	98.907
3.375	99.818	99.818	99.606	3.375	100.939	100.939	100.687	2.875	100.278	100.278	100.078	3.375	99.039	99.039	98.827	2.875	99.590	99.590	99.390
3.500	100.374	100.374	100.162	3.500	101.422	101.422	101.172	2.990	100.564	100.564	100.364	3.500	99.594	99.594	99.382	2.990	99.877	99.877	99.677
3.625	100.867	100.867	100.659	3.625	101.751	101.751	101.502	3.000	100.664	100.664	100.464	3.625	100.087	100.087	99.879	3.000	99.977	99.977	99.777
3.750	101.409	101.409	101.148	3.750	101.818	101.818	101.508	3.125	101.059	101.059	100.859	3.750	100.463	100.463	100.202	3.125	100.615	100.615	100.415
3.875	101.962	101.962	101.701	3.875	102.311	102.311	102.001	3.250	101.489	101.489	101.289	3.875	101.015	101.015	100.754	3.250	100.145	100.145	99.945
3.990	102.288	102.288	102.028	3.990	102.570	102.570	102.260	3.375	102.042	102.042	101.842	3.990	101.341	101.341	101.081	3.375	100.699	100.699	100.499
4.000	102.388	102.388	102.128	4.000	102.670	102.670	102.360	3.500	102.405	102.405	102.205	4.000	101.441	101.441	101.181	3.500	101.062	101.062	100.862
4.125	102.766	102.766	102.507	4.125	102.882	102.882	102.604	3.625	102.698	102.698	102.498	4.125	101.820	101.820	101.561	3.625	101.631	101.631	101.431
4.250	103.137	103.137	102.921	4.250	103.168	103.168	102.891	3.750	103.049	103.049	102.849	4.250	101.544	101.544	101.328	3.750	101.299	101.299	101.099
4.375	103.522	103.522	103.306	4.375	103.503	103.503	103.227	3.875	103.196	103.196	102.996	4.375	101.929	101.929	101.713	3.875	101.446	101.446	101.246
4.500	103.924	103.924	103.712	4.500	103.871	103.871	103.614	3.990	103.469	103.469	103.269	4.500	102.331	102.331	102.119	3.990	101.719	101.719	101.519
4.625	104.345	104.345	104.139	4.625	104.459	104.459	104.203	4.000	103.569	103.569	103.369	4.625	102.752	102.752	102.546	4.000	101.819	101.819	101.619
4.750	104.560	104.560	104.360	4.750	105.452	105.452	105.203	4.125	103.604	103.604	103.404	4.750	102.653	102.653	102.453	4.125	102.467	102.467	102.267
4.875	104.926	104.926	104.726	4.875	105.790	105.790	105.545	4.250	103.857	103.857	103.657	4.875	103.020	103.020	102.820	4.250	101.949	101.949	101.749
4.990	105.108	105.108	104.908	4.990	105.909	105.909	105.666	4.375	104.143	104.143	103.943	4.990	103.202	103.202	103.002	4.375	102.235	102.235	102.035
5.000	105.208	105.208	105.008	5.000	106.009	106.009	105.766	4.500	104.338	104.338	104.138	5.000	103.302	103.302	103.102	4.500	102.430	102.430	102.230

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.:

3/29/2022

W. Rate Sheet Dated: 1/28/2022

Release Time: 11:30 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 ¹IA, 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)