[AFR Loan Center](#)
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **2/4/2022**
45 Day Lock Exp.: **2/21/2022**
60 Day Lock Exp.: **3/7/2022**

W. Rate Sheet Dated: **1/5/2022** **Release Time:** **2:55 pm ET** Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.250	98.367	98.367	98.007	2.250	97.914	97.914	97.555	1.875	96.098	96.098	95.794	3.125	98.680	98.680	98.380
2.375	98.634	98.634	98.275	2.375	98.148	98.148	97.788	2.000	96.334	96.334	96.029	3.250	99.519	99.519	99.219
2.500	98.901	98.901	98.542	2.500	98.377	98.377	98.017	2.125	96.552	96.552	96.248	3.375	99.608	99.608	99.308
2.625	99.168	99.168	98.809	2.625	98.600	98.600	98.240	2.250	97.903	97.903	97.473	3.500	99.341	99.341	99.041
2.750	100.414	100.414	99.992	2.750	99.981	99.981	99.559	2.375	98.124	98.124	97.695	3.625	99.430	99.430	99.130
2.875	100.672	100.672	100.250	2.875	100.195	100.195	99.774	2.500	98.341	98.341	97.911	Margin = 2.250		Index = 0.370	
3.000	100.919	100.919	100.497	3.000	100.392	100.392	99.970	2.625	98.551	98.551	98.121	**30 Year OTC**			
3.125	101.164	101.164	100.742	3.125	100.569	100.569	100.147	2.750	99.534	99.534	99.234	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	101.806	101.806	101.415	3.250	101.318	101.318	100.927	2.875	99.737	99.737	99.437	4.000	100.552	100.552	100.052
3.375	101.940	101.940	101.549	3.375	101.393	101.393	101.003	3.000	99.921	99.921	99.621	4.125	100.747	100.747	100.247
3.500	102.167	102.167	101.776	3.500	101.572	101.572	101.182	3.125	100.086	100.086	99.786	4.375	101.259	101.259	100.759
3.625	102.373	102.373	101.983	3.625	101.736	101.736	101.345	3.250	100.848	100.848	100.548	4.500	101.314	101.314	100.814
3.750	102.439	102.439	102.139	3.750	101.972	101.972	101.672	3.375	101.011	101.011	100.711	4.625	101.451	101.451	100.951
3.875	102.543	102.543	102.243	3.875	102.005	102.005	101.705	3.500	101.178	101.178	100.878	4.875	101.609	101.609	101.109
4.000	102.727	102.727	102.427	4.000	102.131	102.131	101.831	3.625	101.349	101.349	101.049	5.000	101.738	101.738	101.238
4.125	102.922	102.922	102.622	4.125	102.303	102.303	102.003	3.750	100.288	100.288	99.988	5.125	101.875	101.875	101.375
4.250	102.661	102.661	102.461	4.250	102.253	102.253	102.053	3.875	100.428	100.428	100.128	5.500	102.943	102.943	102.443
4.375	102.734	102.734	102.534	4.375	102.276	102.276	102.076	4.000	100.544	100.544	100.244	5.625	103.080	103.080	102.580
6.250	106.000	106.000	105.800	6.250	102.803	102.803	102.603	4.125	100.708	100.708	100.408	6.250	102.393	102.393	101.893

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	98.467	98.367	98.367	98.007	2.250	97.864	97.764	97.764	97.405	1.875	98.228	98.128	98.128	97.824
2.375	98.734	98.634	98.634	98.275	2.375	98.098	97.998	97.998	97.638	2.000	98.464	98.364	98.364	98.059
2.500	99.001	98.901	98.901	98.542	2.500	98.327	98.227	98.227	97.867	2.125	98.682	98.582	98.582	98.278
2.625	99.268	99.168	99.168	98.809	2.625	98.550	98.450	98.450	98.090	2.250	100.033	99.933	99.933	99.503
2.750	100.514	100.414	100.414	99.992	2.750	99.806	99.706	99.706	99.284	2.375	100.254	100.154	100.154	99.725
2.875	100.772	100.672	100.672	100.250	2.875	100.020	99.920	99.920	99.499	2.500	100.471	100.371	100.371	99.941
3.000	101.019	100.919	100.919	100.497	3.000	100.217	100.117	100.117	99.695	2.625	100.681	100.581	100.581	100.151
3.125	101.264	101.164	101.164	100.742	3.125	100.394	100.294	100.294	99.872	2.750	100.564	100.464	100.464	100.164
3.250	101.906	101.806	101.806	101.415	3.250	101.118	101.018	101.018	100.627	2.875	100.767	100.667	100.667	100.367
3.375	102.140	102.040	102.040	101.649	3.375	101.293	101.193	101.193	100.803	3.000	100.951	100.851	100.851	100.551
3.500	102.367	102.267	102.267	101.876	3.500	101.472	101.372	101.372	100.982	3.125	101.116	101.016	101.016	100.716
3.625	102.573	102.473	102.473	102.083	3.625	101.636	101.536	101.536	101.145	3.250	102.478	102.378	102.378	102.078
3.750	102.639	102.539	102.539	102.239	3.750	102.172	102.072	102.072	101.772	3.375	102.641	102.541	102.541	102.241

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs

FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	$0 - $49,999	-2.500
FICO 680- 719	0.000	$50,000 - $85,000	-0.500
FICO 660 - 679	0.000	$85,001 - $125,000	0.000
FICO 640 - 659	0.000	$125,001 - $175,000	0.000
FICO 620 - 639	0.000	$175,001 - $275,000	0.000
FICO 600 - 619	-0.750	$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on =< 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		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"

30/25 Year				30/25 Year Lender Paid			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.875	98.026	98.026	97.526	6.250	103.750	103.750	103.500
4.000	97.842	97.842	97.342				
4.125	97.646	97.646	97.146				
4.250	99.277	99.277	98.777				
4.375	99.103	99.103	98.603				
4.500	99.048	99.048	98.548				
4.625	98.911	98.911	98.411				
4.750	99.771	99.771	99.271				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

Rate	30 Day	45 Day	60 Day
4.000	97.802	97.802	97.302
4.125	97.997	97.997	97.497
4.375	98.509	98.509	98.009
4.500	98.564	98.564	98.064
4.625	98.701	98.701	98.201
4.875	98.859	98.859	98.359
5.000	98.988	98.988	98.488
5.125	99.125	99.125	98.625
5.500	100.193	100.193	99.693
5.625	100.330	100.330	99.830
6.250	99.643	99.643	99.143

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	100.000	100.000	99.500
4.750	101.000	101.000	100.500

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
5.750	103.000	103.000	102.500
6.250	105.750	105.750	105.250

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 *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.

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

[AFR Loan Center](#)
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **2/4/2022**
45 Day Lock Exp.: **2/21/2022**
60 Day Lock Exp.: **3/7/2022**

W. Rate Sheet Dated: **1/5/2022** **Release Time:** **2:55 pm 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	98.430	98.430	98.130
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	99.269	99.269	98.969
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	99.358	99.358	99.058
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.083	98.083	97.783	3.500	99.091	99.091	98.791
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.286	98.286	97.986	3.625	99.180	99.180	98.880
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.470	98.470	98.170	Margin = 2.250		Index = .370	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.634	98.634	98.334	**30 Year OTC**			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.653	99.653	99.353	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	101.156	101.156	100.765	3.250	100.768	100.768	100.377	3.375	99.816	99.816	99.516	3.250	101.156	101.156	100.656
3.375	101.390	101.390	100.999	3.375	100.943	100.943	100.552	3.500	99.983	99.983	99.683	3.375	101.390	101.390	100.890
3.500	101.617	101.617	101.226	3.500	101.122	101.122	100.731	3.625	100.154	100.154	99.854	3.500	101.617	101.617	101.117
3.625	101.823	101.823	101.432	3.625	101.286	101.286	100.895	3.750	99.593	99.593	99.293	3.625	101.823	101.823	101.323
3.750	101.376	101.376	101.076	3.750	101.009	101.009	100.709	3.875	N/A	N/A	N/A	3.750	101.376	101.376	100.876
3.875	101.581	101.581	101.281	3.875	101.143	101.143	100.843	4.000	N/A	N/A	N/A	3.875	101.581	101.581	101.081
4.000	101.764	101.764	101.464	4.000	101.268	101.268	100.968	4.125	N/A	N/A	N/A	4.000	101.764	101.764	101.264
4.125	101.960	101.960	101.660	4.125	101.440	101.440	101.140	4.250	N/A	N/A	N/A	4.125	101.960	101.960	101.460
4.250	101.673	101.673	101.473	4.250	101.365	101.365	101.165	4.375	N/A	N/A	N/A	4.250	101.673	101.673	101.173
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	99.977	99.877	99.877	99.455	2.750	99.618	99.518	99.518	99.096	2.750	100.277	100.177	100.177	99.877
2.875	100.235	100.135	100.135	99.713	2.875	99.833	99.733	99.733	99.311	2.875	100.479	100.379	100.379	100.079
3.000	100.482	100.382	100.382	99.960	3.000	100.029	99.929	99.929	99.507	3.000	100.663	100.563	100.563	100.263
3.125	100.727	100.627	100.627	100.205	3.125	100.207	100.107	100.107	99.685	3.125	100.828	100.728	100.728	100.428
3.250	101.256	101.156	101.156	100.765	3.250	100.868	100.768	100.768	100.377	3.250	102.128	102.028	102.028	101.728
3.375	101.490	101.390	101.390	100.999	3.375	101.043	100.943	100.943	100.552	3.375	102.291	102.191	102.191	101.891
3.500	101.717	101.617	101.617	101.226	3.500	101.222	101.122	101.122	100.731	3.500	102.458	102.358	102.358	102.058
3.625	101.923	101.823	101.823	101.432	3.625	101.386	101.286	101.286	100.895	3.625	102.629	102.529	102.529	102.229
3.750	101.476	101.376	101.376	101.076	3.750	101.109	101.009	101.009	100.709	3.750	101.255	101.155	101.155	100.855

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"

30/25 Year				30/25 Year Lender Paid			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.875	N/A	N/A	N/A	6.250	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				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

Rate	30 Day	45 Day	60 Day
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

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
5.750	N/A	N/A	N/A
6.250	N/A	N/A	N/A

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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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60 Day Lock Exp.: 3/7/2022

W. Rate Sheet Dated: 1/5/2022 **Release Time:** 2:55 pm ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	96.285	96.285	96.085
2.625	97.162	97.162	96.962
2.750	97.956	97.956	97.756
2.875	98.606	98.606	98.406
2.990	99.028	99.028	98.828
3.000	99.128	99.128	98.928
3.125	99.691	99.691	99.491
3.250	100.418	100.418	100.218
3.375	101.285	101.285	101.085
3.500	101.757	101.757	101.557
3.625	102.222	102.222	102.022
3.750	102.869	102.869	102.669
3.875	103.299	103.299	103.099
3.990	103.526	103.526	103.326
4.000	103.626	103.626	103.426
4.125	103.923	103.923	103.723
4.250	104.381	104.381	104.181
4.375	104.742	104.742	104.542
4.500	105.073	105.073	104.873

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	97.168	97.168	96.968
2.625	97.931	97.931	97.731
2.750	98.629	98.629	98.429
2.875	99.212	99.212	99.012
2.990	99.512	99.512	99.312
3.000	99.612	99.612	99.412
3.125	100.344	100.344	100.144
3.250	100.988	100.988	100.788
3.375	101.804	101.804	101.604
3.500	102.157	102.157	101.957
3.625	102.354	102.354	102.154
3.750	102.402	102.402	102.202
3.875	102.778	102.778	102.578
3.990	102.937	102.937	102.737
4.000	103.037	103.037	102.837
4.125	103.179	103.179	102.979
4.250	102.621	102.621	102.421
4.375	102.982	102.982	102.782
4.500	103.222	103.222	103.022

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	96.303	96.203	96.094
2.625	97.179	97.079	96.970
2.750	97.973	97.873	97.764
2.875	98.624	98.524	98.415
2.990	99.046	98.946	98.838
3.000	99.146	99.046	98.938
3.125	99.936	99.810	99.668
3.250	100.664	100.538	100.396
3.375	101.530	101.404	101.262
3.500	102.102	102.002	101.898
3.625	102.935	102.835	102.731
3.750	103.581	103.481	103.377
3.875	104.011	103.911	103.807
3.990	104.239	104.139	104.035
4.000	104.339	104.239	104.135
4.125	104.635	104.535	104.431
4.250	104.970	104.858	104.758
4.375	105.331	105.219	105.119
4.500	105.662	105.550	105.450

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	97.845	97.845	97.645
2.625	98.586	98.586	98.386
2.750	99.333	99.333	99.133
2.875	99.978	99.978	99.778
2.990	100.362	100.362	100.162
3.000	100.462	100.462	100.262
3.125	100.904	100.904	100.704
3.250	101.382	101.382	101.182
3.375	102.193	102.193	101.993
3.500	102.632	102.632	102.432
3.625	103.011	103.011	102.811
3.750	102.990	102.990	102.790
3.875	103.416	103.416	103.216
3.990	103.612	103.612	103.412
4.000	103.712	103.712	103.512
4.125	104.004	104.004	103.804
4.250	104.210	104.210	104.010
4.375	104.565	104.565	104.365
4.500	104.876	104.876	104.676

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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 Year

Rate	30 Day	45 Day	60 Day
2.000	98.266	98.266	98.066
2.125	98.843	98.843	98.643
2.250	99.347	99.347	99.147
2.375	99.802	99.802	99.602
2.500	100.378	100.378	100.178
2.625	100.927	100.927	100.727
2.750	101.441	101.441	101.241
2.875	101.848	101.848	101.648
2.990	102.191	102.191	101.991
3.000	102.291	102.291	102.091
3.125	102.682	102.682	102.482
3.250	102.987	102.987	102.787
3.375	103.551	103.551	103.351
3.500	103.877	103.877	103.677
3.625	104.277	104.277	104.077
3.750	104.094	104.094	103.894
3.875	104.538	104.538	104.338
3.990	104.875	104.875	104.675
4.000	104.975	104.975	104.775

15/10 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	98.187	98.087	97.987
2.125	98.765	98.665	98.565
2.250	99.268	99.168	99.068
2.375	99.724	99.624	99.524
2.500	100.314	100.191	100.082
2.625	100.863	100.740	100.631
2.750	101.377	101.254	101.145
2.875	101.784	101.661	101.552
2.990	102.126	102.003	101.894
3.000	102.226	102.103	101.994
3.125	102.689	102.589	102.467
3.250	103.136	103.036	102.914
3.375	103.700	103.600	103.478
3.500	104.026	103.926	103.804
3.625	104.426	104.326	104.204
3.750	104.312	104.212	104.070
3.875	104.757	104.657	104.515
3.990	105.094	104.994	104.851
4.000	105.194	105.094	104.951

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.000	98.465	98.465	98.265
2.125	98.907	98.907	98.707
2.250	99.291	99.291	99.091
2.375	99.839	99.839	99.639
2.500	100.365	100.365	100.165
2.625	100.778	100.778	100.578
2.750	101.139	101.139	100.939
2.875	101.418	101.418	101.218
2.990	101.625	101.625	101.425
3.000	101.725	101.725	101.525
3.125	101.994	101.994	101.794
3.250	101.768	101.768	101.568
3.375	102.211	102.211	102.011
3.500	102.432	102.432	102.232
3.625	102.708	102.708	102.508
3.750	102.198	102.198	101.998
3.875	102.511	102.511	102.311
3.990	102.712	102.712	102.512
4.000	102.812	102.812	102.612

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

10 Year

Rate	30 Day	45 Day	60 Day
2.000	98.967	98.967	98.767
2.125	99.544	99.544	99.344
2.250	100.048	100.048	99.848
2.375	100.503	100.503	100.303
2.500	100.924	100.924	100.724
2.625	101.382	101.382	101.182
2.750	101.723	101.723	101.523
2.875	102.129	102.129	101.929
2.990	102.472	102.472	102.272
3.000	102.572	102.572	102.372
3.125	102.963	102.963	102.763
3.250	102.862	102.862	102.662
3.375	103.426	103.426	103.226
3.500	103.752	103.752	103.552
3.625	104.152	104.152	103.952
3.750	104.125	104.125	103.925
3.875	104.570	104.570	104.370
3.990	104.906	104.906	104.706
4.000	105.006	105.006	104.806

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500
< 620 *	-1.500	-2.500	-4.000	-4.000	-4.250	-4.250	-4.250	-4.750	-4.750

* Applicalbe on FNMA Standard, HomeReady, HomeStyle & TX a(6) /a(4) loans with a DU approve/eligible only

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	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

Cash-Out Refinance*

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125
< 620	-1.625	-2.625	-2.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

High LTV Refi Option LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*

Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LLPA's: State; Extension; Loan Size ; UW Fee Buyout

*** Does not apply to loan amt =<$125K ; HomeReady or RefiNow =<$300K

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%	-1.500	-1.500

* 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.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**2/4/2022**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**2/21/2022**
		60 Day Lock Exp.:	**3/7/2022**

W. Rate Sheet Dated: **1/5/2022** **Release Time:** **2:55 pm ET** Prices are subject to change without notice.

FNMA - OTC

30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
2.500	96.285	96.285	96.085	2.500	97.168	97.168	96.968	2.875	99.978	99.978	99.778	2.000	98.266	98.266	98.066	2.000	98.465	98.465	98.265
2.625	97.162	97.162	96.962	2.625	97.931	97.931	97.731	2.990	100.362	100.362	100.162	2.125	98.843	98.843	98.643	2.125	98.907	98.907	98.707
2.750	97.956	97.956	97.756	2.750	98.629	98.629	98.429	3.000	100.462	100.462	100.262	2.250	99.347	99.347	99.147	2.250	99.291	99.291	99.091
2.875	98.606	98.606	98.406	2.875	99.212	99.212	99.012	3.125	100.904	100.904	100.704	2.375	99.802	99.802	99.602	2.375	99.839	99.839	99.639
2.990	99.028	99.028	98.828	2.990	99.512	99.512	99.312	3.250	101.382	101.382	101.182	2.500	100.378	100.378	100.178	2.500	100.365	100.365	100.165
3.000	99.128	99.128	98.928	3.000	99.612	99.612	99.412	3.375	102.193	102.193	101.993	2.625	100.927	100.927	100.727	2.625	100.778	100.778	100.578
3.125	99.691	99.691	99.491	3.125	100.344	100.344	100.144	3.500	102.632	102.632	102.432	2.750	101.441	101.441	101.241	2.750	101.139	101.139	100.939
3.250	100.418	100.418	100.218	3.250	100.988	100.988	100.788	3.625	103.011	103.011	102.811	2.875	101.848	101.848	101.648	2.875	101.418	101.418	101.218
3.375	101.285	101.285	101.085	3.375	101.804	101.804	101.604	3.750	102.990	102.990	102.790	2.990	102.191	102.191	101.991	2.990	101.625	101.625	101.425
3.500	101.757	101.757	101.557	3.500	102.157	102.157	101.957	3.875	103.416	103.416	103.216	3.000	102.291	102.291	102.091	3.000	101.725	101.725	101.525
3.625	102.222	102.222	102.022	3.625	102.354	102.354	102.154	3.990	103.612	103.612	103.412	3.125	102.682	102.682	102.482	3.125	101.994	101.994	101.794
3.750	102.869	102.869	102.669	3.750	102.402	102.402	102.202	4.000	103.712	103.712	103.512	3.250	102.987	102.987	102.787	3.250	101.768	101.768	101.568
3.875	103.299	103.299	103.099	3.875	102.778	102.778	102.578	4.125	104.004	104.004	103.804	3.375	103.551	103.551	103.351	3.375	102.211	102.211	102.011
3.990	103.526	103.526	103.326	3.990	102.937	102.937	102.737	4.250	104.210	104.210	104.010	3.500	103.877	103.877	103.677	3.500	102.432	102.432	102.232
4.000	103.626	103.626	103.426	4.000	103.037	103.037	102.837	4.375	104.565	104.565	104.365	3.625	104.277	104.277	104.077	3.625	102.708	102.708	102.508
4.125	103.923	103.923	103.723	4.125	103.179	103.179	102.979	4.500	104.876	104.876	104.676	3.750	104.094	104.094	103.894	3.750	102.198	102.198	101.998
4.250	104.381	104.381	104.181	4.250	102.621	102.621	102.421	4.625	105.119	105.119	104.919	3.875	104.538	104.538	104.338	3.875	102.511	102.511	102.311
4.375	104.742	104.742	104.542	4.375	102.982	102.982	102.782	4.750	105.244	105.244	105.044	3.990	104.875	104.875	104.675	3.990	102.712	102.712	102.512
4.500	105.073	105.073	104.873	4.500	103.222	103.222	103.022	4.875	105.605	105.605	105.405	4.000	104.975	104.975	104.775	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 applicableto 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

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AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	2/4/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/21/2022
		60 Day Lock Exp.:	3/7/2022

W. Rate Sheet Dated: 1/5/2022 **Release Time:** 2:55 pm ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	95.960	95.960	95.712
2.625	97.014	97.014	96.766
2.750	97.948	97.948	97.701
2.875	98.694	98.694	98.448
2.990	99.172	99.172	98.930
3.000	99.272	99.272	99.030
3.125	99.618	99.618	99.418
3.250	100.431	100.431	100.231
3.375	101.335	101.335	101.133
3.500	101.870	101.870	101.668
3.625	102.189	102.189	101.986
3.750	102.795	102.795	102.563
3.875	103.303	103.303	103.072
3.990	103.545	103.545	103.316
4.000	103.645	103.645	103.416
4.125	104.045	104.045	103.817
4.250	104.461	104.461	104.172
4.375	104.874	104.874	104.589
4.500	105.230	105.230	104.953

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year SC

Rate	30 Day	45 Day	60 Day
2.500	93.810	93.810	93.562
2.625	94.864	94.864	94.616
2.750	95.798	95.798	95.551
2.875	96.544	96.544	96.298
2.990	97.022	97.022	96.780
3.000	97.122	97.122	96.880
3.125	97.468	97.468	97.268
3.250	98.281	98.281	98.081
3.375	99.185	99.185	98.983
3.500	99.720	99.720	99.518
3.625	100.039	100.039	99.836
3.750	100.645	100.645	100.413
3.875	101.153	101.153	100.922
3.990	101.395	101.395	101.166
4.000	101.495	101.495	101.266
4.125	101.895	101.895	101.667
4.250	102.311	102.311	102.022
4.375	102.724	102.724	102.439
4.500	103.080	103.080	102.803

30/25 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	95.342	95.242	95.094
2.625	96.395	96.295	96.147
2.750	97.330	97.228	97.083
2.875	98.075	97.972	97.829
2.990	98.553	98.450	98.311
3.000	98.653	98.550	98.411
3.125	99.052	98.947	98.852
3.250	99.687	99.573	99.487
3.375	100.591	100.474	100.389
3.500	101.126	101.009	100.924
3.625	101.446	101.328	101.243
3.750	100.930	100.806	100.698
3.875	101.438	101.314	101.207
3.990	101.680	101.557	101.451
4.000	101.780	101.657	101.551
4.125	102.180	102.058	101.952
4.250	101.546	101.362	101.257
4.375	101.960	101.780	101.675
4.500	102.315	102.142	102.038

30/25 Year SC >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	97.577	97.577	97.297
2.625	98.441	98.441	98.147
2.750	99.173	99.173	98.878
2.875	99.727	99.727	99.431
2.990	100.141	100.141	99.845
3.000	100.241	100.241	99.945
3.125	100.611	100.611	100.284
3.250	101.167	101.167	100.841
3.375	101.923	101.923	101.599
3.500	102.407	102.407	102.084
3.625	102.773	102.773	102.451
3.750	103.001	103.001	102.734
3.875	103.402	103.402	103.136
3.990	103.627	103.627	103.364
4.000	103.727	103.727	103.464
4.125	104.251	104.251	103.977
4.250	104.416	104.416	104.142
4.375	104.658	104.658	104.386
4.500	104.869	104.869	104.599

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

15 Year

Rate	30 Day	45 Day	60 Day
2.000	98.360	98.360	98.145
2.125	98.952	98.952	98.736
2.250	99.455	99.455	99.240
2.375	99.881	99.881	99.669
2.500	100.450	100.450	100.229
2.625	100.962	100.962	100.741
2.750	101.463	101.463	101.244
2.875	101.803	101.803	101.588
2.990	102.067	102.067	101.850
3.000	102.167	102.167	101.950
3.125	102.276	102.276	102.076
3.250	102.798	102.798	102.598
3.375	103.327	103.327	103.127
3.500	103.574	103.574	103.374
3.625	103.711	103.711	103.511
3.750	104.080	104.080	103.880
3.875	104.250	104.250	104.050
3.990	104.518	104.518	104.318
4.000	104.618	104.618	104.418

15 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	97.673	97.491	97.458
2.125	98.264	98.081	98.048
2.250	98.768	98.586	98.553
2.375	99.193	99.014	98.981
2.500	99.904	99.733	99.683
2.625	100.338	100.167	100.117
2.750	100.276	100.108	100.057
2.875	100.616	100.452	100.401
2.990	100.880	100.713	100.663
3.000	100.980	100.813	100.763
3.125	101.843	101.732	101.643
3.250	100.974	100.865	100.774
3.375	101.504	101.395	101.304
3.500	101.751	101.647	101.551
3.625	102.698	102.593	102.498
3.750	102.153	102.050	101.953
3.875	102.323	102.221	102.123
3.990	102.591	102.491	102.391
4.000	102.691	102.591	102.491

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC

Rate	30 Day	45 Day	60 Day
2.000	96.160	96.160	95.945
2.125	96.752	96.752	96.536
2.250	97.255	97.255	97.040
2.375	97.681	97.681	97.469
2.500	98.250	98.250	98.029
2.625	98.762	98.762	98.541
2.750	99.263	99.263	99.044
2.875	99.603	99.603	99.388
2.990	99.867	99.867	99.650
3.000	99.967	99.967	99.750
3.125	100.076	100.076	99.876
3.250	100.598	100.598	100.398
3.375	101.127	101.127	100.927
3.500	101.374	101.374	101.174
3.625	101.511	101.511	101.311
3.750	101.880	101.880	101.680
3.875	102.050	102.050	101.850
3.990	102.318	102.318	102.118
4.000	102.418	102.418	102.218

15 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500

Cash Out Refi

FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	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.

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
CHOICE Renovation	-1.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

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

*** Does not apply to loan amt =<$125K or any Home Possible

Subordination Enhanced Reflief Refi

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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Reflief Refi LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

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	30 Day Lock Exp.:	**2/4/2022**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**2/21/2022**
		60 Day Lock Exp.:	**3/7/2022**

W. Rate Sheet Dated: **1/5/2022** **Release Time:** **2:55 pm ET** Prices are subject to change without notice.

FHLMC - OTC

30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.948	97.948	97.701	2.750	95.798	95.798	95.551	2.500	97.577	97.577	97.297	2.000	98.360	98.360	98.145	2.000	96.160	96.160	95.945
2.875	98.694	98.694	98.448	2.875	96.544	96.544	96.298	2.625	98.441	98.441	98.147	2.125	98.952	98.952	98.736	2.125	96.752	96.752	96.536
2.990	99.172	99.172	98.930	2.990	97.022	97.022	96.780	2.750	99.173	99.173	98.878	2.250	99.455	99.455	99.240	2.250	97.255	97.255	97.040
3.000	99.272	99.272	99.030	3.000	97.122	97.122	96.880	2.875	99.727	99.727	99.431	2.375	99.881	99.881	99.669	2.375	97.681	97.681	97.469
3.125	99.618	99.618	99.418	3.125	97.468	97.468	97.268	2.990	100.141	100.141	99.845	2.500	100.450	100.450	100.229	2.500	98.250	98.250	98.029
3.250	100.431	100.431	100.231	3.250	98.281	98.281	98.081	3.000	100.241	100.241	99.945	2.625	100.962	100.962	100.741	2.625	98.762	98.762	98.541
3.375	101.335	101.335	101.133	3.375	99.185	99.185	98.983	3.125	100.611	100.611	100.284	2.750	101.463	101.463	101.244	2.750	99.263	99.263	99.044
3.500	101.870	101.870	101.668	3.500	99.720	99.720	99.518	3.250	101.167	101.167	100.841	2.875	101.803	101.803	101.588	2.875	99.603	99.603	99.388
3.625	102.189	102.189	101.986	3.625	100.039	100.039	99.836	3.375	101.923	101.923	101.599	2.990	102.067	102.067	101.850	2.990	99.867	99.867	99.650
3.750	102.795	102.795	102.563	3.750	100.645	100.645	100.413	3.500	102.407	102.407	102.084	3.000	102.167	102.167	101.950	3.000	99.967	99.967	99.750
3.875	103.303	103.303	103.072	3.875	101.153	101.153	100.922	3.625	102.773	102.773	102.451	3.125	102.276	102.276	102.076	3.125	100.076	100.076	99.876
3.990	103.545	103.545	103.316	3.990	101.395	101.395	101.166	3.750	103.001	103.001	102.734	3.250	102.798	102.798	102.598	3.250	100.598	100.598	100.398
4.000	103.645	103.645	103.416	4.000	101.495	101.495	101.266	3.875	103.402	103.402	103.136	3.375	103.327	103.327	103.127	3.375	101.127	101.127	100.927
4.125	104.045	104.045	103.817	4.125	101.895	101.895	101.667	3.990	103.627	103.627	103.364	3.500	103.574	103.574	103.374	3.500	101.374	101.374	101.174
4.250	104.461	104.461	104.172	4.250	102.311	102.311	102.022	4.000	103.727	103.727	103.464	3.625	103.711	103.711	103.511	3.625	101.511	101.511	101.311
4.375	104.874	104.874	104.589	4.375	102.724	102.724	102.439	4.125	104.251	104.251	103.977	3.750	104.080	104.080	103.880	3.750	101.880	101.880	101.680
4.500	105.230	105.230	104.953	4.500	103.080	103.080	102.803	4.250	104.416	104.416	104.142	3.875	104.250	104.250	104.050	3.875	102.050	102.050	101.850
4.625	104.840	104.840	104.640	4.625	102.690	102.690	102.490	4.375	104.658	104.658	104.386	3.990	104.518	104.518	104.318	3.990	102.318	102.318	102.118
4.750	105.302	105.302	105.102	4.750	103.152	103.152	102.952	4.500	104.869	104.869	104.599	4.000	104.618	104.618	104.418	4.000	102.418	102.418	102.218

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

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

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.

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

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

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.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	2/4/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/21/2022
		60 Day Lock Exp.:	3/7/2022

W. Rate Sheet Dated: 1/5/2022 **Release Time:** 2:55 pm ET Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT aplicable 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.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**2/4/2022**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**2/21/2022**
			60 Day Lock Exp.:	**3/7/2022**

W. Rate Sheet Dated: **1/5/2022** **Release Time:** **2:55 pm ET** Prices are subject to change without notice.

Home Possible

30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	95.960	95.960	95.712	2.500	97.577	97.577	97.297	2.000	98.360	98.360	98.145	2.500	94.210	94.210	93.962	2.000	96.610	96.610	96.395
2.625	97.014	97.014	96.766	2.625	98.441	98.441	98.147	2.125	98.952	98.952	98.736	2.625	95.264	95.264	95.016	2.125	97.202	97.202	96.986
2.750	97.948	97.948	97.701	2.750	99.173	99.173	98.878	2.250	99.455	99.455	99.240	2.750	96.198	96.198	95.951	2.250	97.705	97.705	97.490
2.875	98.694	98.694	98.448	2.875	99.727	99.727	99.431	2.375	99.881	99.881	99.669	2.875	96.944	96.944	96.698	2.375	98.131	98.131	97.919
2.990	99.172	99.172	98.930	2.990	100.141	100.141	99.845	2.500	100.450	100.450	100.229	2.990	97.422	97.422	97.180	2.500	98.700	98.700	98.479
3.000	99.272	99.272	99.030	3.000	100.241	100.241	99.945	2.625	100.962	100.962	100.741	3.000	97.522	97.522	97.280	2.625	99.212	99.212	98.991
3.125	99.618	99.618	99.418	3.125	100.611	100.611	100.284	2.750	101.463	101.463	101.244	3.125	97.868	97.868	97.668	2.750	99.713	99.713	99.494
3.250	100.431	100.431	100.231	3.250	101.167	101.167	100.841	2.875	101.803	101.803	101.588	3.250	98.681	98.681	98.481	2.875	100.053	100.053	99.838
3.375	101.335	101.335	101.133	3.375	101.923	101.923	101.599	2.990	102.067	102.067	101.850	3.375	99.585	99.585	99.383	2.990	100.317	100.317	100.100
3.500	101.870	101.870	101.668	3.500	102.407	102.407	102.084	3.000	102.167	102.167	101.950	3.500	100.120	100.120	99.918	3.000	100.417	100.417	100.200
3.625	102.189	102.189	101.986	3.625	102.773	102.773	102.451	3.125	102.276	102.276	102.076	3.625	100.439	100.439	100.236	3.125	100.526	100.526	100.326
3.750	102.795	102.795	102.563	3.750	103.001	103.001	102.734	3.250	102.798	102.798	102.598	3.750	101.045	101.045	100.813	3.250	101.048	101.048	100.848
3.875	103.303	103.303	103.072	3.875	103.402	103.402	103.136	3.375	103.327	103.327	103.127	3.875	101.553	101.553	101.322	3.375	101.577	101.577	101.377
3.990	103.545	103.545	103.316	3.990	103.627	103.627	103.364	3.500	103.574	103.574	103.374	3.990	101.795	101.795	101.566	3.500	101.824	101.824	101.624
4.000	103.645	103.645	103.416	4.000	103.727	103.727	103.464	3.625	103.711	103.711	103.511	4.000	101.895	101.895	101.666	3.625	101.961	101.961	101.761
4.125	104.045	104.045	103.817	4.125	104.251	104.251	103.977	3.750	104.080	104.080	103.880	4.125	102.295	102.295	102.067	3.750	102.330	102.330	102.130
4.250	104.461	104.461	104.172	4.250	104.416	104.416	104.142	3.875	104.250	104.250	104.050	4.250	102.711	102.711	102.422	3.875	102.500	102.500	102.300
4.375	104.874	104.874	104.589	4.375	104.658	104.658	104.386	3.990	104.518	104.518	104.318	4.375	103.124	103.124	102.839	3.990	102.768	102.768	102.568
4.500	105.230	105.230	104.953	4.500	104.869	104.869	104.599	4.000	104.618	104.618	104.418	4.500	103.480	103.480	103.203	4.000	102.868	102.868	102.668

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) FHA ID# - 1358600006

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

[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**2/4/2022**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**2/21/2022**
		60 Day Lock Exp.:	**3/7/2022**

W. Rate Sheet Dated: **1/5/2022** **Release Time:** **2:55 pm ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed

All-in Price Cap "Before Lender Paid Comp - Max = $20,000" **101.850**

Rate	30 Day	45 Day	60 Day
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A
4.875	N/A	N/A	N/A

15 Yr. Fixed

All-in Price Cap "Before Lender Paid Comp - Max = $20,000" **101.850**

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A

7/1 Hybrid ARMs

All-in Price Cap "Before Lender Paid Comp - Max = $20,000" **101.850**

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out 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

[1]Full Am. [2]ARMs 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)