



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: 4:05 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.154	99.154	98.779	2.750	98.725	98.725	98.350	1.875	94.719	94.719	94.407	3.125	99.114	99.114	98.814
2.875	99.421	99.421	99.046	2.875	98.954	98.954	98.579	2.000	94.955	94.955	94.643	3.250	99.470	99.470	99.170
3.000	99.675	99.675	99.300	3.000	99.166	99.166	98.791	2.125	95.191	95.191	94.879	3.375	99.472	99.472	99.172
3.125	99.923	99.923	99.548	3.125	99.367	99.367	98.992	2.250	96.491	96.491	96.077	3.500	99.561	99.561	99.261
3.250	100.838	100.838	100.401	3.250	100.373	100.373	99.935	2.375	96.717	96.717	96.303	3.625	99.650	99.650	99.350
3.375	100.988	100.988	100.551	3.375	100.464	100.464	100.026	2.500	96.940	96.940	96.525	Margin = 2.250		Index = 0.580	
3.500	101.233	101.233	100.795	3.500	100.644	100.644	100.206	2.625	97.150	97.150	96.736	30 Year OTC			
3.625	101.460	101.460	101.022	3.625	100.798	100.798	100.361	2.750	98.486	98.486	98.057	Rate	30 Day	45 Day	60 Day
3.750	101.611	101.611	101.111	3.750	101.121	101.121	100.621	2.875	98.702	98.702	98.273	4.000	99.763	99.763	99.263
3.875	101.735	101.735	101.235	3.875	101.210	101.210	100.710	3.000	98.902	98.902	98.472	4.125	99.956	99.956	99.456
4.000	101.938	101.938	101.438	4.000	101.363	101.363	100.863	3.125	99.090	99.090	98.661	4.375	100.293	100.293	99.793
4.125	102.131	102.131	101.631	4.125	101.423	101.423	100.923	3.250	99.669	99.669	99.369	4.500	100.431	100.431	99.931
4.250	102.368	102.368	102.025	4.250	101.925	101.925	101.581	3.375	99.847	99.847	99.547	4.625	100.595	100.595	100.095
4.375	102.468	102.468	102.125	4.375	101.972	101.972	101.628	3.500	100.015	100.015	99.715	4.875	101.401	101.401	100.901
4.500	102.606	102.606	102.262	4.500	102.098	102.098	101.754	3.625	100.157	100.157	99.857	5.000	101.573	101.573	101.073
4.625	102.770	102.770	102.426	4.625	102.206	102.206	101.862	3.750	99.958	99.958	99.658	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	100.151	100.151	99.851	5.500	103.106	103.106	102.606
4.875	103.576	103.576	103.351	4.875	103.224	103.224	102.999	4.000	100.293	100.293	99.993	5.625	103.241	103.241	102.741
6.250	106.000	106.000	105.800	6.250	102.572	102.572	102.372	4.125	100.363	100.363	100.063	6.250	102.156	102.156	101.656

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	99.254	99.154	99.154	98.779	2.750	98.550	98.450	98.450	98.075	1.875	96.849	96.749	96.749	96.437	
2.875	99.521	99.421	99.421	99.046	2.875	98.779	98.679	98.679	98.304	2.000	97.085	96.985	96.985	96.673	
3.000	99.775	99.675	99.675	99.300	3.000	98.991	98.891	98.891	98.516	2.125	97.321	97.221	97.221	96.909	
3.125	100.023	99.923	99.923	99.548	3.125	99.192	99.092	99.092	98.717	2.250	98.621	98.521	98.521	98.107	
3.250	100.938	100.838	100.838	100.401	3.250	100.173	100.073	100.073	99.635	2.375	98.847	98.747	98.747	98.333	
3.375	101.188	101.088	101.088	100.651	3.375	100.364	100.264	100.264	99.826	2.500	99.070	98.970	98.970	98.555	
3.500	101.433	101.333	101.333	100.895	3.500	100.544	100.444	100.444	100.006	2.625	99.280	99.180	99.180	98.766	
3.625	101.660	101.560	101.560	101.122	3.625	100.698	100.598	100.598	100.161	2.750	99.516	99.416	99.416	98.987	
3.750	101.811	101.711	101.711	101.211	3.750	101.321	101.221	101.221	100.721	2.875	99.732	99.632	99.632	99.203	
3.875	102.035	101.935	101.935	101.435	3.875	101.510	101.410	101.410	100.910	3.000	99.932	99.832	99.832	99.402	
4.000	102.238	102.138	102.138	101.638	4.000	101.663	101.563	101.563	101.063	3.125	100.120	100.020	100.020	99.591	
4.125	102.431	102.331	102.331	101.831	4.125	101.723	101.623	101.623	101.123	3.250	101.299	101.199	101.199	100.899	
4.250	102.568	102.468	102.468	102.125	4.250	102.125	102.025	102.025	101.681	3.375	101.477	101.377	101.377	101.077	

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 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	97.013	97.013	96.513	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.206	97.206	96.706	4.750	100.000	100.000	100.500
3.875	97.146	97.146	96.615	5.250	103.750	103.750	103.500	4.375	97.543	97.543	97.043	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.943	96.943	96.412					4.500	97.681	97.681	97.181	Rate	30 Day	45 Day	60 Day
4.125	96.750	96.750	96.219					4.625	97.845	97.845	97.345	5.750	103.750	103.750	103.250
4.250	98.207	98.207	97.707					4.875	98.651	98.651	98.151	6.250	105.750	105.750	105.250
4.375	98.007	98.007	97.507					5.000	98.823	98.823	98.323		DPA Advantage Adjustment		
4.500	97.869	97.869	97.369					5.125	98.959	98.959	98.459		203(k) / 203(k)s		-1.000
4.625	97.705	97.705	97.205					5.500	100.356	100.356	99.856		203(k) & 203(k)s are Borrower Paid only		
4.750	99.571	99.571	99.071					5.625	100.491	100.491	99.991				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.406	99.406	98.906				

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

W. Rate Sheet Dated: 1/28/2022

Release Time: 4:05 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.864	98.864	98.564
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.220	99.220	98.920
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.222	99.222	98.922
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	97.035	97.035	96.605	3.500	99.311	99.311	99.011
3.250	100.126	100.126	99.689	3.250	99.760	99.760	99.323	2.875	97.251	97.251	96.821	3.625	99.400	99.400	99.100
3.375	100.376	100.376	99.939	3.375	99.951	99.951	99.514	3.000	97.451	97.451	97.021	Margin = 2.250		Index = .580	
3.500	100.620	100.620	100.183	3.500	100.131	100.131	99.694	3.125	97.639	97.639	97.209	30 Year OTC			
3.625	100.847	100.847	100.410	3.625	100.286	100.286	99.849	3.250	98.474	98.474	98.174	Rate	30 Day	45 Day	60 Day
3.750	100.861	100.861	100.361	3.750	100.471	100.471	99.971	3.375	98.652	98.652	98.352	3.250	100.126	100.126	99.626
3.875	101.085	101.085	100.585	3.875	100.660	100.660	100.160	3.500	98.820	98.820	98.520	3.375	100.376	100.376	99.876
4.000	101.288	101.288	100.788	4.000	100.813	100.813	100.313	3.625	98.962	98.962	98.662	3.500	100.620	100.620	100.120
4.125	101.481	101.481	100.981	4.125	100.873	100.873	100.373	3.750	99.263	99.263	98.963	3.625	100.847	100.847	100.347
4.250	101.056	101.056	100.712	4.250	100.713	100.713	100.369	3.875	N/A	N/A	N/A	3.750	100.861	100.861	100.330
4.375	101.256	101.256	100.912	4.375	100.859	100.859	100.515	4.000	N/A	N/A	N/A	3.875	101.085	101.085	100.554
4.500	101.393	101.393	101.049	4.500	100.985	100.985	100.641	4.125	N/A	N/A	N/A	4.000	101.288	101.288	100.757
4.625	101.558	101.558	101.214	4.625	101.094	101.094	100.750	4.250	N/A	N/A	N/A	4.125	101.481	101.481	100.950
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	101.056	101.056	100.556
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	100.226	100.126	100.126	99.689	3.250	99.860	99.760	99.760	99.323	2.750	99.291	99.191	99.191	98.761
3.375	100.476	100.376	100.376	99.939	3.375	100.051	99.951	99.951	99.514	2.875	99.507	99.407	99.407	98.977
3.500	100.720	100.620	100.620	100.183	3.500	100.231	100.131	100.131	99.694	3.000	99.707	99.607	99.607	99.177
3.625	100.947	100.847	100.847	100.410	3.625	100.386	100.286	100.286	99.849	3.125	99.895	99.795	99.795	99.365
3.750	100.961	100.861	100.861	100.361	3.750	100.571	100.471	100.471	99.971	3.250	100.886	100.786	100.786	100.486
3.875	101.185	101.085	101.085	100.585	3.875	100.760	100.660	100.660	100.160	3.375	101.065	100.965	100.965	100.665
4.000	101.388	101.288	101.288	100.788	4.000	100.913	100.813	100.813	100.313	3.500	101.232	101.132	101.132	100.832
4.125	101.581	101.481	101.481	100.981	4.125	100.973	100.873	100.873	100.373	3.625	101.374	101.274	101.274	100.974
4.250	101.156	101.056	101.056	100.712	4.250	100.813	100.713	100.713	100.369	3.750	101.238	101.138	101.138	100.838

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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy		
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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45 Day Lock Exp.: 3/14/2022

60 Day Lock Exp.: 3/29/2022

W. Rate Sheet Dated: 1/28/2022

Release Time: 4:05 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.809	97.809	97.609	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.225	98.225	98.025	2.000	N/A	N/A	N/A	3.000	97.748	97.631	97.545
3.125	98.277	98.277	98.077	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.898	98.898	98.698	2.125	N/A	N/A	N/A	3.125	98.215	98.098	98.012
3.250	98.901	98.901	98.701	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.571	99.571	99.371	2.250	N/A	N/A	N/A	3.250	98.832	98.707	98.605
3.375	99.800	99.800	99.600	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.416	100.416	100.216	2.375	N/A	N/A	N/A	3.375	99.731	99.605	99.504
3.500	100.290	100.290	100.090	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.781	100.781	100.581	2.500	N/A	N/A	N/A	3.500	100.221	100.095	99.994
3.625	100.849	100.849	100.649	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.108	101.108	100.908	2.625	N/A	N/A	N/A	3.625	100.968	100.809	100.668
3.750	101.538	101.538	101.338	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.725	101.725	101.525	2.750	N/A	N/A	N/A	3.750	101.656	101.497	101.356
3.875	102.066	102.066	101.866	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.196	102.196	101.996	2.875	N/A	N/A	N/A	3.875	102.185	102.026	101.885
3.990	102.355	102.355	102.155	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.409	102.409	102.209	2.990	N/A	N/A	N/A	3.990	102.474	102.315	102.174
4.000	102.455	102.455	102.255	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.509	102.509	102.309	3.000	N/A	N/A	N/A	4.000	102.574	102.415	102.274
4.125	102.943	102.943	102.742	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.631	102.631	102.431	3.125	N/A	N/A	N/A	4.125	102.992	102.791	102.650
4.250	103.430	103.430	103.229	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	102.045	102.045	101.844	3.250	N/A	N/A	N/A	4.250	103.480	103.279	103.138
4.375	103.821	103.821	103.620	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.436	102.436	102.235	3.375	N/A	N/A	N/A	4.375	103.871	103.670	103.529
4.500	104.188	104.188	103.987	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.704	102.704	102.503	3.500	N/A	N/A	N/A	4.500	104.238	104.037	103.897
4.625	104.434	104.434	104.233	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.860	102.860	102.659	3.625	N/A	N/A	N/A	4.625	104.484	104.283	104.143
4.750	104.666	104.666	104.466	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.563	102.563	102.363	3.750	N/A	N/A	N/A	4.750	104.788	104.587	104.587
4.875	105.072	105.072	104.872	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.962	102.962	102.762	3.875	N/A	N/A	N/A	4.875	105.193	105.093	104.992
4.990	105.297	105.297	105.097	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	103.101	103.101	102.901	3.990	N/A	N/A	N/A	4.990	105.419	105.319	105.218
5.000	105.397	105.397	105.197	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.201	103.201	103.001	4.000	N/A	N/A	N/A	5.000	105.519	105.419	105.318
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	98.990	98.990	98.790	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.809	98.809	98.609	2.500	98.719	98.610	98.517
2.875	N/A	N/A	N/A	3.125	99.718	99.718	99.518	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.370	99.370	99.170	2.625	99.279	99.170	99.072
2.990	N/A	N/A	N/A	3.250	100.401	100.401	100.201	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.889	99.889	99.689	2.750	99.798	99.689	99.591
3.000	N/A	N/A	N/A	3.375	101.244	101.244	101.044	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.303	100.303	100.103	2.875	100.212	100.103	100.005
3.125	N/A	N/A	N/A	3.500	101.700	101.700	101.500	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.676	100.676	100.476	2.990	100.643	100.509	100.396
3.250	N/A	N/A	N/A	3.625	102.116	102.116	101.916	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.776	100.776	100.576	3.000	100.743	100.609	100.496
3.375	N/A	N/A	N/A	3.750	102.125	102.125	101.925	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.250	101.250	101.050	3.125	101.283	101.149	100.994
3.500	N/A	N/A	N/A	3.875	102.650	102.650	102.450	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.703	101.703	101.503	3.250	101.736	101.602	101.446
3.625	N/A	N/A	N/A	3.990	102.908	102.908	102.708	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.290	102.290	102.090	3.375	102.323	102.189	102.033
3.750	N/A	N/A	N/A	4.000	103.008	103.008	102.808	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.638	102.638	102.438	3.500	102.671	102.537	102.381
3.875	N/A	N/A	N/A	4.125	103.287	103.287	103.087	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.071	103.071	102.871	3.625	103.104	102.970	102.814
3.990	N/A	N/A	N/A	4.250	103.587	103.587	103.387	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.404	103.404	103.204	3.750	103.237	103.103	102.959
4.000	N/A	N/A	N/A	4.375	103.972	103.972	103.772	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.859	103.859	103.659	3.875	103.692	103.558	103.414
4.125	N/A	N/A	N/A	4.500	104.319	104.319	104.119	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.223	104.223	104.023	3.990	104.056	103.922	103.778
4.250	N/A	N/A	N/A	4.625	104.560	104.560	104.362	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.323	104.323	104.123	4.000	104.156	104.022	103.878
4.375	N/A	N/A	N/A	4.750	104.686	104.686	104.486	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.733	104.733	104.533	4.125	104.565	104.431	104.287
4.500	N/A	N/A	N/A	4.875	105.090	105.090	104.890	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.159	104.159	103.959	4.250	104.045	103.945	103.813
4.625	N/A	N/A	N/A	4.990	105.296	105.296	105.096	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.447	104.447	104.247	4.375	104.333	104.233	104.101
4.750	N/A	N/A	N/A	5.000	105.396	105.396	105.196	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.533	104.533	104.333	4.500	104.419	104.319	104.187
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	98.799	98.799	98.599	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.928	99.928	99.728
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.222	99.222	99.022	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.401	100.401	100.201
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.585	99.585	99.385	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.639	100.639	100.439
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.872	99.872	99.672	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.053	101.053	100.853
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.104	100.104	99.904	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.426	101.426	101.226
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.204	100.204	100.004	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.526	101.526	101.326
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.525	100.525	100.325	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.954	101.954	101.754
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.835	100.835	100.635	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.943	101.943	101.743
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.297	101.297	101.097	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.530	102.530	102.330
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.534	101.534	101.334	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.877	102.877	102.677
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.829	101.829	101.629	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.311	103.311	103.111
3.250	N/A	N/A	N/A	3.250	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: 4:05 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.809	97.809	97.609	3.000	98.225	98.225	98.025	3.000	98.990	98.990	98.790	2.500	98.809	98.809	98.609	2.500	98.799	98.799	98.599
3.125	98.277	98.277	98.077	3.125	98.898	98.898	98.698	3.125	99.718	99.718	99.518	2.625	99.370	99.370	99.170	2.625	99.222	99.222	99.022
3.250	98.901	98.901	98.701	3.250	99.571	99.571	99.371	3.250	100.401	100.401	100.201	2.750	99.889	99.889	99.689	2.750	99.585	99.585	99.385
3.375	99.800	99.800	99.600	3.375	100.416	100.416	100.216	3.375	101.244	101.244	101.044	2.875	100.303	100.303	100.103	2.875	99.872	99.872	99.672
3.500	100.290	100.290	100.090	3.500	100.781	100.781	100.581	3.500	101.700	101.700	101.500	2.990	100.676	100.676	100.476	2.990	100.104	100.104	99.904
3.625	100.849	100.849	100.649	3.625	101.108	101.108	100.908	3.625	102.116	102.116	101.916	3.000	100.776	100.776	100.576	3.000	100.204	100.204	100.004
3.750	101.538	101.538	101.338	3.750	101.725	101.725	101.525	3.750	102.125	102.125	101.925	3.125	101.250	101.250	101.050	3.125	100.525	100.525	100.325
3.875	102.066	102.066	101.866	3.875	102.196	102.196	101.996	3.875	102.650	102.650	102.450	3.250	101.703	101.703	101.503	3.250	100.835	100.835	100.635
3.990	102.355	102.355	102.155	3.990	102.409	102.409	102.209	3.990	102.908	102.908	102.708	3.375	102.290	102.290	102.090	3.375	101.297	101.297	101.097
4.000	102.455	102.455	102.255	4.000	102.509	102.509	102.309	4.000	103.008	103.008	102.808	3.500	102.638	102.638	102.438	3.500	101.534	101.534	101.334
4.125	102.943	102.943	102.743	4.125	102.631	102.631	102.431	4.125	103.287	103.287	103.087	3.625	103.071	103.071	102.871	3.625	101.829	101.829	101.629
4.250	103.430	103.430	103.230	4.250	102.045	102.045	101.844	4.250	103.587	103.587	103.387	3.750	103.404	103.404	103.204	3.750	101.497	101.497	101.297
4.375	103.821	103.821	103.620	4.375	102.436	102.436	102.235	4.375	103.972	103.972	103.772	3.875	103.859	103.859	103.659	3.875	101.809	101.809	101.609
4.500	104.188	104.188	103.987	4.500	102.704	102.704	102.503	4.500	104.319	104.319	104.119	3.990	104.223	104.223	104.023	3.990	102.035	102.035	101.835
4.625	104.434	104.434	104.233	4.625	102.860	102.860	102.659	4.625	104.560	104.560	104.342	4.000	104.323	104.323	104.123	4.000	102.135	102.135	101.935
4.750	104.666	104.666	104.466	4.750	102.563	102.563	102.363	4.750	104.686	104.686	104.486	4.125	104.733	104.733	104.533	4.125	102.422	102.422	102.222
4.875	105.072	105.072	104.872	4.875	102.962	102.962	102.762	4.875	105.090	105.090	104.890	4.250	104.159	104.159	103.959	4.250	101.787	101.787	101.587
4.990	105.297	105.297	105.097	4.990	103.101	103.101	102.901	4.990	105.296	105.296	105.096	4.375	104.447	104.447	104.247	4.375	101.989	101.989	101.789
5.000	105.397	105.397	105.197	5.000	103.201	103.201	103.001	5.000	105.396	105.396	105.196	4.500	104.533	104.533	104.333	4.500	102.047	102.047	101.847

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: 4:05 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.099	98.099	97.834	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	95.949	95.949	95.684	2.750	N/A	N/A	N/A	3.000	97.480	97.352	97.215
3.125	98.437	98.437	98.221	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	96.287	96.287	96.071	2.875	N/A	N/A	N/A	3.125	97.871	97.771	97.655
3.250	99.111	99.111	98.898	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	96.961	96.961	96.748	2.990	N/A	N/A	N/A	3.250	98.367	98.267	98.154
3.375	100.025	100.025	99.814	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	97.875	97.875	97.664	3.000	N/A	N/A	N/A	3.375	99.281	99.181	99.070
3.500	100.575	100.575	100.363	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	98.425	98.425	98.213	3.125	N/A	N/A	N/A	3.500	99.831	99.731	99.619
3.625	101.065	101.065	100.858	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	98.915	98.915	98.708	3.250	N/A	N/A	N/A	3.625	100.322	100.222	100.115
3.750	101.547	101.547	101.302	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	99.397	99.397	99.152	3.375	N/A	N/A	N/A	3.750	99.682	99.569	99.437
3.875	102.094	102.094	101.849	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	99.944	99.944	99.699	3.500	N/A	N/A	N/A	3.875	100.229	100.115	99.984
3.990	102.415	102.415	102.174	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	100.265	100.265	100.024	3.625	N/A	N/A	N/A	3.990	100.550	100.436	100.309
4.000	102.515	102.515	102.274	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	100.365	100.365	100.124	3.750	N/A	N/A	N/A	4.000	100.650	100.536	100.409
4.125	102.889	102.889	102.645	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	100.739	100.739	100.495	3.875	N/A	N/A	N/A	4.125	101.024	100.909	100.780
4.250	103.261	103.261	103.061	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.111	101.111	100.911	3.990	N/A	N/A	N/A	4.250	101.346	101.240	101.146
4.375	103.640	103.640	103.440	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.490	101.490	101.290	4.000	N/A	N/A	N/A	4.375	101.726	101.620	101.526
4.500	104.036	104.036	103.836	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	101.886	101.886	101.686	4.125	N/A	N/A	N/A	4.500	101.121	101.015	100.921
4.625	104.449	104.449	104.249	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.299	102.299	102.099	4.250	N/A	N/A	N/A	4.625	101.874	101.768	101.674
4.750	104.663	104.663	104.463	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.513	102.513	102.313	4.375	N/A	N/A	N/A	4.750	101.507	101.407	101.307
4.875	105.023	105.023	104.823	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.873	102.873	102.673	4.500	N/A	N/A	N/A	4.875	101.867	101.767	101.667
4.990	105.200	105.200	105.000	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	103.050	103.050	102.850	4.625	N/A	N/A	N/A	4.990	102.043	101.943	101.843
5.000	105.300	105.300	105.100	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	103.150	103.150	102.950	4.750	N/A	N/A	N/A	5.000	102.143	102.043	101.943
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	98.980	98.980	98.737	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.967	98.967	98.767	2.500	98.421	98.321	98.221
2.875	N/A	N/A	N/A	3.125	99.581	99.581	99.337	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.475	99.475	99.275	2.625	98.851	98.751	98.651
2.990	N/A	N/A	N/A	3.250	100.133	100.133	99.836	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.977	99.977	99.777	2.750	98.790	98.690	98.590
3.000	N/A	N/A	N/A	3.375	100.969	100.969	100.673	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.456	100.456	100.256	2.875	99.269	99.169	99.069
3.125	N/A	N/A	N/A	3.500	101.451	101.451	101.154	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.744	100.744	100.544	2.990	99.557	99.457	99.357
3.250	N/A	N/A	N/A	3.625	101.774	101.774	101.477	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.844	100.844	100.644	3.000	99.657	99.557	99.457
3.375	N/A	N/A	N/A	3.750	101.948	101.948	101.654	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.260	101.260	101.060	3.125	100.827	100.727	100.627
3.500	N/A	N/A	N/A	3.875	102.439	102.439	102.144	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.688	101.688	101.488	3.250	99.864	99.764	99.664
3.625	N/A	N/A	N/A	3.990	102.691	102.691	102.399	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.237	102.237	102.037	3.375	100.414	100.314	100.214
3.750	N/A	N/A	N/A	4.000	102.791	102.791	102.499	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.596	102.596	102.396	3.500	100.773	100.673	100.573
3.875	N/A	N/A	N/A	4.125	102.999	102.999	102.752	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.728	102.728	102.528	3.625	101.715	101.615	101.515
3.990	N/A	N/A	N/A	4.250	103.282	103.282	103.036	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.075	103.075	102.875	3.750	101.148	101.048	100.948
4.000	N/A	N/A	N/A	4.375	103.613	103.613	103.369	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.221	103.221	103.021	3.875	101.294	101.194	101.094
4.125	N/A	N/A	N/A	4.500	103.981	103.981	103.725	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.490	103.490	103.290	3.990	101.563	101.463	101.363
4.250	N/A	N/A	N/A	4.625	104.565	104.565	104.306	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.590	103.590	103.390	4.000	101.663	101.563	101.463
4.375	N/A	N/A	N/A	4.750	105.549	105.549	105.300	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.287	103.287	103.087	4.125	101.537	101.430	101.337
4.500	N/A	N/A	N/A	4.875	105.884	105.884	105.637	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.538	103.538	103.338	4.250	101.289	101.182	101.089
4.625	N/A	N/A	N/A	4.990	106.001	106.001	105.757	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	103.821	103.821	103.621	4.375	101.572	101.464	101.372
4.750	N/A	N/A	N/A	5.000	106.101	106.101	105.857	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.014	104.014	103.814	4.500	101.765	101.657	101.565



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: 4:05 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.099	98.099	97.834	3.000	95.949	95.949	95.684	3.000	98.980	98.980	98.737	2.500	98.967	98.967	98.767	2.500	96.767	96.767	96.567
3.125	98.437	98.437	98.221	3.125	96.287	96.287	96.071	3.125	99.581	99.581	99.337	2.625	99.475	99.475	99.275	2.625	97.275	97.275	97.075
3.250	99.111	99.111	98.898	3.250	96.961	96.961	96.748	3.250	100.133	100.133	99.836	2.750	99.977	99.977	99.777	2.750	97.777	97.777	97.577
3.375	100.025	100.025	99.814	3.375	97.875	97.875	97.664	3.375	100.969	100.969	100.673	2.875	100.456	100.456	100.256	2.875	98.256	98.256	98.056
3.500	100.575	100.575	100.363	3.500	98.425	98.425	98.213	3.500	101.451	101.451	101.154	2.990	100.744	100.744	100.544	2.990	98.544	98.544	98.344
3.625	101.065	101.065	100.858	3.625	98.915	98.915	98.708	3.625	101.774	101.774	101.477	3.000	100.844	100.844	100.644	3.000	98.644	98.644	98.444
3.750	101.547	101.547	101.302	3.750	99.397	99.397	99.152	3.750	101.948	101.948	101.654	3.125	101.260	101.260	101.060	3.125	99.060	99.060	98.860
3.875	102.094	102.094	101.849	3.875	99.944	99.944	99.699	3.875	102.439	102.439	102.144	3.250	101.688	101.688	101.488	3.250	99.488	99.488	99.288
3.990	102.415	102.415	102.174	3.990	100.265	100.265	100.024	3.990	102.691	102.691	102.399	3.375	102.237	102.237	102.037	3.375	100.037	100.037	99.837
4.000	102.515	102.515	102.274	4.000	100.365	100.365	100.124	4.000	102.791	102.791	102.499	3.500	102.596	102.596	102.396	3.500	100.396	100.396	100.196
4.125	102.889	102.889	102.645	4.125	100.739	100.739	100.495	4.125	102.999	102.999	102.752	3.625	102.728	102.728	102.528	3.625	100.528	100.528	100.328
4.250	103.261	103.261	103.061	4.250	101.111	101.111	100.911	4.250	103.282	103.282	103.036	3.750	103.075	103.075	102.875	3.750	100.875	100.875	100.675
4.375	103.640	103.640	103.440	4.375	101.490	101.490	101.290	4.375	103.613	103.613	103.369	3.875	103.221	103.221	103.021	3.875	101.021	101.021	100.821
4.500	104.036	104.036	103.836	4.500	101.886	101.886	101.686	4.500	103.981	103.981	103.725	3.990	103.490	103.490	103.290	3.990	101.290	101.290	101.090
4.625	104.449	104.449	104.249	4.625	102.299	102.299	102.099	4.625	104.565	104.565	104.306	4.000	103.590	103.590	103.390	4.000	101.390	101.390	101.190
4.750	104.663	104.663	104.463	4.750	102.513	102.513	102.313	4.750	105.549	105.549	105.300	4.125	103.287	103.287	103.087	4.125	101.087	101.087	100.887
4.875	105.023	105.023	104.823	4.875	102.873	102.873	102.673	4.875	105.884	105.884	105.637	4.250	103.538	103.538	103.338	4.250	101.338	101.338	101.138
4.990	105.200	105.200	105.000	4.990	103.050	103.050	102.850	4.990	106.001	106.001	105.757	4.375	103.821	103.821	103.621	4.375	101.621	101.621	101.421
5.000	105.300	105.300	105.100	5.000	103.150	103.150	102.950	5.000	106.101	106.101	105.857	4.500	104.014	104.014	103.814	4.500	101.814	101.814	101.614

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

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

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

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

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

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

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



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3/14/2022

60 Day Lock Exp.:

3/29/2022

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and



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: 4:05 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.099	98.099	97.834	3.000	98.980	98.980	98.737	2.500	98.967	98.967	98.767	3.000	96.349	96.349	96.084	2.500	97.217	97.217	97.017
3.125	98.437	98.437	98.221	3.125	99.581	99.581	99.337	2.625	99.475	99.475	99.275	3.125	96.687	96.687	96.471	2.625	97.725	97.725	97.525
3.250	99.111	99.111	98.898	3.250	100.133	100.133	99.836	2.750	99.977	99.977	99.777	3.250	97.361	97.361	97.148	2.750	98.227	98.227	98.027
3.375	100.025	100.025	99.814	3.375	100.969	100.969	100.673	2.875	100.456	100.456	100.256	3.375	98.275	98.275	98.064	2.875	98.706	98.706	98.506
3.500	100.575	100.575	100.363	3.500	101.451	101.451	101.154	2.990	100.744	100.744	100.544	3.500	98.825	98.825	98.613	2.990	98.994	98.994	98.794
3.625	101.065	101.065	100.858	3.625	101.774	101.774	101.477	3.000	100.844	100.844	100.644	3.625	99.315	99.315	99.108	3.000	99.094	99.094	98.894
3.750	101.547	101.547	101.302	3.750	101.948	101.948	101.654	3.125	101.260	101.260	101.060	3.750	99.797	99.797	99.552	3.125	99.510	99.510	99.310
3.875	102.094	102.094	101.849	3.875	102.439	102.439	102.144	3.250	101.688	101.688	101.488	3.875	100.344	100.344	100.099	3.250	99.938	99.938	99.738
3.990	102.415	102.415	102.174	3.990	102.691	102.691	102.399	3.375	102.237	102.237	102.037	3.990	100.665	100.665	100.424	3.375	100.487	100.487	100.287
4.000	102.515	102.515	102.274	4.000	102.791	102.791	102.499	3.500	102.596	102.596	102.396	4.000	100.765	100.765	100.524	3.500	100.846	100.846	100.646
4.125	102.889	102.889	102.645	4.125	102.999	102.999	102.752	3.625	102.728	102.728	102.528	4.125	101.139	101.139	100.895	3.625	100.978	100.978	100.778
4.250	103.261	103.261	103.061	4.250	103.282	103.282	103.036	3.750	103.075	103.075	102.875	4.250	101.511	101.511	101.311	3.750	101.325	101.325	101.125
4.375	103.640	103.640	103.440	4.375	103.613	103.613	103.369	3.875	103.221	103.221	103.021	4.375	101.890	101.890	101.690	3.875	101.471	101.471	101.271
4.500	104.036	104.036	103.836	4.500	103.981	103.981	103.725	3.990	103.490	103.490	103.290	4.500	102.286	102.286	102.086	3.990	101.740	101.740	101.540
4.625	104.449	104.449	104.249	4.625	104.565	104.565	104.306	4.000	103.590	103.590	103.390	4.625	102.699	102.699	102.499	4.000	101.840	101.840	101.640
4.750	104.663	104.663	104.463	4.750	105.549	105.549	105.300	4.125	103.287	103.287	103.087	4.750	102.913	102.913	102.713	4.125	101.537	101.537	101.337
4.875	105.023	105.023	104.823	4.875	105.884	105.884	105.637	4.250	103.538	103.538	103.338	4.875	103.273	103.273	103.073	4.250	101.788	101.788	101.588
4.990	105.200	105.200	105.000	4.990	106.001	106.001	105.757	4.375	103.821	103.821	103.621	4.990	103.450	103.450	103.250	4.375	102.071	102.071	101.871
5.000	105.300	105.300	105.100	5.000	106.101	106.101	105.857	4.500	104.014	104.014	103.814	5.000	103.550	103.550	103.350	4.500	102.264	102.264	102.064

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year	0.000	0.000	0.000	-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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/28/2022

45 Day Lock Exp.:

3/14/2022

60 Day Lock Exp.:

3/29/2022

W. Rate Sheet Dated: 1/28/2022

Release Time: 4:05 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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