



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.: 1/26/2022

45 Day Lock Exp.: 2/10/2022

60 Day Lock Exp.: 2/25/2022

W. Rate Sheet Dated: 12/27/2021

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
2.250	99.551	99.551	99.191	2.250	98.987	98.987	98.628	1.875	96.661	96.661	96.361	3.125	98.767	98.767	98.467
2.375	99.818	99.818	99.459	2.375	99.219	99.219	98.859	2.000	96.883	96.883	96.583	3.250	99.606	99.606	99.306
2.500	100.085	100.085	99.726	2.500	99.445	99.445	99.085	2.125	97.101	97.101	96.801	3.375	99.339	99.339	99.039
2.625	100.352	100.352	99.993	2.625	99.653	99.653	99.294	2.250	98.485	98.485	98.086	3.500	99.428	99.428	99.128
2.750	101.145	101.145	100.708	2.750	100.598	100.598	100.160	2.375	98.704	98.704	98.305	3.625	99.517	99.517	99.217
2.875	101.403	101.403	100.965	2.875	100.803	100.803	100.366	2.500	98.917	98.917	98.519	Margin = 2.250		Index = 0.270	
3.000	101.650	101.650	101.213	3.000	100.987	100.987	100.550	2.625	99.113	99.113	98.714	30 Year OTC			
3.125	101.895	101.895	101.458	3.125	101.162	101.162	100.724	2.750	99.512	99.512	99.212	Rate	30 Day	45 Day	60 Day
3.250	102.146	102.146	101.787	3.250	101.536	101.536	101.177	2.875	99.705	99.705	99.405	4.000	100.689	100.689	100.189
3.375	102.280	102.280	101.921	3.375	101.618	101.618	101.258	3.000	99.876	99.876	99.576	4.125	100.885	100.885	100.385
3.500	102.507	102.507	102.148	3.500	101.811	101.811	101.452	3.125	100.038	100.038	99.738	4.375	101.569	101.569	101.069
3.625	102.713	102.713	102.354	3.625	101.959	101.959	101.600	3.250	100.989	100.989	100.689	4.500	101.624	101.624	101.124
3.750	102.576	102.576	102.276	3.750	102.036	102.036	101.736	3.375	101.158	101.158	100.858	4.625	101.761	101.761	101.261
3.875	102.680	102.680	102.380	3.875	102.063	102.063	101.763	3.500	101.341	101.341	101.041	4.875	101.888	101.888	101.419
4.000	102.864	102.864	102.564	4.000	102.222	102.222	101.922	3.625	101.479	101.479	101.179	5.000	102.017	102.017	101.548
4.125	103.060	103.060	102.760	4.125	102.344	102.344	102.044	3.750	101.151	101.151	100.851	5.125	102.154	102.154	101.685
4.250	102.970	102.970	102.770	4.250	102.478	102.478	102.278	3.875	101.269	101.269	100.969	5.500	103.284	103.284	102.784
4.375	103.044	103.044	102.844	4.375	102.505	102.505	102.305	4.000	101.420	101.420	101.120	5.625	103.421	103.421	102.921
6.250	106.000	106.000	105.800	6.250	104.459	104.459	104.259	4.125	101.533	101.533	101.233	6.250	104.134	104.134	103.634

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	
2.250	99.651	99.551	99.551	99.191	2.250	98.937	98.837	98.837	98.478	1.875	98.791	98.691	98.691	98.391	
2.375	99.918	99.818	99.818	99.459	2.375	99.169	99.069	99.069	98.709	2.000	99.013	98.913	98.913	98.613	
2.500	100.185	100.085	100.085	99.726	2.500	99.395	99.295	99.295	98.935	2.125	99.231	99.131	99.131	98.831	
2.625	100.452	100.352	100.352	99.993	2.625	99.603	99.503	99.503	99.144	2.250	100.615	100.515	100.515	100.116	
2.750	101.245	101.145	101.145	100.708	2.750	100.423	100.323	100.323	99.885	2.375	100.834	100.734	100.734	100.335	
2.875	101.503	101.403	101.403	100.965	2.875	100.628	100.528	100.528	100.091	2.500	101.047	100.947	100.947	100.549	
3.000	101.750	101.650	101.650	101.213	3.000	100.812	100.712	100.712	100.275	2.625	101.243	101.143	101.143	100.744	
3.125	101.995	101.895	101.895	101.458	3.125	100.987	100.887	100.887	100.449	2.750	100.542	100.442	100.442	100.142	
3.250	102.246	102.146	102.146	101.787	3.250	101.336	101.236	101.236	100.877	2.875	100.735	100.635	100.635	100.335	
3.375	102.480	102.380	102.380	102.021	3.375	101.518	101.418	101.418	101.058	3.000	100.906	100.806	100.806	100.506	
3.500	102.707	102.607	102.607	102.248	3.500	101.711	101.611	101.611	101.252	3.125	101.068	100.968	100.968	100.668	
3.625	102.913	102.813	102.813	102.454	3.625	101.859	101.759	101.759	101.400	3.250	102.619	102.519	102.519	102.219	
3.750	102.776	102.676	102.676	102.376	3.750	102.236	102.136	102.136	101.836	3.375	102.788	102.688	102.688	102.388	

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

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
3.75-4.125	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.25-4.625	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.250
4.75-5.125	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
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
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	97.939	97.939	97.439	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.135	98.135	97.635	4.750	101.000	101.000	100.500
3.875	98.170	98.170	97.670	6.250	103.750	103.750	103.500	4.375	98.819	98.819	98.319	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.986	97.986	97.486					4.500	98.874	98.874	98.374	Rate	30 Day	45 Day	60 Day
4.125	97.790	97.790	97.290					4.625	99.011	99.011	98.511	5.750	103.000	103.000	102.500
4.250	99.592	99.592	99.092					4.875	99.138	99.138	-111.737		105.750	105.750	105.250
4.375	99.419	99.419	98.919					5.000	99.267	99.267	-111.608				
4.500	99.363	99.363	98.863					5.125	99.404	99.404	-111.471				
4.625	99.226	99.226	98.726					5.500	100.534	100.534	100.034				
4.750	100.055	100.055	-5.633					5.625	100.671	100.671	100.171				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.384	101.384	100.884	DPA Advantage Adjustment			
												203(k) / 203(k)s		-1.000	
												203(k) & 203(k)s are Borrower 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)	

W. Rate Sheet Dated: 12/27/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.517	98.517	98.217
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.356	99.356	99.056
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.089	99.089	98.789
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.060	98.060	97.760	3.500	99.178	99.178	98.878
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.253	98.253	97.953	3.625	99.267	99.267	98.967
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.425	98.425	98.125	Margin = 2.250		Index = .270	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.587	98.587	98.287	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.794	99.794	99.494	Rate	30 Day	45 Day	60 Day
3.250	101.433	101.433	101.074	3.250	100.924	100.924	100.565	3.375	99.963	99.963	99.663	3.250	101.433	101.433	100.933
3.375	101.668	101.668	101.309	3.375	101.105	101.105	100.746	3.500	100.146	100.146	99.846	3.375	101.668	101.668	101.168
3.500	101.894	101.894	101.535	3.500	101.298	101.298	100.939	3.625	100.284	100.284	99.984	3.500	101.894	101.894	101.394
3.625	102.101	102.101	101.742	3.625	101.447	101.447	101.088	3.750	100.456	100.456	100.156	3.625	102.101	102.101	101.601
3.750	101.763	101.763	101.463	3.750	101.323	101.323	101.023	3.875	N/A	N/A	N/A	3.750	101.763	101.763	101.263
3.875	101.968	101.968	101.668	3.875	101.450	101.450	101.150	4.000	N/A	N/A	N/A	3.875	101.968	101.968	101.468
4.000	102.151	102.151	101.851	4.000	101.609	101.609	101.309	4.125	N/A	N/A	N/A	4.000	102.151	102.151	101.651
4.125	102.347	102.347	102.047	4.125	101.732	101.732	101.432	4.250	N/A	N/A	N/A	4.125	102.347	102.347	101.847
4.250	102.108	102.108	101.908	4.250	101.715	101.715	101.515	4.375	N/A	N/A	N/A	4.250	102.108	102.108	101.608
4.375	N/A	N/A	N/A	4.375	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
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	100.583	100.483	100.483	100.046	2.750	100.110	100.010	100.010	99.573	2.750	100.129	100.029	100.029	99.729
2.875	100.840	100.740	100.740	100.303	2.875	100.316	100.216	100.216	99.779	2.875	100.322	100.222	100.222	99.922
3.000	101.088	100.988	100.988	100.551	3.000	100.500	100.400	100.400	99.963	3.000	100.494	100.394	100.394	100.094
3.125	101.333	101.233	101.233	100.796	3.125	100.674	100.574	100.574	100.137	3.125	100.656	100.556	100.556	100.256
3.250	101.533	101.433	101.433	101.074	3.250	101.024	100.924	100.924	100.565	3.250	102.207	102.107	102.107	101.807
3.375	101.768	101.668	101.668	101.309	3.375	101.205	101.105	101.105	100.746	3.375	102.376	102.276	102.276	101.976
3.500	101.994	101.894	101.894	101.535	3.500	101.398	101.298	101.298	100.939	3.500	102.558	102.458	102.458	102.158
3.625	102.201	102.101	102.101	101.742	3.625	101.547	101.447	101.447	101.088	3.625	102.696	102.596	102.596	102.296
3.750	101.863	101.763	101.763	101.463	3.750	101.423	101.323	101.323	101.023	3.750	102.368	102.268	102.268	101.968

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 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	6.250	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		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A		5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A	

Lock Desk Policy			
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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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/26/2022

45 Day Lock Exp.: 2/10/2022

60 Day Lock Exp.: 2/25/2022

W. Rate Sheet Dated: 12/27/2021

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	
2.500	97.142	97.142	96.942	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.025	98.025	97.825	2.000	N/A	N/A	N/A	2.500	97.173	97.073	96.973	
2.625	97.983	97.983	97.783	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.758	98.758	98.558	2.125	N/A	N/A	N/A	2.625	98.014	97.914	97.814	
2.750	98.748	98.748	98.548	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.428	99.428	99.228	2.250	N/A	N/A	N/A	2.750	98.779	98.679	98.579	
2.875	99.383	99.383	99.183	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.997	99.997	99.797	2.375	N/A	N/A	N/A	2.875	99.414	99.314	99.214	
2.990	99.795	99.795	99.595	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.290	100.290	100.090	2.500	N/A	N/A	N/A	2.990	99.826	99.726	99.626	
3.000	99.895	99.895	99.695	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.390	100.390	100.190	2.625	N/A	N/A	N/A	3.000	99.926	99.826	99.726	
3.125	100.361	100.361	100.161	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.926	100.926	100.726	2.750	N/A	N/A	N/A	3.125	100.623	100.506	100.377	
3.250	101.075	101.075	100.875	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.559	101.559	101.359	2.875	N/A	N/A	N/A	3.250	101.337	101.220	101.091	
3.375	101.888	101.888	101.688	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.319	102.319	102.119	2.990	N/A	N/A	N/A	3.375	102.150	102.033	101.904	
3.500	102.326	102.326	102.126	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.645	102.645	102.445	3.000	N/A	N/A	N/A	3.500	102.588	102.471	102.342	
3.625	102.643	102.643	102.443	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.785	102.785	102.585	3.125	N/A	N/A	N/A	3.625	103.070	102.970	102.870	
3.750	102.987	102.987	102.787	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.458	102.458	102.258	3.250	N/A	N/A	N/A	3.750	103.661	103.561	103.461	
3.875	103.432	103.432	103.232	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.852	102.852	102.652	3.375	N/A	N/A	N/A	3.875	104.106	104.006	103.906	
3.990	103.674	103.674	103.474	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.025	103.025	102.825	3.500	N/A	N/A	N/A	3.990	104.348	104.248	104.148	
4.000	103.774	103.774	103.574	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.125	103.125	102.925	3.625	N/A	N/A	N/A	4.000	104.448	104.348	104.248	
4.125	104.106	104.106	103.906	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.262	103.262	103.062	3.750	N/A	N/A	N/A	4.125	104.732	104.632	104.532	
4.250	104.557	104.557	104.357	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.641	102.641	102.441	3.875	N/A	N/A	N/A	4.250	105.054	104.954	104.854	
4.375	104.938	104.938	104.738	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.021	103.021	102.821	3.990	N/A	N/A	N/A	4.375	105.435	105.335	105.235	
4.500	105.284	105.284	105.084	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.282	103.282	103.082	4.000	N/A	N/A	N/A	4.500	105.781	105.681	105.581	
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	N/A	2.500	98.584	98.584	98.384	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.790	98.790	98.590	2.000	98.732	98.632	98.532
2.875	N/A	N/A	N/A	N/A	2.625	99.118	99.118	98.918	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.351	99.351	99.151	2.125	99.294	99.194	99.094
2.990	N/A	N/A	N/A	N/A	2.750	99.838	99.838	99.638	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.843	99.843	99.643	2.250	99.785	99.685	99.585
3.000	N/A	N/A	N/A	N/A	2.875	100.468	100.468	100.268	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.285	100.285	100.085	2.375	100.235	100.135	100.035
3.125	N/A	N/A	N/A	N/A	2.990	100.843	100.843	100.643	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.862	100.862	100.662	2.500	100.878	100.761	100.648
3.250	N/A	N/A	N/A	N/A	3.000	100.943	100.943	100.743	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.400	101.400	101.200	2.625	101.415	101.298	101.185
3.375	N/A	N/A	N/A	N/A	3.125	101.374	101.374	101.174	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.897	101.897	101.697	2.750	101.913	101.796	101.683
3.500	N/A	N/A	N/A	N/A	3.250	102.002	102.002	101.802	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.275	102.275	102.075	2.875	102.291	102.174	102.061
3.625	N/A	N/A	N/A	N/A	3.375	102.757	102.757	102.557	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.595	102.595	102.395	2.990	102.610	102.493	102.380
3.750	N/A	N/A	N/A	N/A	3.500	103.164	103.164	102.964	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.695	102.695	102.495	3.000	102.710	102.593	102.480
3.875	N/A	N/A	N/A	N/A	3.625	103.477	103.477	103.277	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.081	103.081	102.881	3.125	103.097	102.980	102.867
3.990	N/A	N/A	N/A	N/A	3.750	103.047	103.047	102.847	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.004	103.004	102.804	3.250	103.253	103.153	103.053
4.000	N/A	N/A	N/A	N/A	3.875	103.489	103.489	103.289	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.535	103.535	103.335	3.375	103.784	103.684	103.584
4.125	N/A	N/A	N/A	N/A	3.990	103.700	103.700	103.500	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.849	103.849	103.649	3.500	104.098	103.998	103.898
4.250	N/A	N/A	N/A	N/A	4.000	103.800	103.800	103.600	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.252	104.252	104.052	3.625	104.501	104.401	104.301
4.375	N/A	N/A	N/A	N/A	4.125	104.080	104.080	103.880	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.027	104.027	103.827	3.750	104.340	104.240	104.140
4.500	N/A	N/A	N/A	N/A	4.250	104.233	104.233	104.033	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.457	104.457	104.257	3.875	104.769	104.669	104.569
4.625	N/A	N/A	N/A	N/A	4.375	104.609	104.609	104.409	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.770	104.770	104.570	3.990	105.083	104.983	104.883
4.750	N/A	N/A	N/A	N/A	4.500	104.936	104.936	104.736	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.870	104.870	104.670	4.000	105.183	105.083	104.983
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	N/A	2.000	N/A	N/A	N/A	2.000	98.989	98.989	98.789	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.477	99.477	99.277
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.419	99.419	99.219	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.039	100.039	99.839
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.796	99.796	99.596	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.530	100.530	100.330
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.330	100.330	100.130	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.973	100.973	100.773
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.849	100.849	100.649	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.387	101.387	101.187
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.256	101.256	101.056	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.826	101.826	101.626
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.603	101.603	101.403	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.132	102.132	101.932
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.860	101.860	101.660	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.509	102.509	102.309
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.048	102.048	101.848	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.829	102.829	102.629
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.148	102.148	101.948	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.929	102.929	102.729
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.412	102.412	102.212												



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.:

1/26/2022

45 Day Lock Exp.:

2/10/2022

60 Day Lock Exp.:

2/25/2022

W. Rate Sheet Dated: 12/27/2021

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
2.500	97.142	97.142	96.942	2.500	98.025	98.025	97.825	2.875	100.468	100.468	100.268	2.000	98.790	98.790	98.590	2.000	98.989	98.989	98.789
2.625	97.983	97.983	97.783	2.625	98.758	98.758	98.558	2.990	100.843	100.843	100.643	2.125	99.351	99.351	99.151	2.125	99.419	99.419	99.219
2.750	98.748	98.748	98.548	2.750	99.428	99.428	99.228	3.000	100.943	100.943	100.743	2.250	99.843	99.843	99.643	2.250	99.796	99.796	99.596
2.875	99.383	99.383	99.183	2.875	99.997	99.997	99.797	3.125	101.374	101.374	101.174	2.375	100.285	100.285	100.085	2.375	100.330	100.330	100.130
2.990	99.795	99.795	99.595	2.990	100.290	100.290	100.090	3.250	102.002	102.002	101.802	2.500	100.862	100.862	100.662	2.500	100.849	100.849	100.649
3.000	99.895	99.895	99.695	3.000	100.390	100.390	100.190	3.375	102.757	102.757	102.557	2.625	101.400	101.400	101.200	2.625	101.256	101.256	101.056
3.125	100.361	100.361	100.161	3.125	100.926	100.926	100.726	3.500	103.164	103.164	102.964	2.750	101.897	101.897	101.697	2.750	101.603	101.603	101.403
3.250	101.075	101.075	100.875	3.250	101.559	101.559	101.359	3.625	103.477	103.477	103.277	2.875	102.275	102.275	102.075	2.875	101.860	101.860	101.660
3.375	101.888	101.888	101.688	3.375	102.319	102.319	102.119	3.750	103.047	103.047	102.847	2.990	102.595	102.595	102.395	2.990	102.048	102.048	101.848
3.500	102.326	102.326	102.126	3.500	102.645	102.645	102.445	3.875	103.489	103.489	103.289	3.000	102.695	102.695	102.495	3.000	102.148	102.148	101.948
3.625	102.643	102.643	102.443	3.625	102.785	102.785	102.585	3.990	103.700	103.700	103.500	3.125	103.081	103.081	102.881	3.125	102.412	102.412	102.212
3.750	102.987	102.987	102.787	3.750	102.458	102.458	102.258	4.000	103.800	103.800	103.600	3.250	103.004	103.004	102.804	3.250	101.839	101.839	101.639
3.875	103.432	103.432	103.232	3.875	102.852	102.852	102.652	4.125	104.080	104.080	103.880	3.375	103.535	103.535	103.335	3.375	102.252	102.252	102.052
3.990	103.674	103.674	103.474	3.990	103.025	103.025	102.825	4.250	104.233	104.233	104.033	3.500	103.849	103.849	103.649	3.500	102.464	102.464	102.264
4.000	103.774	103.774	103.574	4.000	103.125	103.125	102.925	4.375	104.609	104.609	104.409	3.625	104.252	104.252	104.052	3.625	102.746	102.746	102.546
4.125	104.106	104.106	103.906	4.125	103.262	103.262	103.062	4.500	104.936	104.936	104.736	3.750	104.027	104.027	103.827	3.750	102.140	102.140	101.940
4.250	104.557	104.557	104.357	4.250	102.641	102.641	102.441	4.625	105.174	105.174	104.974	3.875	104.457	104.457	104.257	3.875	102.439	102.439	102.239
4.375	104.938	104.938	104.738	4.375	103.021	103.021	102.821	4.750	105.261	105.261	105.061	3.990	104.770	104.770	104.570	3.990	102.629	102.629	102.429
4.500	105.284	105.284	105.084	4.500	103.282	103.282	103.082	4.875	105.609	105.609	105.409	4.000	104.870	104.870	104.670	4.000	102.729	102.729	102.529

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	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/26/2022
45 Day Lock Exp.: 2/10/2022
60 Day Lock Exp.: 2/25/2022

W. Rate Sheet Dated: 12/27/2021

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
2.500	97.036	97.036	96.747	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.004	97.004	96.715	2.750	N/A	N/A	N/A	2.500	96.418	96.302	96.129
2.625	98.044	98.044	97.757	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.012	98.012	97.725	2.875	N/A	N/A	N/A	2.625	97.425	97.309	97.138
2.750	98.921	98.921	98.643	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.891	98.891	98.613	2.990	N/A	N/A	N/A	2.750	98.303	98.185	98.025
2.875	99.618	99.618	99.343	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.588	99.588	99.313	3.000	N/A	N/A	N/A	2.875	98.999	98.880	98.724
2.990	100.046	100.046	99.777	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.014	100.014	99.745	3.125	N/A	N/A	N/A	2.990	99.427	99.307	99.158
3.000	100.146	100.146	99.877	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.114	100.114	99.845	3.250	N/A	N/A	N/A	3.000	99.527	99.407	99.258
3.125	100.457	100.457	100.254	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.205	101.205	101.002	3.375	N/A	N/A	N/A	3.125	99.891	99.769	99.688
3.250	101.222	101.222	101.017	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.006	101.006	100.801	3.500	N/A	N/A	N/A	3.250	100.478	100.352	100.273
3.375	102.044	102.044	101.838	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.828	101.828	101.622	3.625	N/A	N/A	N/A	3.375	101.300	101.173	101.094
3.500	102.527	102.527	102.323	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.311	102.311	102.107	3.750	N/A	N/A	N/A	3.500	101.783	101.657	101.579
3.625	102.772	102.772	102.568	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.558	102.558	102.354	3.875	N/A	N/A	N/A	3.625	102.029	101.903	101.825
3.750	102.970	102.970	102.753	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.586	101.586	101.369	3.990	N/A	N/A	N/A	3.750	101.105	101.005	100.888
3.875	103.467	103.467	103.252	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	102.083	102.083	101.868	4.000	N/A	N/A	N/A	3.875	101.602	101.502	101.387
3.990	103.705	103.705	103.491	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.321	102.321	102.107	4.125	N/A	N/A	N/A	3.990	101.840	101.740	101.626
4.000	103.805	103.805	103.591	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.421	102.421	102.207	4.250	N/A	N/A	N/A	4.000	101.940	101.840	101.726
4.125	104.169	104.169	103.960	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.785	102.785	102.576	4.375	N/A	N/A	N/A	4.125	102.304	102.204	102.095
4.250	104.670	104.670	104.415	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.458	100.458	100.203	4.500	N/A	N/A	N/A	4.250	101.755	101.617	101.500
4.375	105.082	105.082	104.830	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.870	100.870	100.618	4.625	N/A	N/A	N/A	4.375	102.168	102.031	101.916
4.500	105.436	105.436	105.192	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.224	101.224	100.980	4.750	N/A	N/A	N/A	4.500	102.521	102.386	102.277
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	2.500	98.358	98.358	98.060	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.891	98.891	98.691	2.000	98.204	98.104	98.004
2.875	N/A	N/A	N/A	2.625	99.134	99.134	98.858	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.467	99.467	99.267	2.125	98.779	98.679	98.579
2.990	N/A	N/A	N/A	2.750	99.832	99.832	99.555	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.954	99.954	99.754	2.250	99.267	99.167	99.067
3.000	N/A	N/A	N/A	2.875	100.363	100.363	100.085	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.358	100.358	100.158	2.375	99.670	99.570	99.470
3.125	N/A	N/A	N/A	2.990	100.747	100.747	100.471	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.004	101.004	100.801	2.500	100.458	100.358	100.255
3.250	N/A	N/A	N/A	3.000	100.847	100.847	100.571	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.498	101.498	101.295	2.625	100.874	100.774	100.671
3.375	N/A	N/A	N/A	3.125	101.337	101.337	101.029	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.978	101.978	101.775	2.750	100.791	100.691	100.588
3.500	N/A	N/A	N/A	3.250	101.872	101.872	101.565	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.293	102.293	102.093	2.875	101.106	101.006	100.906
3.625	N/A	N/A	N/A	3.375	102.564	102.564	102.258	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.541	102.541	102.341	2.990	101.354	101.254	101.154
3.750	N/A	N/A	N/A	3.500	103.011	103.011	102.707	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.641	102.641	102.441	3.000	101.454	101.354	101.254
3.875	N/A	N/A	N/A	3.625	103.306	103.306	103.002	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.600	102.600	102.400	3.125	102.167	102.067	101.967
3.990	N/A	N/A	N/A	3.750	103.101	103.101	102.852	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.102	103.102	102.902	3.250	101.278	101.178	101.078
4.000	N/A	N/A	N/A	3.875	103.513	103.513	103.265	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.595	103.595	103.395	3.375	101.772	101.672	101.572
4.125	N/A	N/A	N/A	3.990	103.743	103.743	103.499	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.832	103.832	103.632	3.500	102.009	101.909	101.809
4.250	N/A	N/A	N/A	4.000	103.843	103.843	103.599	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.873	103.873	103.673	3.625	102.860	102.755	102.660
4.375	N/A	N/A	N/A	4.125	104.273	104.273	104.061	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.228	104.228	104.028	3.750	102.301	102.197	102.101
4.500	N/A	N/A	N/A	4.250	104.428	104.428	104.216	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.388	104.388	104.188	3.875	102.461	102.356	102.261
4.625	N/A	N/A	N/A	4.375	104.691	104.691	104.481	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.641	104.641	104.441	3.990	102.714	102.610	102.514
4.750	N/A	N/A	N/A	4.500	104.922	104.922	104.714	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.741	104.741	104.541	4.000	102.814	102.710	102.614



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.:

1/26/2022

45 Day Lock Exp.:

2/10/2022

60 Day Lock Exp.:

2/25/2022

W. Rate Sheet Dated: 12/27/2021

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
2.750	98.921	98.921	98.643	2.750	98.891	98.891	98.613	2.500	98.358	98.358	98.060	2.000	98.891	98.891	98.691	2.000	98.565	98.565	98.365
2.875	99.618	99.618	99.343	2.875	99.588	99.588	99.313	2.625	99.134	99.134	98.858	2.125	99.467	99.467	99.267	2.125	99.143	99.143	98.943
2.990	100.046	100.046	99.777	2.990	100.014	100.014	99.745	2.750	99.832	99.832	99.555	2.250	99.954	99.954	99.754	2.250	99.630	99.630	99.430
3.000	100.146	100.146	99.877	3.000	100.114	100.114	99.845	2.875	100.363	100.363	100.085	2.375	100.358	100.358	100.158	2.375	100.034	100.034	99.834
3.125	100.457	100.457	100.254	3.125	101.205	101.205	101.002	2.990	100.747	100.747	100.471	2.500	101.004	101.004	100.801	2.500	100.944	100.944	100.741
3.250	101.222	101.222	101.017	3.250	101.006	101.006	100.801	3.000	100.847	100.847	100.571	2.625	101.498	101.498	101.295	2.625	101.278	101.278	101.075
3.375	102.044	102.044	101.838	3.375	101.828	101.828	101.622	3.125	101.337	101.337	101.029	2.750	101.978	101.978	101.775	2.750	100.904	100.904	100.701
3.500	102.527	102.527	102.323	3.500	102.311	102.311	102.107	3.250	101.872	101.872	101.565	2.875	102.293	102.293	102.093	2.875	101.219	101.219	101.019
3.625	102.772	102.772	102.568	3.625	102.558	102.558	102.354	3.375	102.564	102.564	102.258	2.990	102.541	102.541	102.341	2.990	101.467	101.467	101.267
3.750	102.970	102.970	102.753	3.750	101.586	101.586	101.369	3.500	103.011	103.011	102.707	3.000	102.641	102.641	102.441	3.000	101.567	101.567	101.367
3.875	103.467	103.467	103.252	3.875	102.083	102.083	101.868	3.625	103.306	103.306	103.002	3.125	102.600	102.600	102.400	3.125	102.962	102.962	102.762
3.990	103.705	103.705	103.491	3.990	102.321	102.321	102.107	3.750	103.101	103.101	102.852	3.250	103.102	103.102	102.902	3.250	100.780	100.780	100.580
4.000	103.805	103.805	103.591	4.000	102.421	102.421	102.207	3.875	103.513	103.513	103.265	3.375	103.595	103.595	103.395	3.375	101.273	101.273	101.073
4.125	104.169	104.169	103.960	4.125	102.785	102.785	102.576	3.990	103.743	103.743	103.499	3.500	103.832	103.832	103.632	3.500	101.510	101.510	101.310
4.250	104.670	104.670	104.415	4.250	100.458	100.458	100.203	4.000	103.843	103.843	103.599	3.625	103.873	103.873	103.673	3.625	101.913	101.913	101.713
4.375	105.082	105.082	104.830	4.375	100.870	100.870	100.618	4.125	104.273	104.273	104.061	3.750	104.228	104.228	104.028	3.750	101.696	101.696	101.496
4.500	105.436	105.436	105.192	4.500	101.224	101.224	100.980	4.250	104.428	104.428	104.216	3.875	104.388	104.388	104.188	3.875	101.854	101.854	101.654
4.625	105.154	105.154	104.954	4.625	102.800	102.800	102.600	4.375	104.691	104.691	104.481	3.990	104.641	104.641	104.441	3.990	102.109	102.109	101.909
4.750	105.588	105.588	105.388	4.750	100.814	100.814	100.614	4.500	104.922	104.922	104.714	4.000	104.741	104.741	104.541	4.000	102.209	102.209	102.009

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 ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	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			
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W. Rate Sheet Dated: 12/27/2021

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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
2.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.375	0.875	0.625	0.500	0.500	0.375	0.250	0.000
3.500	1.000	0.750	0.625	0.500	0.375	0.250	0.000
3.625	1.250	1.000	0.875	0.750	0.625	0.375	0.000
3.750	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.875	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.990	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.000	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.125	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.250	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.375	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.500	1.375	1.125	0.875	0.875	0.500	0.250	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.625	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.125	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.125	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.125
3.250	0.875	0.625	0.500	0.500	0.375	0.125	0.125
3.375	0.875	0.625	0.500	0.375	0.000	0.125	0.125
3.500	1.000	0.625	0.500	0.375	0.000	-0.125	0.125
3.625	1.000	0.625	0.500	0.375	0.125	-0.125	0.125
3.750	1.250	1.000	0.875	0.750	0.375	0.250	0.125
3.875	1.250	0.750	0.625	0.375	0.250	0.250	0.125
3.990	1.250	0.750	0.625	0.375	0.250	0.250	0.125
4.000	1.250	0.875	0.625	0.500	0.250	-0.125	0.125
4.125	1.375	1.000	0.750	0.625	0.375	0.000	0.125
4.250	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.375	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.500	1.750	1.375	1.125	1.000	0.750	0.375	0.250

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.250	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.000	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.750	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.875	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.990	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.000	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.125	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.250	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.375	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.500	1.000	0.875	0.750	0.750	0.500	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
2.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.250	0.250	0.250	0.250	0.125	0.000
3.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.375	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.625	0.500	0.375	0.125	0.125	0.000	0.000	0.000
3.750	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.875	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.990	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.000	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.125	1.125	1.000	0.875	0.875	0.625	0.625	0.125
4.250	1.375	1.125	0.625	0.625	0.250	0.250	0.000
4.375	1.500	1.250	0.750	0.750	0.375	0.250	0.000
4.500	1.625	1.250	0.750	0.750	0.500	0.375	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.375	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.500	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
3.250	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.375	0.375	0.250	0.000	0.000	0.000
3.750	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.875	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.990	1.000	0.750	0.750	0.625	0.375	0.000	0.000
4.000	1.000	0.750	0.750	0.625	0.375	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
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	-0.125	-0.125	-0.125	-0.125	0.000
2.375	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
2.500	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.750	0.250	0.125	0.000	0.000	0.000	-0.125	0.000
2.875	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
2.990	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.375	0.375	0.250	0.125	0.125
3.250	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.625	0.875	0.750	0.750	0.750	0.625	0.500	0.250
3.750	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.875	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.990	0.875	0.750	0.750	0.625	0.500	0.375	0.000
4.000	0.875	0.750	0.750	0.625	0.500	0.375	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 not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/26/2022

45 Day Lock Exp.:

2/10/2022

60 Day Lock Exp.:

2/25/2022

W. Rate Sheet Dated: 12/27/2021

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
2.500	97.036	97.036	96.747	2.500	98.358	98.358	98.060	2.000	98.891	98.891	98.691	2.500	96.345	96.345	96.056	2.000	98.078	98.078	97.878
2.625	98.044	98.044	97.757	2.625	99.134	99.134	98.858	2.125	99.467	99.467	99.267	2.625	97.353	97.353	97.066	2.125	98.655	98.655	98.455
2.750	98.921	98.921	98.643	2.750	99.832	99.832	99.555	2.250	99.954	99.954	99.754	2.750	98.231	98.231	97.953	2.250	99.142	99.142	98.942
2.875	99.618	99.618	99.343	2.875	100.363	100.363	100.085	2.375	100.358	100.358	100.158	2.875	98.928	98.928	98.653	2.375	99.546	99.546	99.346
2.990	100.046	100.046	99.777	2.990	100.747	100.747	100.471	2.500	101.004	101.004	100.801	2.990	99.355	99.355	99.086	2.500	100.324	100.324	100.121
3.000	100.146	100.146	99.877	3.000	100.847	100.847	100.571	2.625	101.498	101.498	101.295	3.000	99.455	99.455	99.186	2.625	100.738	100.738	100.535
3.125	100.457	100.457	100.254	3.125	101.337	101.337	101.029	2.750	101.978	101.978	101.775	3.125	100.156	100.156	99.953	2.750	100.791	100.791	100.588
3.250	101.222	101.222	101.017	3.250	101.872	101.872	101.565	2.875	102.293	102.293	102.093	3.250	100.439	100.439	100.234	2.875	101.106	101.106	100.906
3.375	102.044	102.044	101.838	3.375	102.564	102.564	102.258	2.990	102.541	102.541	102.341	3.375	101.261	101.261	101.055	2.990	101.354	101.354	101.154
3.500	102.527	102.527	102.323	3.500	103.011	103.011	102.707	3.000	102.641	102.641	102.441	3.500	101.744	101.744	101.540	3.000	101.454	101.454	101.254
3.625	102.772	102.772	102.568	3.625	103.306	103.306	103.002	3.125	102.600	102.600	102.400	3.625	101.990	101.990	101.786	3.125	102.131	102.131	101.931
3.750	102.970	102.970	102.753	3.750	103.101	103.101	102.852	3.250	103.102	103.102	102.902	3.750	101.603	101.603	101.386	3.250	101.291	101.291	101.091
3.875	103.467	103.467	103.252	3.875	103.513	103.513	103.265	3.375	103.595	103.595	103.395	3.875	102.100	102.100	101.885	3.375	101.784	101.784	101.584
3.990	103.705	103.705	103.491	3.990	103.743	103.743	103.499	3.500	103.832	103.832	103.632	3.990	102.338	102.338	102.124	3.500	102.021	102.021	101.821
4.000	103.805	103.805	103.591	4.000	103.843	103.843	103.599	3.625	103.873	103.873	103.673	4.000	102.438	102.438	102.224	3.625	102.243	102.243	102.043
4.125	104.169	104.169	103.960	4.125	104.273	104.273	104.061	3.750	104.228	104.228	104.028	4.125	102.802	102.802	102.593	3.750	102.312	102.312	102.112
4.250	104.670	104.670	104.415	4.250	104.428	104.428	104.216	3.875	104.388	104.388	104.188	4.250	101.889	101.889	101.634	3.875	102.471	102.471	102.271
4.375	105.082	105.082	104.830	4.375	104.691	104.691	104.481	3.990	104.641	104.641	104.441	4.375	102.301	102.301	102.049	3.990	102.725	102.725	102.525
4.500	105.436	105.436	105.192	4.500	104.922	104.922	104.714	4.000	104.741	104.741	104.541	4.500	102.655	102.655	102.411	4.000	102.825	102.825	102.625

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	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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



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.:

1/26/2022

45 Day Lock Exp.:

2/10/2022

60 Day Lock Exp.:

2/25/2022

W. Rate Sheet Dated: 12/27/2021

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)