



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/27/2022

45 Day Lock Exp.: 2/11/2022

60 Day Lock Exp.: 2/28/2022

W. Rate Sheet Dated: 12/28/2021

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	99.754	99.754	99.395	2.250	99.191	99.191	98.831	1.875	96.798	96.798	96.498	3.125	98.767	98.767	98.467
2.375	100.021	100.021	99.662	2.375	99.422	99.422	99.063	2.000	97.020	97.020	96.720	3.250	99.606	99.606	99.306
2.500	100.288	100.288	99.929	2.500	99.648	99.648	99.288	2.125	97.237	97.237	96.937	3.375	99.339	99.339	99.039
2.625	100.555	100.555	100.196	2.625	99.856	99.856	99.497	2.250	98.622	98.622	98.223	3.500	99.428	99.428	99.128
2.750	101.239	101.239	100.817	2.750	100.692	100.692	100.270	2.375	98.840	98.840	98.442	3.625	99.517	99.517	99.217
2.875	101.497	101.497	101.075	2.875	100.897	100.897	100.475	2.500	99.054	99.054	98.655	Margin = 2.250		Index = 0.290	
3.000	101.744	101.744	101.322	3.000	101.081	101.081	100.659	2.625	99.250	99.250	98.851	30 Year OTC			
3.125	101.989	101.989	101.567	3.125	101.256	101.256	100.834	2.750	100.012	100.012	99.712	Rate	30 Day	45 Day	60 Day
3.250	102.271	102.271	101.912	3.250	101.661	101.661	101.302	2.875	100.205	100.205	99.905	4.000	100.642	100.642	100.142
3.375	102.405	102.405	102.046	3.375	101.743	101.743	101.383	3.000	100.376	100.376	100.076	4.125	100.838	100.838	100.338
3.500	102.632	102.632	102.273	3.500	101.936	101.936	101.577	3.125	100.538	100.538	100.238	4.375	101.490	101.490	100.990
3.625	102.838	102.838	102.479	3.625	102.084	102.084	101.725	3.250	100.989	100.989	100.689	4.500	101.546	101.546	101.046
3.750	102.529	102.529	102.229	3.750	101.989	101.989	101.689	3.375	101.158	101.158	100.858	4.625	101.683	101.683	101.183
3.875	102.633	102.633	102.333	3.875	102.016	102.016	101.716	3.500	101.341	101.341	101.041	4.875	102.044	102.044	101.544
4.000	102.817	102.817	102.517	4.000	102.175	102.175	101.875	3.625	101.479	101.479	101.179	5.000	102.173	102.173	101.673
4.125	103.013	103.013	102.713	4.125	102.297	102.297	101.997	3.750	101.073	101.073	100.773	5.125	102.310	102.310	101.810
4.250	102.892	102.892	102.692	4.250	102.400	102.400	102.200	3.875	101.191	101.191	100.891	5.500	103.284	103.284	102.784
4.375	102.965	102.965	102.765	4.375	102.427	102.427	102.227	4.000	101.341	101.341	101.041	5.625	103.421	103.421	102.921
6.250	106.000	106.000	105.800	6.250	102.747	102.747	102.547	4.125	101.455	101.455	101.155	6.250	102.422	102.422	101.922

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	99.854	99.754	99.754	99.395	2.250	99.141	99.041	99.041	98.681	1.875	98.928	98.828	98.828	98.528	
2.375	100.121	100.021	100.021	99.662	2.375	99.372	99.272	99.272	98.913	2.000	99.150	99.050	99.050	98.750	
2.500	100.388	100.288	100.288	99.929	2.500	99.598	99.498	99.498	99.138	2.125	99.367	99.267	99.267	98.967	
2.625	100.655	100.555	100.555	100.196	2.625	99.806	99.706	99.706	99.347	2.250	100.752	100.652	100.652	100.253	
2.750	101.339	101.239	101.239	100.817	2.750	100.517	100.417	100.417	99.995	2.375	100.970	100.870	100.870	100.472	
2.875	101.597	101.497	101.497	101.075	2.875	100.722	100.622	100.622	100.200	2.500	101.184	101.084	101.084	100.685	
3.000	101.844	101.744	101.744	101.322	3.000	100.906	100.806	100.806	100.384	2.625	101.380	101.280	101.280	100.881	
3.125	102.089	101.989	101.989	101.567	3.125	101.081	100.981	100.981	100.559	2.750	101.042	100.942	100.942	100.642	
3.250	102.371	102.271	102.271	101.912	3.250	101.461	101.361	101.361	101.002	2.875	101.235	101.135	101.135	100.835	
3.375	102.605	102.505	102.505	102.146	3.375	101.643	101.543	101.543	101.183	3.000	101.406	101.306	101.306	101.006	
3.500	102.832	102.732	102.732	102.373	3.500	101.836	101.736	101.736	101.377	3.125	101.568	101.468	101.468	101.168	
3.625	103.038	102.938	102.938	102.579	3.625	101.984	101.884	101.884	101.525	3.250	102.619	102.519	102.519	102.219	
3.750	102.729	102.629	102.629	102.329	3.750	102.189	102.089	102.089	101.789	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	97.892	97.892	97.392	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.088	98.088	97.588	4.750	101.000	101.000	100.500
3.875	98.123	98.123	97.623	6.250	103.750	103.750	103.500	4.375	98.740	98.740	98.240	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.939	97.939	97.439					4.500	98.796	98.796	98.296	Rate	30 Day	45 Day	60 Day
4.125	97.744	97.744	97.244					4.625	98.933	98.933	98.433	5.750	103.000	103.000	102.500
4.250	99.514	99.514	99.014					4.875	99.294	99.294	98.794		6.250	105.750	105.250
4.375	99.341	99.341	98.841					5.000	99.423	99.423	98.923				
4.500	99.285	99.285	98.785					5.125	99.560	99.560	99.060				
4.625	99.148	99.148	98.648					5.500	100.534	100.534	100.034				
4.750	100.211	100.211	99.711					5.625	100.671	100.671	100.171				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.672	99.672	99.172	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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/27/2022

45 Day Lock Exp.:

2/11/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/28/2021

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	98.560	98.560	98.260	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	98.753	98.753	98.453	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	98.925	98.925	98.625	Margin = 2.250		Index = .290	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.087	99.087	98.787	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	101.558	101.558	101.199	3.250	101.049	101.049	100.690	3.375	99.963	99.963	99.663	3.250	101.558	101.558	101.058
3.375	101.793	101.793	101.434	3.375	101.230	101.230	100.871	3.500	100.146	100.146	99.846	3.375	101.793	101.793	101.293
3.500	102.019	102.019	101.660	3.500	101.423	101.423	101.064	3.625	100.284	100.284	99.984	3.500	102.019	102.019	101.519
3.625	102.226	102.226	101.867	3.625	101.572	101.572	101.213	3.750	100.378	100.378	100.078	3.625	102.226	102.226	101.726
3.750	101.717	101.717	101.417	3.750	101.276	101.276	100.976	3.875	N/A	N/A	N/A	3.750	101.717	101.717	101.217
3.875	101.921	101.921	101.621	3.875	101.403	101.403	101.103	4.000	N/A	N/A	N/A	3.875	101.921	101.921	101.421
4.000	102.104	102.104	101.804	4.000	101.563	101.563	101.263	4.125	N/A	N/A	N/A	4.000	102.104	102.104	101.604
4.125	102.300	102.300	102.000	4.125	101.685	101.685	101.385	4.250	N/A	N/A	N/A	4.125	102.300	102.300	101.800
4.250	102.029	102.029	101.829	4.250	101.637	101.637	101.437	4.375	N/A	N/A	N/A	4.250	102.029	102.029	101.529
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	100.676	100.576	100.576	100.154	2.750	100.204	100.104	100.104	99.682	2.750	100.629	100.529	100.529	100.229
2.875	100.934	100.834	100.834	100.412	2.875	100.410	100.310	100.310	99.888	2.875	100.822	100.722	100.722	100.422
3.000	101.181	101.081	101.081	100.659	3.000	100.594	100.494	100.494	100.072	3.000	100.994	100.894	100.894	100.594
3.125	101.426	101.326	101.326	100.904	3.125	100.768	100.668	100.668	100.246	3.125	101.156	101.056	101.056	100.756
3.250	101.658	101.558	101.558	101.199	3.250	101.149	101.049	101.049	100.690	3.250	102.207	102.107	102.107	101.807
3.375	101.893	101.793	101.793	101.434	3.375	101.330	101.230	101.230	100.871	3.375	102.376	102.276	102.276	101.976
3.500	102.119	102.019	102.019	101.660	3.500	101.523	101.423	101.423	101.064	3.500	102.558	102.458	102.458	102.158
3.625	102.326	102.226	102.226	101.867	3.625	101.672	101.572	101.572	101.213	3.625	102.696	102.596	102.596	102.296
3.750	101.817	101.717	101.717	101.417	3.750	101.376	101.276	101.276	100.976	3.750	102.290	102.190	102.190	101.890

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	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				6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk E-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/27/2022

45 Day Lock Exp.: 2/11/2022

60 Day Lock Exp.: 2/28/2022

W. Rate Sheet Dated: 12/28/2021

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	97.350	97.350	97.150	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.236	98.236	98.036	2.000	N/A	N/A	N/A	2.500	97.370	97.270	97.169
2.625	98.195	98.195	97.995	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.970	98.970	98.770	2.125	N/A	N/A	N/A	2.625	98.215	98.115	98.014
2.750	98.963	98.963	98.763	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.643	99.643	99.443	2.250	N/A	N/A	N/A	2.750	98.983	98.883	98.782
2.875	99.601	99.601	99.401	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.215	100.215	100.015	2.375	N/A	N/A	N/A	2.875	99.620	99.520	99.419
2.990	100.015	100.015	99.815	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.510	100.510	100.310	2.500	N/A	N/A	N/A	2.990	100.035	99.935	99.834
3.000	100.115	100.115	99.915	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.610	100.610	100.410	2.625	N/A	N/A	N/A	3.000	100.135	100.035	99.934
3.125	100.551	100.551	100.351	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.039	101.039	100.839	2.750	N/A	N/A	N/A	3.125	100.723	100.606	100.469
3.250	101.192	101.192	100.992	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.676	101.676	101.476	2.875	N/A	N/A	N/A	3.250	101.440	101.323	101.186
3.375	102.007	102.007	101.807	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.439	102.439	102.239	2.990	N/A	N/A	N/A	3.375	102.255	102.138	102.001
3.500	102.448	102.448	102.248	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.766	102.766	102.566	3.000	N/A	N/A	N/A	3.500	102.696	102.579	102.442
3.625	102.766	102.766	102.566	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.908	102.908	102.708	3.125	N/A	N/A	N/A	3.625	103.119	103.019	102.919
3.750	103.053	103.053	102.853	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.525	102.525	102.325	3.250	N/A	N/A	N/A	3.750	103.713	103.613	103.513
3.875	103.501	103.501	103.301	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.921	102.921	102.721	3.375	N/A	N/A	N/A	3.875	104.161	104.061	103.961
3.990	103.746	103.746	103.546	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.096	103.096	102.896	3.500	N/A	N/A	N/A	3.990	104.406	104.306	104.206
4.000	103.846	103.846	103.646	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.196	103.196	102.996	3.625	N/A	N/A	N/A	4.000	104.506	104.406	104.306
4.125	104.194	104.194	103.994	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.334	103.334	103.134	3.750	N/A	N/A	N/A	4.125	104.791	104.691	104.591
4.250	104.652	104.652	104.452	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.736	102.736	102.536	3.875	N/A	N/A	N/A	4.250	105.120	105.020	104.920
4.375	105.033	105.033	104.833	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.119	103.119	102.919	3.990	N/A	N/A	N/A	4.375	105.501	105.401	105.301
4.500	105.384	105.384	105.184	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.379	103.379	103.179	4.000	N/A	N/A	N/A	4.500	105.852	105.752	105.652
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	2.500	98.810	98.810	98.610	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.897	98.897	98.697	2.000	98.830	98.730	98.630
2.875	N/A	N/A	N/A	2.625	99.332	99.332	99.132	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.461	99.461	99.261	2.125	99.394	99.294	99.194
2.990	N/A	N/A	N/A	2.750	100.054	100.054	99.854	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.955	99.955	99.755	2.250	99.888	99.788	99.688
3.000	N/A	N/A	N/A	2.875	100.686	100.686	100.486	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.397	100.397	100.197	2.375	100.331	100.231	100.131
3.125	N/A	N/A	N/A	2.990	101.063	101.063	100.863	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.965	100.965	100.765	2.500	100.963	100.863	100.734
3.250	N/A	N/A	N/A	3.000	101.163	101.163	100.963	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.505	101.505	101.305	2.625	101.503	101.386	101.274
3.375	N/A	N/A	N/A	3.125	101.596	101.596	101.396	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.005	102.005	101.805	2.750	102.003	101.886	101.774
3.500	N/A	N/A	N/A	3.250	102.119	102.119	101.919	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.385	102.385	102.185	2.875	102.383	102.266	102.154
3.625	N/A	N/A	N/A	3.375	102.877	102.877	102.677	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.707	102.707	102.507	2.990	102.705	102.588	102.476
3.750	N/A	N/A	N/A	3.500	103.286	103.286	103.086	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.807	102.807	102.607	3.000	102.805	102.688	102.576
3.875	N/A	N/A	N/A	3.625	103.601	103.601	103.401	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.196	103.196	102.996	3.125	103.194	103.077	102.965
3.990	N/A	N/A	N/A	3.750	103.115	103.115	102.915	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.057	103.057	102.857	3.250	103.294	103.194	103.094
4.000	N/A	N/A	N/A	3.875	103.558	103.558	103.358	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.590	103.590	103.390	3.375	103.827	103.727	103.627
4.125	N/A	N/A	N/A	3.990	103.772	103.772	103.572	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.902	103.902	103.702	3.500	104.139	104.039	103.939
4.250	N/A	N/A	N/A	4.000	103.872	103.872	103.672	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.311	104.311	104.111	3.625	104.549	104.449	104.349
4.375	N/A	N/A	N/A	4.125	104.154	104.154	103.954	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.106	104.106	103.906	3.750	104.411	104.311	104.211
4.500	N/A	N/A	N/A	4.250	104.329	104.329	104.129	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.538	104.538	104.338	3.875	104.843	104.743	104.643
4.625	N/A	N/A	N/A	4.375	104.704	104.704	104.504	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.853	104.853	104.653	3.990	105.159	105.059	104.959
4.750	N/A	N/A	N/A	4.500	105.036	105.036	104.836	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.953	104.953	104.753	4.000	105.259	105.159	105.059
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	2.000	99.097	99.097	98.897	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.585	99.585	99.385
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.529	99.529	99.329	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.149	100.149	99.949
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.894	99.894	99.694	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.643	100.643	100.443
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.432	100.432	100.232	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.084	101.084	100.884
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.952	100.952	100.752	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.500	101.500	101.300
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.360	101.360	101.160	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.946	101.946	101.746
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.709	101.709	101.509	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.239	102.239	102.039
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.967	101.967	101.767	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.620	102.620	102.420
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.156	102.156	101.956	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.941	102.941	102.741
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.256	102.256	102.056	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.041	103.041	102.841
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.526	102.526	102.326	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.430	103.430	103.230
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250</															



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.:

1/27/2022

45 Day Lock Exp.:

2/11/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/28/2021

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	97.350	97.350	97.150	2.500	98.236	98.236	98.036	2.875	100.686	100.686	100.486	2.000	98.897	98.897	98.697	2.000	99.097	99.097	98.897
2.625	98.195	98.195	97.995	2.625	98.970	98.970	98.770	2.990	101.063	101.063	100.863	2.125	99.461	99.461	99.261	2.125	99.529	99.529	99.329
2.750	98.963	98.963	98.763	2.750	99.643	99.643	99.443	3.000	101.163	101.163	100.963	2.250	99.955	99.955	99.755	2.250	99.894	99.894	99.694
2.875	99.601	99.601	99.401	2.875	100.215	100.215	100.015	3.125	101.596	101.596	101.396	2.375	100.397	100.397	100.197	2.375	100.432	100.432	100.232
2.990	100.015	100.015	99.815	2.990	100.510	100.510	100.310	3.250	102.119	102.119	101.919	2.500	100.965	100.965	100.765	2.500	100.952	100.952	100.752
3.000	100.115	100.115	99.915	3.000	100.610	100.610	100.410	3.375	102.877	102.877	102.677	2.625	101.505	101.505	101.305	2.625	101.360	101.360	101.160
3.125	100.551	100.551	100.351	3.125	101.039	101.039	100.839	3.500	103.286	103.286	103.086	2.750	102.005	102.005	101.805	2.750	101.709	101.709	101.509
3.250	101.192	101.192	100.992	3.250	101.676	101.676	101.476	3.625	103.601	103.601	103.401	2.875	102.385	102.385	102.185	2.875	101.967	101.967	101.767
3.375	102.007	102.007	101.807	3.375	102.439	102.439	102.239	3.750	103.115	103.115	102.915	2.990	102.707	102.707	102.507	2.990	102.156	102.156	101.956
3.500	102.448	102.448	102.248	3.500	102.766	102.766	102.566	3.875	103.558	103.558	103.358	3.000	102.807	102.807	102.607	3.000	102.256	102.256	102.056
3.625	102.766	102.766	102.566	3.625	102.908	102.908	102.708	3.990	103.772	103.772	103.572	3.125	103.196	103.196	102.996	3.125	102.526	102.526	102.326
3.750	103.053	103.053	102.853	3.750	102.525	102.525	102.325	4.000	103.872	103.872	103.672	3.250	103.057	103.057	102.857	3.250	101.890	101.890	101.690
3.875	103.501	103.501	103.301	3.875	102.921	102.921	102.721	4.125	104.154	104.154	103.954	3.375	103.590	103.590	103.390	3.375	102.303	102.303	102.103
3.990	103.746	103.746	103.546	3.990	103.096	103.096	102.896	4.250	104.329	104.329	104.129	3.500	103.902	103.902	103.702	3.500	102.516	102.516	102.316
4.000	103.846	103.846	103.646	4.000	103.196	103.196	102.996	4.375	104.704	104.704	104.504	3.625	104.311	104.311	104.111	3.625	102.800	102.800	102.600
4.125	104.194	104.194	103.994	4.125	103.334	103.334	103.134	4.500	105.036	105.036	104.836	3.750	104.106	104.106	103.906	3.750	102.217	102.217	102.017
4.250	104.652	104.652	104.452	4.250	102.736	102.736	102.536	4.625	105.272	105.272	105.072	3.875	104.538	104.538	104.338	3.875	102.520	102.520	102.320
4.375	105.031	105.031	104.831	4.375	103.119	103.119	102.919	4.750	105.372	105.372	105.172	3.990	104.853	104.853	104.653	3.990	102.712	102.712	102.512
4.500	105.384	105.384	105.184	4.500	103.379	103.379	103.179	4.875	105.722	105.722	105.522	4.000	104.953	104.953	104.753	4.000	102.812	102.812	102.612

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)
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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/27/2022

45 Day Lock Exp.:

2/11/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/28/2021

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	97.243	97.243	96.947	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.187	97.187	96.891	2.750	N/A	N/A	N/A	2.500	96.625	96.509	96.329
2.625	98.247	98.247	97.952	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.191	98.191	97.896	2.875	N/A	N/A	N/A	2.625	97.628	97.511	97.333
2.750	99.117	99.117	98.831	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.061	99.061	98.775	2.990	N/A	N/A	N/A	2.750	98.499	98.380	98.213
2.875	99.805	99.805	99.524	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.749	99.749	99.468	3.000	N/A	N/A	N/A	2.875	99.186	99.066	98.905
2.990	100.225	100.225	99.949	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.169	100.169	99.893	3.125	N/A	N/A	N/A	2.990	99.606	99.486	99.330
3.000	100.325	100.325	100.049	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.269	100.269	99.993	3.250	N/A	N/A	N/A	3.000	99.706	99.586	99.430
3.125	100.602	100.602	100.383	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.426	101.426	101.207	3.375	N/A	N/A	N/A	3.125	100.036	99.909	99.817
3.250	101.358	101.358	101.135	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.182	101.182	100.959	3.500	N/A	N/A	N/A	3.250	100.614	100.481	100.391
3.375	102.171	102.171	101.949	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.995	101.995	101.773	3.625	N/A	N/A	N/A	3.375	101.427	101.293	101.205
3.500	102.649	102.649	102.429	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.473	102.473	102.253	3.750	N/A	N/A	N/A	3.500	101.905	101.771	101.685
3.625	102.889	102.889	102.667	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.715	102.715	102.493	3.875	N/A	N/A	N/A	3.625	102.146	102.012	101.924
3.750	102.977	102.977	102.760	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.573	101.573	101.356	3.990	N/A	N/A	N/A	3.750	101.112	101.012	100.895
3.875	103.466	103.466	103.252	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	102.064	102.064	101.850	4.000	N/A	N/A	N/A	3.875	101.601	101.501	101.387
3.990	103.698	103.698	103.483	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.294	102.294	102.079	4.125	N/A	N/A	N/A	3.990	101.833	101.733	101.618
4.000	103.798	103.798	103.583	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.394	102.394	102.179	4.250	N/A	N/A	N/A	4.000	101.933	101.833	101.718
4.125	104.155	104.155	103.945	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.751	102.751	102.541	4.375	N/A	N/A	N/A	4.125	102.290	102.190	102.080
4.250	104.551	104.551	104.322	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.339	100.339	100.110	4.500	N/A	N/A	N/A	4.250	101.636	101.531	101.407
4.375	104.953	104.953	104.731	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.741	100.741	100.519	4.625	N/A	N/A	N/A	4.375	102.039	101.916	101.817
4.500	105.300	105.300	105.082	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.088	101.088	100.870	4.750	N/A	N/A	N/A	4.500	102.385	102.263	102.167
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	98.549	98.549	98.218	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.014	99.014	98.814	2.000	98.327	98.227	98.127
2.875	N/A	N/A	N/A	2.625	99.416	99.416	99.132	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.589	99.589	99.389	2.125	98.901	98.801	98.701
2.990	N/A	N/A	N/A	2.750	100.111	100.111	99.826	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.071	100.071	99.871	2.250	99.384	99.284	99.184
3.000	N/A	N/A	N/A	2.875	100.636	100.636	100.350	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.470	100.470	100.270	2.375	99.782	99.682	99.582
3.125	N/A	N/A	N/A	2.990	101.016	101.016	100.732	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.128	101.128	100.915	2.500	100.582	100.482	100.369
3.250	N/A	N/A	N/A	3.000	101.116	101.116	100.832	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.617	101.617	101.405	2.625	100.993	100.893	100.781
3.375	N/A	N/A	N/A	3.125	101.458	101.458	101.123	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.091	102.091	101.881	2.750	100.904	100.804	100.694
3.500	N/A	N/A	N/A	3.250	101.988	101.988	101.654	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.403	102.403	102.194	2.875	101.216	101.116	101.007
3.625	N/A	N/A	N/A	3.375	102.674	102.674	102.341	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.647	102.647	102.443	2.990	101.460	101.360	101.256
3.750	N/A	N/A	N/A	3.500	103.116	103.116	102.784	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.747	102.747	102.543	3.000	101.560	101.460	101.356
3.875	N/A	N/A	N/A	3.625	103.410	103.410	103.079	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.484	102.484	102.284	3.125	102.051	101.951	101.851
3.990	N/A	N/A	N/A	3.750	103.170	103.170	102.915	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.982	102.982	102.782	3.250	101.518	101.058	100.958
4.000	N/A	N/A	N/A	3.875	103.576	103.576	103.323	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.469	103.469	103.269	3.375	101.646	101.546	101.446
4.125	N/A	N/A	N/A	3.990	103.804	103.804	103.550	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.703	103.703	103.503	3.500	101.880	101.780	101.680
4.250	N/A	N/A	N/A	4.000	103.904	103.904	103.650	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.875	103.875	103.675	3.625	102.862	102.760	102.662
4.375	N/A	N/A	N/A	4.125	104.299	104.299	104.066	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.225	104.225	104.025	3.750	102.998	102.917	102.098
4.500	N/A	N/A	N/A	4.250	104.452	104.452	104.219	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.385	104.385	104.185	3.875	102.458	102.356	102.258
4.625	N/A	N/A	N/A	4.375	104.712	104.712	104.480	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.632	104.632	104.432	3.990	102.705	102.603	102.505
4.750	N/A	N/A	N/A	4.500	104.940	104.940	104.710	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.732	104.732	104.532	4.000	102.805	102.703	102.605



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.:

1/27/2022

45 Day Lock Exp.:

2/11/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/28/2021

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	99.117	99.117	98.831	2.750	99.061	99.061	98.775	2.500	98.549	98.549	98.218	2.000	99.014	99.014	98.814	2.000	98.690	98.690	98.490
2.875	99.805	99.805	99.524	2.875	99.749	99.749	99.468	2.625	99.416	99.416	99.132	2.125	99.589	99.589	99.389	2.125	99.265	99.265	99.065
2.990	100.225	100.225	99.949	2.990	100.169	100.169	99.893	2.750	100.111	100.111	99.826	2.250	100.071	100.071	99.871	2.250	99.747	99.747	99.547
3.000	100.325	100.325	100.049	3.000	100.269	100.269	99.993	2.875	100.636	100.636	100.350	2.375	100.470	100.470	100.270	2.375	100.146	100.146	99.946
3.125	100.602	100.602	100.383	3.125	101.426	101.426	101.207	2.990	101.016	101.016	100.732	2.500	101.128	101.128	100.915	2.500	100.876	100.876	100.663
3.250	101.358	101.358	101.135	3.250	101.182	101.182	100.959	3.000	101.116	101.116	100.832	2.625	101.617	101.617	101.405	2.625	101.213	101.213	101.001
3.375	102.171	102.171	101.949	3.375	101.995	101.995	101.773	3.125	101.458	101.458	101.123	2.750	102.091	102.091	101.881	2.750	101.017	101.017	100.807
3.500	102.649	102.649	102.429	3.500	102.473	102.473	102.253	3.250	101.988	101.988	101.654	2.875	102.403	102.403	102.194	2.875	101.329	101.329	101.120
3.625	102.889	102.889	102.667	3.625	102.715	102.715	102.493	3.375	102.674	102.674	102.341	2.990	102.647	102.647	102.443	2.990	101.573	101.573	101.369
3.750	102.977	102.977	102.760	3.750	101.573	101.573	101.356	3.500	103.116	103.116	102.784	3.000	102.747	102.747	102.543	3.000	101.673	101.673	101.469
3.875	103.466	103.466	103.252	3.875	102.064	102.064	101.850	3.625	103.410	103.410	103.079	3.125	102.484	102.484	102.284	3.125	103.182	103.182	102.982
3.990	103.698	103.698	103.483	3.990	102.294	102.294	102.079	3.750	103.170	103.170	102.915	3.250	102.982	102.982	102.782	3.250	100.662	100.662	100.462
4.000	103.798	103.798	103.583	4.000	102.394	102.394	102.179	3.875	103.576	103.576	103.323	3.375	103.469	103.469	103.269	3.375	101.149	101.149	100.949
4.125	104.155	104.155	103.945	4.125	102.751	102.751	102.541	3.990	103.804	103.804	103.550	3.500	103.703	103.703	103.503	3.500	101.383	101.383	101.183
4.250	104.551	104.551	104.322	4.250	100.339	100.339	100.110	4.000	103.904	103.904	103.650	3.625	103.875	103.875	103.675	3.625	102.495	102.495	102.295
4.375	104.953	104.953	104.731	4.375	100.741	100.741	100.519	4.125	104.299	104.299	104.066	3.750	104.225	104.225	104.025	3.750	101.691	101.691	101.491
4.500	105.300	105.300	105.082	4.500	101.088	101.088	100.870	4.250	104.452	104.452	104.219	3.875	104.385	104.385	104.185	3.875	101.851	101.851	101.651
4.625	105.089	105.089	104.889	4.625	102.513	102.513	102.313	4.375	104.712	104.712	104.480	3.990	104.632	104.632	104.432	3.990	102.098	102.098	101.898
4.750	105.518	105.518	105.318	4.750	100.742	100.742	100.542	4.500	104.940	104.940	104.710	4.000	104.732	104.732	104.532	4.000	102.198	102.198	101.998

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			
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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/27/2022

45 Day Lock Exp.:

2/11/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/28/2021

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
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



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.:

1/27/2022

45 Day Lock Exp.:

2/11/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/28/2021

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	97.243	97.243	96.947	2.500	98.549	98.549	98.218	2.000	99.014	99.014	98.814	2.500	96.540	96.540	96.244	2.000	98.202	98.202	98.002
2.625	98.247	98.247	97.952	2.625	99.416	99.416	99.132	2.125	99.589	99.589	99.389	2.625	97.544	97.544	97.249	2.125	98.777	98.777	98.577
2.750	99.117	99.117	98.831	2.750	100.111	100.111	99.826	2.250	100.071	100.071	99.871	2.750	98.414	98.414	98.128	2.250	99.259	99.259	99.059
2.875	99.805	99.805	99.524	2.875	100.636	100.636	100.350	2.375	100.470	100.470	100.270	2.875	99.102	99.102	98.821	2.375	99.658	99.658	99.458
2.990	100.225	100.225	99.949	2.990	101.016	101.016	100.732	2.500	101.128	101.128	100.915	2.990	99.522	99.522	99.246	2.500	100.352	100.352	100.139
3.000	100.325	100.325	100.049	3.000	101.116	101.116	100.832	2.625	101.617	101.617	101.405	3.000	99.622	99.622	99.346	2.625	100.765	100.765	100.553
3.125	100.602	100.602	100.383	3.125	101.458	101.458	101.123	2.750	102.091	102.091	101.881	3.125	100.339	100.339	100.120	2.750	100.904	100.904	100.694
3.250	101.358	101.358	101.135	3.250	101.988	101.988	101.654	2.875	102.403	102.403	102.194	3.250	100.595	100.595	100.372	2.875	101.216	101.216	101.007
3.375	102.171	102.171	101.949	3.375	102.674	102.674	102.341	2.990	102.647	102.647	102.443	3.375	101.408	101.408	101.186	2.990	101.460	101.460	101.256
3.500	102.649	102.649	102.429	3.500	103.116	103.116	102.784	3.000	102.747	102.747	102.543	3.500	101.886	101.886	101.666	3.000	101.560	101.560	101.356
3.625	102.889	102.889	102.667	3.625	103.410	103.410	103.079	3.125	102.484	102.484	102.284	3.625	102.127	102.127	101.905	3.125	102.183	102.183	101.983
3.750	102.977	102.977	102.760	3.750	103.170	103.170	102.915	3.250	102.982	102.982	102.782	3.750	101.600	101.600	101.383	3.250	101.172	101.172	100.972
3.875	103.466	103.466	103.252	3.875	103.576	103.576	103.323	3.375	103.469	103.469	103.269	3.875	102.090	102.090	101.876	3.375	101.659	101.659	101.459
3.990	103.698	103.698	103.483	3.990	103.804	103.804	103.550	3.500	103.703	103.703	103.503	3.990	102.321	102.321	102.106	3.500	101.893	101.893	101.693
4.000	103.798	103.798	103.583	4.000	103.904	103.904	103.650	3.625	103.875	103.875	103.675	4.000	102.421	102.421	102.206	3.625	102.535	102.535	102.335
4.125	104.155	104.155	103.945	4.125	104.299	104.299	104.066	3.750	104.225	104.225	104.025	4.125	102.778	102.778	102.568	3.750	102.308	102.308	102.108
4.250	104.551	104.551	104.322	4.250	104.452	104.452	104.219	3.875	104.385	104.385	104.185	4.250	101.770	101.770	101.541	3.875	102.468	102.468	102.268
4.375	104.953	104.953	104.731	4.375	104.712	104.712	104.480	3.990	104.632	104.632	104.432	4.375	102.172	102.172	101.950	3.990	102.715	102.715	102.515
4.500	105.300	105.300	105.082	4.500	104.940	104.940	104.710	4.000	104.732	104.732	104.532	4.500	102.519	102.519	102.301	4.000	102.815	102.815	102.615

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.			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.:

1/27/2022

45 Day Lock Exp.:

2/11/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/28/2021

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)