



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.: 3/2/2022

45 Day Lock Exp.: 3/17/2022

60 Day Lock Exp.: 4/1/2022

W. Rate Sheet Dated: 1/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.154	99.154	98.779	2.750	98.715	98.715	98.340	1.875	94.576	94.576	94.264	3.125	99.114	99.114	98.814
2.875	99.421	99.421	99.046	2.875	98.944	98.944	98.569	2.000	94.812	94.812	94.499	3.250	99.470	99.470	99.170
3.000	99.675	99.675	99.300	3.000	99.156	99.156	98.781	2.125	95.048	95.048	94.735	3.375	99.472	99.472	99.172
3.125	99.923	99.923	99.548	3.125	99.357	99.357	98.982	2.250	96.383	96.383	95.969	3.500	99.561	99.561	99.261
3.250	100.885	100.885	100.432	3.250	100.410	100.410	99.957	2.375	96.609	96.609	96.195	3.625	99.650	99.650	99.350
3.375	101.035	101.035	100.582	3.375	100.501	100.501	100.047	2.500	96.831	96.831	96.417	Margin = 2.250		Index = 0.580	
3.500	101.280	101.280	100.826	3.500	100.681	100.681	100.228	2.625	97.042	97.042	96.628	30 Year OTC			
3.625	101.507	101.507	101.054	3.625	100.835	100.835	100.382	2.750	98.382	98.382	97.960	Rate	30 Day	45 Day	60 Day
3.750	101.595	101.595	101.095	3.750	101.096	101.096	100.596	2.875	98.598	98.598	98.176	4.000	99.747	99.747	99.247
3.875	101.720	101.720	101.220	3.875	101.186	101.186	100.686	3.000	98.798	98.798	98.376	4.125	99.941	99.941	99.441
4.000	101.922	101.922	101.422	4.000	101.339	101.339	100.839	3.125	98.986	98.986	98.564	4.375	100.575	100.575	100.075
4.125	102.116	102.116	101.616	4.125	101.401	101.401	100.901	3.250	99.342	99.342	99.042	4.500	100.712	100.712	100.212
4.250	102.650	102.650	102.290	4.250	102.199	102.199	101.840	3.375	99.520	99.520	99.220	4.625	100.876	100.876	100.376
4.375	102.750	102.750	102.390	4.375	102.246	102.246	101.887	3.500	99.688	99.688	99.388	4.875	100.838	100.838	100.338
4.500	102.887	102.887	102.528	4.500	102.372	102.372	102.013	3.625	99.830	99.830	99.530	5.000	101.011	101.011	100.511
4.625	103.051	103.051	102.692	4.625	102.480	102.480	102.121	3.750	99.506	99.506	99.206	5.125	101.146	101.146	100.646
4.750	102.973	102.973	102.748	4.750	102.607	102.607	102.382	3.875	99.704	99.704	99.404	5.500	101.450	101.450	100.950
4.875	103.013	103.013	102.788	4.875	102.654	102.654	102.429	4.000	99.846	99.846	99.546	5.625	101.585	101.585	101.085
6.250	106.000	106.000	105.800	6.250	102.534	102.534	102.334	4.125	99.920	99.920	99.620	6.250	102.125	102.125	101.625

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	98.540	98.440	98.440	98.065	1.875	96.706	96.606	96.606	96.294	
2.875	99.521	99.421	99.421	99.046	2.875	98.769	98.669	98.669	98.294	2.000	96.942	96.842	96.842	96.529	
3.000	99.775	99.675	99.675	99.300	3.000	98.981	98.881	98.881	98.506	2.125	97.178	97.078	97.078	96.765	
3.125	100.023	99.923	99.923	99.548	3.125	99.182	99.082	99.082	98.707	2.250	98.513	98.413	98.413	97.999	
3.250	100.985	100.885	100.885	100.432	3.250	100.210	100.110	100.110	99.657	2.375	98.739	98.639	98.639	98.225	
3.375	101.235	101.135	101.135	100.682	3.375	100.401	100.301	100.301	99.847	2.500	98.961	98.861	98.861	98.447	
3.500	101.480	101.380	101.380	100.926	3.500	100.581	100.481	100.481	100.028	2.625	99.172	99.072	99.072	98.658	
3.625	101.707	101.607	101.607	101.154	3.625	100.735	100.635	100.635	100.182	2.750	99.412	99.312	99.312	98.890	
3.750	101.795	101.695	101.695	101.195	3.750	101.296	101.196	101.196	100.696	2.875	99.628	99.528	99.528	99.106	
3.875	102.020	101.920	101.920	101.420	3.875	101.486	101.386	101.386	100.886	3.000	99.828	99.728	99.728	99.306	
4.000	102.222	102.122	102.122	101.622	4.000	101.639	101.539	101.539	101.039	3.125	100.016	99.916	99.916	99.494	
4.125	102.416	102.316	102.316	101.816	4.125	101.701	101.601	101.601	101.101	3.250	100.972	100.872	100.872	100.572	
4.250	102.850	102.750	102.750	102.390	4.250	102.399	102.299	102.299	101.940	3.375	101.150	101.050	101.050	100.750	

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	96.997	96.997	96.497	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.191	97.191	96.691	4.750	101.000	101.000	100.500
3.875	97.130	97.130	96.615	5.250	103.750	103.750	103.500	4.375	97.825	97.825	97.325	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	96.928	96.928	96.412					4.500	97.962	97.962	97.462	Rate	30 Day	45 Day	60 Day
4.125	96.734	96.734	96.219					4.625	98.126	98.126	97.626	5.750	103.750	103.750	103.250
4.250	98.488	98.488	97.988					4.875	98.088	98.088	97.588	6.250	105.750	105.750	105.250
4.375	98.288	98.288	97.788					5.000	98.261	98.261	97.761		DPA Advantage Adjustment		
4.500	98.151	98.151	97.651					5.125	98.396	98.396	97.896		203(k) / 203(k)s		-1.000
4.625	97.986	97.986	97.486					5.500	98.700	98.700	98.200		203(k) & 203(k)s are Borrower Paid only		
4.750	99.008	99.008	98.508					5.625	98.835	98.835	98.335				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.375	99.375	98.875				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/2/2022

45 Day Lock Exp.:

3/17/2022

60 Day Lock Exp.:

4/1/2022

W. Rate Sheet Dated: 1/31/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.864	98.864	98.564
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.220	99.220	98.920
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.222	99.222	98.922
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	96.931	96.931	96.509	3.500	99.311	99.311	99.011
3.250	100.172	100.172	99.719	3.250	99.797	99.797	99.344	2.875	97.147	97.147	96.725	3.625	99.400	99.400	99.100
3.375	100.423	100.423	99.970	3.375	99.988	99.988	99.535	3.000	97.346	97.346	96.924	Margin = 2.250		Index = .580	
3.500	100.667	100.667	100.214	3.500	100.168	100.168	99.715	3.125	97.535	97.535	97.113	30 Year OTC			
3.625	100.894	100.894	100.441	3.625	100.323	100.323	99.870	3.250	98.147	98.147	97.847	Rate	30 Day	45 Day	60 Day
3.750	100.845	100.845	100.345	3.750	100.446	100.446	99.946	3.375	98.325	98.325	98.025	3.250	100.172	100.172	99.672
3.875	101.070	101.070	100.570	3.875	100.636	100.636	100.136	3.500	98.493	98.493	98.193	3.375	100.423	100.423	99.923
4.000	101.272	101.272	100.772	4.000	100.789	100.789	100.289	3.625	98.635	98.635	98.335	3.500	100.667	100.667	100.167
4.125	101.466	101.466	100.966	4.125	100.851	100.851	100.351	3.750	98.811	98.811	98.511	3.625	100.894	100.894	100.394
4.250	101.337	101.337	100.978	4.250	100.987	100.987	100.628	3.875	N/A	N/A	N/A	3.750	100.845	100.845	100.329
4.375	101.537	101.537	101.178	4.375	101.134	101.134	100.775	4.000	N/A	N/A	N/A	3.875	101.070	101.070	100.554
4.500	101.674	101.674	101.315	4.500	101.260	101.260	100.901	4.125	N/A	N/A	N/A	4.000	101.272	101.272	100.756
4.625	101.839	101.839	101.480	4.625	101.368	101.368	101.009	4.250	N/A	N/A	N/A	4.125	101.466	101.466	100.950
4.750	99.973	99.973	99.748	4.750	99.707	99.707	99.482	4.375	N/A	N/A	N/A	4.250	101.337	101.337	100.837
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	100.272	100.172	100.172	99.719	3.250	99.897	99.797	99.797	99.344	2.750	99.187	99.087	99.087	98.665
3.375	100.523	100.423	100.423	99.970	3.375	100.088	99.988	99.988	99.535	2.875	99.403	99.303	99.303	98.881
3.500	100.767	100.667	100.667	100.214	3.500	100.268	100.168	100.168	99.715	3.000	99.603	99.503	99.503	99.081
3.625	100.994	100.894	100.894	100.441	3.625	100.423	100.323	100.323	99.870	3.125	99.791	99.691	99.691	99.269
3.750	100.945	100.845	100.845	100.345	3.750	100.546	100.446	100.446	99.946	3.250	100.559	100.459	100.459	100.159
3.875	101.170	101.070	101.070	100.570	3.875	100.736	100.636	100.636	100.136	3.375	100.738	100.638	100.638	100.338
4.000	101.372	101.272	101.272	100.772	4.000	100.889	100.789	100.789	100.289	3.500	100.905	100.805	100.805	100.505
4.125	101.566	101.466	101.466	100.966	4.125	100.951	100.851	100.851	100.351	3.625	101.047	100.947	100.947	100.647
4.250	101.437	101.337	101.337	100.978	4.250	101.087	100.987	100.987	100.628	3.750	100.786	100.686	100.686	100.386

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				
4.750	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				
Borrower Paid Comp Only				Lender Paid Only											

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



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30 Day Lock Exp.:

3/2/2022

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4/1/2022

W. Rate Sheet Dated: 1/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.852	97.852	97.652	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	98.270	98.270	98.070	2.000	N/A	N/A	N/A	3.000	97.802	97.702	97.602
3.125	98.319	98.319	98.119	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	98.894	98.894	98.694	2.125	N/A	N/A	N/A	3.125	98.268	98.168	98.068
3.250	98.898	98.898	98.698	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	99.566	99.566	99.366	2.250	N/A	N/A	N/A	3.250	98.822	98.703	98.609
3.375	99.797	99.797	99.597	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	100.409	100.409	100.209	2.375	N/A	N/A	N/A	3.375	99.721	99.602	99.508
3.500	100.287	100.287	100.087	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	100.777	100.777	100.577	2.500	N/A	N/A	N/A	3.500	100.211	100.092	99.998
3.625	100.796	100.796	100.596	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	101.054	101.054	100.854	2.625	N/A	N/A	N/A	3.625	100.905	100.750	100.609
3.750	101.484	101.484	101.284	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	101.671	101.671	101.471	2.750	N/A	N/A	N/A	3.750	101.593	101.438	101.297
3.875	102.013	102.013	101.813	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	102.143	102.143	101.943	2.875	N/A	N/A	N/A	3.875	102.122	101.967	101.826
3.990	102.302	102.302	102.102	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	102.354	102.354	102.154	2.990	N/A	N/A	N/A	3.990	102.411	102.256	102.115
4.000	102.402	102.402	102.202	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	102.454	102.454	102.254	3.000	N/A	N/A	N/A	4.000	102.511	102.356	102.215
4.125	102.730	102.730	102.530	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	102.576	102.576	102.376	3.125	N/A	N/A	N/A	4.125	102.802	102.642	102.501
4.250	103.217	103.217	103.017	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	101.832	101.832	101.632	3.250	N/A	N/A	N/A	4.250	103.262	103.080	102.939
4.375	103.609	103.609	103.409	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	102.224	102.224	102.024	3.375	N/A	N/A	N/A	4.375	103.654	103.472	103.331
4.500	103.977	103.977	103.777	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	102.490	102.490	102.290	3.500	N/A	N/A	N/A	4.500	104.022	103.840	103.699
4.625	104.220	104.220	104.020	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	102.650	102.650	102.450	3.625	N/A	N/A	N/A	4.625	104.265	104.083	103.942
4.750	104.562	104.562	104.362	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	102.459	102.459	102.259	3.750	N/A	N/A	N/A	4.750	104.676	104.576	104.471
4.875	104.969	104.969	104.769	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	102.859	102.859	102.659	3.875	N/A	N/A	N/A	4.875	105.083	104.983	104.878
4.990	105.195	105.195	104.995	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	102.999	102.999	102.799	3.990	N/A	N/A	N/A	4.990	105.309	105.209	105.104
5.000	105.295	105.295	105.095	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	103.099	103.099	102.899	4.000	N/A	N/A	N/A	5.000	105.409	105.309	105.204
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	99.030	99.030	98.830	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	98.799	98.799	98.599	2.500	98.668	98.526	98.452
2.875	N/A	N/A	N/A	3.125	99.712	99.712	99.512	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	99.358	99.358	99.158	2.625	99.227	99.085	99.005
2.990	N/A	N/A	N/A	3.250	100.395	100.395	100.195	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	99.878	99.878	99.678	2.750	99.747	99.605	99.525
3.000	N/A	N/A	N/A	3.375	101.238	101.238	101.038	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	100.292	100.292	100.092	2.875	100.161	100.019	99.939
3.125	N/A	N/A	N/A	3.500	101.694	101.694	101.494	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	100.665	100.665	100.465	2.990	100.609	100.467	100.344
3.250	N/A	N/A	N/A	3.625	102.111	102.111	101.911	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.765	100.765	100.565	3.000	100.709	100.567	100.444
3.375	N/A	N/A	N/A	3.750	102.069	102.069	101.869	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	101.239	101.239	101.039	3.125	101.249	101.107	100.946
3.500	N/A	N/A	N/A	3.875	102.595	102.595	102.395	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	101.692	101.692	101.492	3.250	101.702	101.560	101.399
3.625	N/A	N/A	N/A	3.990	102.852	102.852	102.652	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	102.279	102.279	102.079	3.375	102.289	102.147	101.986
3.750	N/A	N/A	N/A	4.000	102.952	102.952	102.752	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.631	102.631	102.431	3.500	102.641	102.499	102.338
3.875	N/A	N/A	N/A	4.125	103.235	103.235	103.035	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	103.060	103.060	102.860	3.625	103.070	102.928	102.767
3.990	N/A	N/A	N/A	4.250	103.373	103.373	103.173	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	103.319	103.319	103.119	3.750	103.134	103.000	102.854
4.000	N/A	N/A	N/A	4.375	103.759	103.759	103.559	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	103.775	103.775	103.575	3.875	103.590	103.456	103.310
4.125	N/A	N/A	N/A	4.500	104.107	104.107	103.907	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	104.140	104.140	103.940	3.990	103.955	103.821	103.675
4.250	N/A	N/A	N/A	4.625	104.345	104.345	104.145	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	104.240	104.240	104.040	4.000	104.055	103.921	103.775
4.375	N/A	N/A	N/A	4.750	104.581	104.581	104.381	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	104.651	104.651	104.451	4.125	104.466	104.332	104.186
4.500	N/A	N/A	N/A	4.875	104.986	104.986	104.786	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	104.073	104.073	103.873	4.250	103.949	103.849	103.709
4.625	N/A	N/A	N/A	4.990	105.193	105.193	104.993	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	104.362	104.362	104.162	4.375	104.238	104.138	103.998
4.750	N/A	N/A	N/A	5.000	105.293	105.293	105.093	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	104.449	104.449	104.249	4.500	104.325	104.225	104.085
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	98.788	98.788	98.588	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.903	99.903	99.703
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.211	99.211	99.011	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.370	100.370	100.170
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.574	99.574	99.374	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.628	100.628	100.428
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.861	99.861	99.661	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.042	101.042	100.842
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.093	100.093	99.893	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.415	101.415	101.215
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.193	100.193	99.993	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.515	101.515	101.315
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.514	100.514	100.314	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.943	101.943	101.743
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	100.826	100.826	100.626	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.929	101.929	101.729
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	101.286	101.286	101.086	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.516	102.516	102.316
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	101.524	101.524	101.324	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.867	102.867	102.667
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	101.824	101.824	101.624	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.297	103.297	103.097
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.412	101.412	101.212	3.250	N/A	N/A	N/A	3.250</							



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.:

3/2/2022

45 Day Lock Exp.:

3/17/2022

60 Day Lock Exp.:

4/1/2022

W. Rate Sheet Dated: 1/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	97.852	97.852	97.652	3.000	98.270	98.270	98.070	3.000	99.030	99.030	98.830	2.500	98.799	98.799	98.599	2.500	98.788	98.788	98.588
3.125	98.319	98.319	98.119	3.125	98.894	98.894	98.694	3.125	99.712	99.712	99.512	2.625	99.358	99.358	99.158	2.625	99.211	99.211	99.011
3.250	98.898	98.898	98.698	3.250	99.566	99.566	99.366	3.250	100.395	100.395	100.195	2.750	99.878	99.878	99.678	2.750	99.574	99.574	99.374
3.375	99.797	99.797	99.597	3.375	100.409	100.409	100.209	3.375	101.238	101.238	101.038	2.875	100.292	100.292	100.092	2.875	99.861	99.861	99.661
3.500	100.287	100.287	100.087	3.500	100.777	100.777	100.577	3.500	101.694	101.694	101.494	2.990	100.665	100.665	100.465	2.990	100.093	100.093	99.893
3.625	100.796	100.796	100.596	3.625	101.054	101.054	100.854	3.625	102.111	102.111	101.911	3.000	100.765	100.765	100.565	3.000	100.193	100.193	99.993
3.750	101.484	101.484	101.284	3.750	101.671	101.671	101.471	3.750	102.069	102.069	101.869	3.125	101.239	101.239	101.039	3.125	100.514	100.514	100.314
3.875	102.013	102.013	101.813	3.875	102.143	102.143	101.943	3.875	102.595	102.595	102.395	3.250	101.692	101.692	101.492	3.250	100.826	100.826	100.626
3.990	102.302	102.302	102.102	3.990	102.354	102.354	102.154	3.990	102.852	102.852	102.652	3.375	102.279	102.279	102.079	3.375	101.286	101.286	101.086
4.000	102.402	102.402	102.202	4.000	102.454	102.454	102.254	4.000	102.952	102.952	102.752	3.500	102.631	102.631	102.431	3.500	101.524	101.524	101.324
4.125	102.730	102.730	102.530	4.125	102.576	102.576	102.376	4.125	103.235	103.235	103.035	3.625	103.060	103.060	102.860	3.625	101.824	101.824	101.624
4.250	103.217	103.217	103.017	4.250	101.832	101.832	101.632	4.250	103.373	103.373	103.173	3.750	103.319	103.319	103.119	3.750	101.412	101.412	101.212
4.375	103.609	103.609	103.409	4.375	102.224	102.224	102.024	4.375	103.759	103.759	103.559	3.875	103.775	103.775	103.575	3.875	101.725	101.725	101.525
4.500	103.977	103.977	103.777	4.500	102.490	102.490	102.290	4.500	104.107	104.107	103.907	3.990	104.140	104.140	103.940	3.990	101.951	101.951	101.751
4.625	104.220	104.220	104.020	4.625	102.650	102.650	102.450	4.625	104.345	104.345	104.145	4.000	104.240	104.240	104.040	4.000	102.051	102.051	101.851
4.750	104.562	104.562	104.362	4.750	102.459	102.459	102.259	4.750	104.581	104.581	104.381	4.125	104.651	104.651	104.451	4.125	102.335	102.335	102.135
4.875	104.969	104.969	104.769	4.875	102.859	102.859	102.659	4.875	104.986	104.986	104.786	4.250	104.073	104.073	103.873	4.250	101.699	101.699	101.499
4.990	105.195	105.195	104.995	4.990	102.999	102.999	102.799	4.990	105.193	105.193	104.993	4.375	104.362	104.362	104.162	4.375	101.901	101.901	101.701
5.000	105.295	105.295	105.095	5.000	103.099	103.099	102.899	5.000	105.293	105.293	105.093	4.500	104.449	104.449	104.249	4.500	101.964	101.964	101.764

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)
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.: 3/2/2022
45 Day Lock Exp.: 3/17/2022
60 Day Lock Exp.: 4/1/2022

W. Rate Sheet Dated: 1/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.070	98.070	97.807	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	97.970	97.970	97.707	2.750	N/A	N/A	N/A	3.000	97.451	97.325	97.188
3.125	98.431	98.431	98.210	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	99.521	99.521	99.300	2.875	N/A	N/A	N/A	3.125	97.865	97.765	97.644
3.250	99.105	99.105	98.886	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	98.831	98.831	98.612	2.990	N/A	N/A	N/A	3.250	98.361	98.261	98.142
3.375	100.018	100.018	99.803	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	99.744	99.744	99.529	3.000	N/A	N/A	N/A	3.375	99.274	99.174	99.059
3.500	100.569	100.569	100.352	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	100.295	100.295	100.078	3.125	N/A	N/A	N/A	3.500	99.825	99.725	99.608
3.625	101.056	101.056	100.844	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	100.780	100.780	100.568	3.250	N/A	N/A	N/A	3.625	100.313	100.213	100.101
3.750	101.591	101.591	101.334	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	101.085	101.085	100.828	3.375	N/A	N/A	N/A	3.750	99.726	99.602	99.469
3.875	102.137	102.137	101.882	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	101.631	101.631	101.376	3.500	N/A	N/A	N/A	3.875	100.272	100.148	100.017
3.990	102.460	102.460	102.204	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	101.954	101.954	101.698	3.625	N/A	N/A	N/A	3.990	100.595	100.470	100.339
4.000	102.560	102.560	102.304	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	102.054	102.054	101.798	3.750	N/A	N/A	N/A	4.000	100.695	100.570	100.439
4.125	102.934	102.934	102.678	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	102.428	102.428	102.172	3.875	N/A	N/A	N/A	4.125	101.069	100.943	100.813
4.250	103.136	103.136	102.923	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	101.300	101.300	101.087	3.990	N/A	N/A	N/A	4.250	100.221	100.100	100.008
4.375	103.516	103.516	103.304	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	101.678	101.678	101.466	4.000	N/A	N/A	N/A	4.375	100.602	100.491	100.390
4.500	103.911	103.911	103.702	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	102.075	102.075	101.866	4.125	N/A	N/A	N/A	4.500	100.996	100.889	100.787
4.625	104.324	104.324	104.121	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	102.488	102.488	102.285	4.250	N/A	N/A	N/A	4.625	101.749	101.648	101.546
4.750	104.594	104.594	104.394	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	102.132	102.132	101.932	4.375	N/A	N/A	N/A	4.750	101.438	101.338	101.238
4.875	104.955	104.955	104.755	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	102.493	102.493	102.293	4.500	N/A	N/A	N/A	4.875	101.799	101.699	101.599
4.990	105.134	105.134	104.934	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	102.672	102.672	102.472	4.625	N/A	N/A	N/A	4.990	101.977	101.877	101.777
5.000	105.234	105.234	105.034	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	102.772	102.772	102.572	4.750	N/A	N/A	N/A	5.000	102.077	101.977	101.877
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	98.976	98.976	98.722	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.882	98.882	98.682	2.500	98.336	98.230	98.136
2.875	N/A	N/A	N/A	3.125	99.573	99.573	99.321	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.389	99.389	99.189	2.625	98.765	98.660	98.565
2.990	N/A	N/A	N/A	3.250	100.083	100.083	99.781	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.891	99.891	99.691	2.750	98.704	98.599	98.504
3.000	N/A	N/A	N/A	3.375	100.920	100.920	100.616	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.371	100.371	100.171	2.875	99.184	99.078	98.984
3.125	N/A	N/A	N/A	3.500	101.398	101.398	101.096	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.654	100.654	100.454	2.990	99.467	99.362	99.267
3.250	N/A	N/A	N/A	3.625	101.725	101.725	101.423	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.754	100.754	100.554	3.000	99.567	99.462	99.367
3.375	N/A	N/A	N/A	3.750	101.986	101.986	101.685	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.234	101.234	101.034	3.125	100.801	100.688	100.601
3.500	N/A	N/A	N/A	3.875	102.477	102.477	102.175	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.662	101.662	101.462	3.250	99.838	99.725	99.638
3.625	N/A	N/A	N/A	3.990	102.729	102.729	102.431	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.211	102.211	102.011	3.375	100.388	100.275	100.188
3.750	N/A	N/A	N/A	4.000	102.829	102.829	102.531	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.571	102.571	102.371	3.500	100.748	100.634	100.548
3.875	N/A	N/A	N/A	4.125	102.885	102.885	102.615	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.746	102.746	102.546	3.625	101.733	101.633	101.533
3.990	N/A	N/A	N/A	4.250	103.169	103.169	102.899	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	103.094	103.094	102.894	3.750	101.167	101.067	100.967
4.000	N/A	N/A	N/A	4.375	103.501	103.501	103.232	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	103.242	103.242	103.042	3.875	101.315	101.215	101.115
4.125	N/A	N/A	N/A	4.500	103.909	103.909	103.642	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	103.509	103.509	103.309	3.990	101.582	101.482	101.382
4.250	N/A	N/A	N/A	4.625	104.490	104.490	104.227	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	103.609	103.609	103.409	4.000	101.682	101.582	101.482
4.375	N/A	N/A	N/A	4.750	105.476	105.476	105.220	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.672	103.672	103.472	4.125	101.922	101.822	101.722
4.500	N/A	N/A	N/A	4.875	105.812	105.812	105.559	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	103.925	103.925	103.725	4.250	101.676	101.576	101.476
4.625	N/A	N/A	N/A	4.990	105.930	105.930	105.679	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	104.208	104.208	104.008	4.375	101.959	101.859	101.759
4.750	N/A	N/A	N/A	5.000	106.030	106.030	105.779	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	104.399	104.399	104.199	4.500	102.150	102.050	101.950



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.:

3/2/2022

45 Day Lock Exp.:

3/17/2022

60 Day Lock Exp.:

4/1/2022

W. Rate Sheet Dated: 1/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.070	98.070	97.807	3.000	97.970	97.970	97.707	3.000	98.976	98.976	98.722	2.500	98.882	98.882	98.682	2.500	99.698	99.698	99.498
3.125	98.431	98.431	98.210	3.125	99.521	99.521	99.300	3.125	99.573	99.573	99.321	2.625	99.389	99.389	99.189	2.625	100.079	100.079	99.879
3.250	99.105	99.105	98.886	3.250	98.831	98.831	98.612	3.250	100.083	100.083	99.781	2.750	99.891	99.891	99.691	2.750	99.815	99.815	99.615
3.375	100.018	100.018	99.803	3.375	99.744	99.744	99.529	3.375	100.920	100.920	100.616	2.875	100.371	100.371	100.171	2.875	100.297	100.297	100.097
3.500	100.569	100.569	100.352	3.500	100.295	100.295	100.078	3.500	101.398	101.398	101.096	2.990	100.654	100.654	100.454	2.990	100.580	100.580	100.380
3.625	101.056	101.056	100.844	3.625	100.780	100.780	100.568	3.625	101.725	101.725	101.423	3.000	100.754	100.754	100.554	3.000	100.680	100.680	100.480
3.750	101.591	101.591	101.334	3.750	101.085	101.085	100.828	3.750	101.986	101.986	101.685	3.125	101.234	101.234	101.034	3.125	101.600	101.600	101.400
3.875	102.137	102.137	101.882	3.875	101.631	101.631	101.376	3.875	102.477	102.477	102.175	3.250	101.662	101.662	101.462	3.250	100.274	100.274	100.074
3.990	102.460	102.460	102.204	3.990	101.954	101.954	101.698	3.990	102.729	102.729	102.431	3.375	102.211	102.211	102.011	3.375	100.823	100.823	100.623
4.000	102.560	102.560	102.304	4.000	102.054	102.054	101.798	4.000	102.829	102.829	102.531	3.500	102.571	102.571	102.371	3.500	101.185	101.185	100.985
4.125	102.934	102.934	102.678	4.125	102.428	102.428	102.172	4.125	102.885	102.885	102.615	3.625	102.746	102.746	102.546	3.625	102.022	102.022	101.822
4.250	103.136	103.136	102.923	4.250	101.300	101.300	101.087	4.250	103.169	103.169	102.899	3.750	103.094	103.094	102.894	3.750	100.894	100.894	100.694
4.375	103.516	103.516	103.304	4.375	101.678	101.678	101.466	4.375	103.501	103.501	103.232	3.875	103.242	103.242	103.042	3.875	101.042	101.042	100.842
4.500	103.911	103.911	103.702	4.500	102.075	102.075	101.866	4.500	103.909	103.909	103.642	3.990	103.509	103.509	103.309	3.990	101.309	101.309	101.109
4.625	104.324	104.324	104.121	4.625	102.488	102.488	102.285	4.625	104.490	104.490	104.227	4.000	103.609	103.609	103.409	4.000	101.409	101.409	101.209
4.750	104.594	104.594	104.394	4.750	102.132	102.132	101.932	4.750	105.476	105.476	105.220	4.125	103.672	103.672	103.472	4.125	102.652	102.652	102.452
4.875	104.955	104.955	104.755	4.875	102.493	102.493	102.293	4.875	105.812	105.812	105.559	4.250	103.925	103.925	103.725	4.250	101.477	101.477	101.277
4.990	105.134	105.134	104.934	4.990	102.672	102.672	102.472	4.990	105.930	105.930	105.679	4.375	104.208	104.208	104.008	4.375	101.762	101.762	101.562
5.000	105.234	105.234	105.034	5.000	102.772	102.772	102.572	5.000	106.030	106.030	105.779	4.500	104.399	104.399	104.199	4.500	101.953	101.953	101.753

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		

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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)
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For use by mortgage professionals only and should not be distributed to borrowers.			
FHA ID# - 1358600006			



AFR Loan Center

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Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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3/17/2022

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4/1/2022

W. Rate Sheet Dated: 1/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and should



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.:

3/2/2022

45 Day Lock Exp.:

3/17/2022

60 Day Lock Exp.:

4/1/2022

W. Rate Sheet Dated: 1/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	98.070	98.070	97.807	3.000	98.976	98.976	98.722	2.500	98.882	98.882	98.682	3.000	97.345	97.345	97.082	2.500	98.640	98.640	98.440
3.125	98.431	98.431	98.210	3.125	99.573	99.573	99.321	2.625	99.389	99.389	99.189	3.125	98.301	98.301	98.080	2.625	99.084	99.084	98.884
3.250	99.105	99.105	98.886	3.250	100.083	100.083	99.781	2.750	99.891	99.891	99.691	3.250	98.293	98.293	98.074	2.750	99.203	99.203	99.003
3.375	100.018	100.018	99.803	3.375	100.920	100.920	100.616	2.875	100.371	100.371	100.171	3.375	99.206	99.206	98.991	2.875	99.684	99.684	99.484
3.500	100.569	100.569	100.352	3.500	101.398	101.398	101.096	2.990	100.654	100.654	100.454	3.500	99.757	99.757	99.540	2.990	99.967	99.967	99.767
3.625	101.056	101.056	100.844	3.625	101.725	101.725	101.423	3.000	100.754	100.754	100.554	3.625	100.243	100.243	100.031	3.000	100.067	100.067	99.867
3.750	101.591	101.591	101.334	3.750	101.986	101.986	101.685	3.125	101.234	101.234	101.034	3.750	100.663	100.663	100.406	3.125	100.767	100.767	100.567
3.875	102.137	102.137	101.882	3.875	102.477	102.477	102.175	3.250	101.662	101.662	101.462	3.875	101.209	101.209	100.954	3.250	100.318	100.318	100.118
3.990	102.460	102.460	102.204	3.990	102.729	102.729	102.431	3.375	102.211	102.211	102.011	3.990	101.532	101.532	101.276	3.375	100.867	100.867	100.667
4.000	102.560	102.560	102.304	4.000	102.829	102.829	102.531	3.500	102.571	102.571	102.371	4.000	101.632	101.632	101.376	3.500	101.228	101.228	101.028
4.125	102.934	102.934	102.678	4.125	102.885	102.885	102.615	3.625	102.746	102.746	102.546	4.125	102.006	102.006	101.750	3.625	101.734	101.734	101.534
4.250	103.136	103.136	102.923	4.250	103.169	103.169	102.899	3.750	103.094	103.094	102.894	4.250	101.543	101.543	101.330	3.750	101.344	101.344	101.144
4.375	103.516	103.516	103.304	4.375	103.501	103.501	103.232	3.875	103.242	103.242	103.042	4.375	101.922	101.922	101.710	3.875	101.492	101.492	101.292
4.500	103.911	103.911	103.702	4.500	103.909	103.909	103.642	3.990	103.509	103.509	103.309	4.500	102.318	102.318	102.109	3.990	101.759	101.759	101.559
4.625	104.324	104.324	104.121	4.625	104.490	104.490	104.227	4.000	103.609	103.609	103.409	4.625	102.731	102.731	102.528	4.000	101.859	101.859	101.659
4.750	104.594	104.594	104.394	4.750	105.476	105.476	105.220	4.125	103.672	103.672	103.472	4.750	102.688	102.688	102.488	4.125	102.512	102.512	102.312
4.875	104.955	104.955	104.755	4.875	105.812	105.812	105.559	4.250	103.925	103.925	103.725	4.875	103.049	103.049	102.849	4.250	102.051	102.051	101.851
4.990	105.134	105.134	104.934	4.990	105.930	105.930	105.679	4.375	104.208	104.208	104.008	4.990	103.228	103.228	103.028	4.375	102.335	102.335	102.135
5.000	105.234	105.234	105.034	5.000	106.030	106.030	105.779	4.500	104.399	104.399	104.199	5.000	103.328	103.328	103.128	4.500	102.526	102.526	102.326

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.:

3/2/2022

45 Day Lock Exp.:

3/17/2022

60 Day Lock Exp.:

4/1/2022

W. Rate Sheet Dated: 1/31/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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