

W. Rate Sheet Dated: 12/2/2021

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	99.775	99.775	99.431	2.250	99.259	99.259	98.916	1.875	96.640	96.640	96.319	3.125	98.760	98.760	98.460
2.375	100.042	100.042	99.698	2.375	99.491	99.491	99.147	2.000	96.862	96.862	96.541	3.250	99.599	99.599	99.299
2.500	100.309	100.309	99.965	2.500	99.716	99.716	99.373	2.125	97.079	97.079	96.759	3.375	99.332	99.332	99.032
2.625	100.558	100.558	100.215	2.625	99.925	99.925	99.581	2.250	98.491	98.491	98.131	3.500	99.421	99.421	99.121
2.750	101.275	101.275	100.853	2.750	100.776	100.776	100.354	2.375	98.709	98.709	98.350	3.625	99.510	99.510	99.210
2.875	101.527	101.527	101.105	2.875	100.981	100.981	100.560	2.500	98.923	98.923	98.563	Margin = 2.250		Index = 0.210	
3.000	101.775	101.775	101.353	3.000	101.165	101.165	100.744	2.625	99.119	99.119	98.759	30 Year OTC			
3.125	102.016	102.016	101.595	3.125	101.340	101.340	100.918	2.750	99.974	99.974	99.674	Rate	30 Day	45 Day	60 Day
3.250	102.329	102.329	101.985	3.250	101.777	101.777	101.433	2.875	100.167	100.167	99.867	4.000	100.749	100.749	100.249
3.375	102.462	102.462	102.119	3.375	101.858	101.858	101.515	3.000	100.339	100.339	100.039	4.125	100.876	100.876	100.376
3.500	102.678	102.678	102.334	3.500	102.046	102.046	101.702	3.125	100.501	100.501	100.201	4.375	101.426	101.426	100.926
3.625	102.874	102.874	102.530	3.625	102.194	102.194	101.851	3.250	101.054	101.054	100.754	4.500	101.565	101.565	101.065
3.750	102.632	102.632	102.332	3.750	102.140	102.140	101.840	3.375	101.223	101.223	100.923	4.625	101.752	101.752	101.252
3.875	102.726	102.726	102.426	3.875	102.167	102.167	101.867	3.500	101.421	101.421	101.121	4.875	102.662	102.662	102.162
4.000	102.924	102.924	102.624	4.000	102.326	102.326	102.026	3.625	101.559	101.559	101.259	5.000	102.801	102.801	102.301
4.125	103.051	103.051	102.751	4.125	102.448	102.448	102.148	3.750	101.294	101.294	100.994	5.125	102.988	102.988	102.488
4.250	102.904	102.904	102.704	4.250	102.457	102.457	102.257	3.875	101.412	101.412	101.112	5.500	104.099	104.099	103.599
4.375	102.901	102.901	102.701	4.375	102.484	102.484	102.284	4.000	101.563	101.563	101.263	5.625	104.287	104.287	103.787
6.250	106.000	106.000	105.800	6.250	105.023	105.023	104.823	4.125	101.677	101.677	101.377	6.250	104.656	104.656	104.156

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	99.875	99.775	99.775	99.431	2.250	99.209	99.109	99.109	98.766	1.875	98.770	98.670	98.670	98.349
2.375	100.142	100.042	100.042	99.698	2.375	99.441	99.341	99.341	98.997	2.000	98.992	98.892	98.892	98.571
2.500	100.409	100.309	100.309	99.965	2.500	99.666	99.566	99.566	99.223	2.125	99.209	99.109	99.109	98.789
2.625	100.658	100.558	100.558	100.215	2.625	99.875	99.775	99.775	99.431	2.250	100.621	100.521	100.521	100.161
2.750	101.375	101.275	101.275	100.853	2.750	100.601	100.501	100.501	100.079	2.375	100.839	100.739	100.739	100.380
2.875	101.627	101.527	101.527	101.105	2.875	100.806	100.706	100.706	100.285	2.500	101.053	100.953	100.953	100.593
3.000	101.875	101.775	101.775	101.353	3.000	100.990	100.890	100.890	100.469	2.625	101.249	101.149	101.149	100.789
3.125	102.116	102.016	102.016	101.595	3.125	101.165	101.065	101.065	100.643	2.750	101.004	100.904	100.904	100.604
3.250	102.429	102.329	102.329	101.985	3.250	101.577	101.477	101.477	101.133	2.875	101.197	101.097	101.097	100.797
3.375	102.662	102.562	102.562	102.219	3.375	101.758	101.658	101.658	101.315	3.000	101.369	101.269	101.269	100.969
3.500	102.878	102.778	102.778	102.434	3.500	101.946	101.846	101.846	101.502	3.125	101.531	101.431	101.431	101.131
3.625	103.074	102.974	102.974	102.630	3.625	102.094	101.994	101.994	101.651	3.250	102.684	102.584	102.584	102.284
3.750	102.832	102.732	102.732	102.432	3.750	102.340	102.240	102.240	101.940	3.375	102.853	102.753	102.753	102.453

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 $\leq$ 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	97.999	97.999	97.499	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.126	98.126	97.626	4.750	101.000	101.000	100.500
3.875	98.281	98.281	97.781	6.250	103.750	103.750	103.500	4.375	98.676	98.676	98.176	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.083	98.083	97.583					4.500	98.815	98.815	98.315	Rate	30 Day	45 Day	60 Day
4.125	97.955	97.955	97.455					4.625	99.002	99.002	98.502	5.750	103.000	103.000	102.500
4.250	99.565	99.565	99.065					4.875	99.912	99.912	99.412	6.250	105.750	105.750	105.250
4.375	99.468	99.468	98.968					5.000	100.051	100.051	99.551	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.329	99.329	98.829					5.125	100.238	100.238	99.738				
4.625	99.141	99.141	98.641					5.500	101.349	101.349	100.849				
4.750	100.867	100.867	100.367					5.625	101.537	101.537	101.037				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.906	101.906	101.406				

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 will not be accepted. Locks received after close (1pm 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
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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

W. Rate Sheet Dated: 12/2/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.510	98.510	98.210
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	99.349	99.349	99.049
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	99.082	99.082	98.782
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.523	98.523	98.223	3.500	99.171	99.171	98.871
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.716	98.716	98.416	3.625	99.260	99.260	98.960
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.888	98.888	98.588	Margin = .250		Index = .210	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.050	99.050	98.750	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.859	99.859	99.559	Rate	30 Day	45 Day	60 Day
3.250	101.366	101.366	101.022	3.250	100.915	100.915	100.571	3.375	100.028	100.028	99.728	3.250	101.366	101.366	100.866
3.375	101.600	101.600	101.256	3.375	101.096	101.096	100.752	3.500	100.226	100.226	99.926	3.375	101.600	101.600	101.100
3.500	101.815	101.815	101.471	3.500	101.283	101.283	100.939	3.625	100.364	100.364	100.064	3.500	101.815	101.815	101.315
3.625	102.011	102.011	101.667	3.625	101.432	101.432	101.088	3.750	100.599	100.599	100.299	3.625	102.011	102.011	101.511
3.750	100.819	100.819	100.519	3.750	100.427	100.427	100.127	3.875	N/A	N/A	N/A	3.750	100.819	100.819	100.319
3.875	101.013	101.013	100.713	3.875	100.554	100.554	100.254	4.000	N/A	N/A	N/A	3.875	101.013	101.013	100.513
4.000	101.211	101.211	100.911	4.000	100.714	100.714	100.414	4.125	N/A	N/A	N/A	4.000	101.211	101.211	100.711
4.125	101.338	101.338	101.038	4.125	100.836	100.836	100.536	4.250	N/A	N/A	N/A	4.125	101.338	101.338	100.838
4.250	101.354	101.354	101.154	4.250	101.007	101.007	100.807	4.375	N/A	N/A	N/A	4.250	101.354	101.354	100.854
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	100.775	100.675	100.675	100.253	2.750	100.351	100.251	100.251	99.829	2.750	100.654	100.554	100.554	100.254
2.875	101.027	100.927	100.927	100.505	2.875	100.556	100.456	100.456	100.034	2.875	100.847	100.747	100.747	100.447
3.000	101.275	101.175	101.175	100.753	3.000	100.740	100.640	100.640	100.218	3.000	101.019	100.919	100.919	100.619
3.125	101.516	101.416	101.416	100.994	3.125	100.915	100.815	100.815	100.393	3.125	101.181	101.081	101.081	100.781
3.250	101.466	101.366	101.366	101.022	3.250	101.015	100.915	100.915	100.571	3.250	102.021	101.921	101.921	101.621
3.375	101.700	101.600	101.600	101.256	3.375	101.196	101.096	101.096	100.752	3.375	102.190	102.090	102.090	101.790
3.500	101.915	101.815	101.815	101.471	3.500	101.383	101.283	101.283	100.939	3.500	102.389	102.289	102.289	101.989
3.625	102.111	102.011	102.011	101.667	3.625	101.532	101.432	101.432	101.088	3.625	102.527	102.427	102.427	102.127
3.750	100.919	100.819	100.819	100.519	3.750	100.527	100.427	100.427	100.127	3.750	101.512	101.412	101.412	101.112

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy		
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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

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	97.486	97.486	97.286	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.395	98.395	98.195	2.000	N/A	N/A	N/A	2.500	97.570	97.470	97.370
2.625	98.315	98.315	98.115	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.095	99.095	98.895	2.125	N/A	N/A	N/A	2.625	98.399	98.299	98.199
2.750	99.070	99.070	98.870	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.731	99.731	99.531	2.250	N/A	N/A	N/A	2.750	99.154	99.054	98.954
2.875	99.702	99.702	99.502	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.268	100.268	100.068	2.375	N/A	N/A	N/A	2.875	99.786	99.686	99.586
2.990	100.119	100.119	99.919	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.543	100.543	100.343	2.500	N/A	N/A	N/A	2.990	100.203	100.103	100.003
3.000	100.219	100.219	100.019	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.643	100.643	100.443	2.625	N/A	N/A	N/A	3.000	100.303	100.203	100.103
3.125	100.716	100.716	100.516	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.289	101.289	101.089	2.750	N/A	N/A	N/A	3.125	100.965	100.865	100.765
3.250	101.421	101.421	101.221	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.890	101.890	101.690	2.875	N/A	N/A	N/A	3.250	101.670	101.570	101.470
3.375	102.180	102.180	101.980	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.578	102.578	102.378	2.990	N/A	N/A	N/A	3.375	102.429	102.329	102.229
3.500	102.576	102.576	102.376	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.842	102.842	102.642	3.000	N/A	N/A	N/A	3.500	102.825	102.725	102.625
3.625	102.913	102.913	102.713	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.993	102.993	102.793	3.125	N/A	N/A	N/A	3.625	103.162	103.062	102.962
3.750	103.182	103.182	102.982	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.644	102.644	102.444	3.250	N/A	N/A	N/A	3.750	103.751	103.651	103.551
3.875	103.642	103.642	103.442	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.040	103.040	102.840	3.375	N/A	N/A	N/A	3.875	104.210	104.110	104.010
3.990	103.892	103.892	103.692	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.211	103.211	103.011	3.500	N/A	N/A	N/A	3.990	104.460	104.360	104.260
4.000	103.992	103.992	103.792	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.311	103.311	103.111	3.625	N/A	N/A	N/A	4.000	104.560	104.460	104.360
4.125	104.284	104.284	104.084	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.462	103.462	103.262	3.750	N/A	N/A	N/A	4.125	104.853	104.753	104.653
4.250	104.502	104.502	104.302	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.428	102.428	102.228	3.875	N/A	N/A	N/A	4.250	104.866	104.766	104.666
4.375	104.887	104.887	104.687	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.816	102.816	102.616	3.990	N/A	N/A	N/A	4.375	105.250	105.150	105.050
4.500	105.241	105.241	105.041	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.093	103.093	102.893	4.000	N/A	N/A	N/A	4.500	105.605	105.505	105.405
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	98.753	98.753	98.553	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.695	98.695	98.495	2.000	98.617	98.517	98.417
2.875	N/A	N/A	N/A	2.625	99.585	99.585	99.385	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.249	99.249	99.049	2.125	99.171	99.071	98.971
2.990	N/A	N/A	N/A	2.750	100.296	100.296	100.096	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.736	99.736	99.536	2.250	99.658	99.558	99.458
3.000	N/A	N/A	N/A	2.875	100.923	100.923	100.723	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.177	100.177	99.977	2.375	100.112	100.012	99.912
3.125	N/A	N/A	N/A	2.990	101.302	101.302	101.102	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.724	100.724	100.524	2.500	100.749	100.649	100.549
3.250	N/A	N/A	N/A	3.000	101.402	101.402	101.202	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.236	101.236	101.036	2.625	101.261	101.161	101.061
3.375	N/A	N/A	N/A	3.125	101.831	101.831	101.631	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.715	101.715	101.515	2.750	101.739	101.639	101.539
3.500	N/A	N/A	N/A	3.250	102.375	102.375	102.175	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.095	102.095	101.895	2.875	102.120	102.020	101.920
3.625	N/A	N/A	N/A	3.375	103.086	103.086	102.886	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.437	102.437	102.237	2.990	102.462	102.362	102.262
3.750	N/A	N/A	N/A	3.500	103.452	103.452	103.252	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.537	102.537	102.337	3.000	102.562	102.462	102.362
3.875	N/A	N/A	N/A	3.625	103.787	103.787	103.587	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.924	102.924	102.724	3.125	102.950	102.850	102.750
3.990	N/A	N/A	N/A	3.750	103.331	103.331	103.131	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.194	103.194	102.994	3.250	103.341	103.241	103.141
4.000	N/A	N/A	N/A	3.875	103.789	103.789	103.589	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.650	103.650	103.450	3.375	103.796	103.696	103.596
4.125	N/A	N/A	N/A	3.990	104.008	104.008	103.808	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.994	103.994	103.794	3.500	104.140	104.040	103.940
4.250	N/A	N/A	N/A	4.000	104.108	104.108	103.908	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.407	104.407	104.207	3.625	104.553	104.453	104.353
4.375	N/A	N/A	N/A	4.125	104.397	104.397	104.197	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.107	104.107	103.907	3.750	104.442	104.342	104.242
4.500	N/A	N/A	N/A	4.250	104.048	104.048	103.848	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.542	104.542	104.342	3.875	104.878	104.778	104.678
4.625	N/A	N/A	N/A	4.375	104.428	104.428	104.228	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.866	104.866	104.666	3.990	105.201	105.101	104.985
4.750	N/A	N/A	N/A	4.500	104.763	104.763	104.563	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.966	104.966	104.766	4.000	105.301	105.201	105.085
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.891	98.891	98.691	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.225	99.225	99.025
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.318	99.318	99.118	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.779	99.779	99.579
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.661	99.661	99.461	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.267	100.267	100.067
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.192	100.192	99.992	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.707	100.707	100.507
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.709	100.709	100.509	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.120	101.120	100.920
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.092	101.092	100.892	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.548	101.548	101.348
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.419	101.419	101.219	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.026	102.026	101.826
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.682	101.682	101.482	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				



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.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

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	97.486	97.486	97.286	2.500	98.395	98.395	98.195	2.875	100.923	100.923	100.723	2.000	98.695	98.695	98.495	2.000	98.891	98.891	98.691
2.625	98.315	98.315	98.115	2.625	99.095	99.095	98.895	2.990	101.302	101.302	101.102	2.125	99.249	99.249	99.049	2.125	99.318	99.318	99.118
2.750	99.070	99.070	98.870	2.750	99.731	99.731	99.531	3.000	101.402	101.402	101.202	2.250	99.736	99.736	99.536	2.250	99.661	99.661	99.461
2.875	99.702	99.702	99.502	2.875	100.268	100.268	100.068	3.125	101.831	101.831	101.631	2.375	100.177	100.177	99.977	2.375	100.192	100.192	99.992
2.990	100.119	100.119	99.919	2.990	100.543	100.543	100.343	3.250	102.375	102.375	102.175	2.500	100.724	100.724	100.524	2.500	100.709	100.709	100.509
3.000	100.219	100.219	100.019	3.000	100.643	100.643	100.443	3.375	103.086	103.086	102.886	2.625	101.236	101.236	101.036	2.625	101.092	101.092	100.892
3.125	100.716	100.716	100.516	3.125	101.289	101.289	101.089	3.500	103.452	103.452	103.252	2.750	101.715	101.715	101.515	2.750	101.419	101.419	101.219
3.250	101.421	101.421	101.221	3.250	101.890	101.890	101.690	3.625	103.787	103.787	103.587	2.875	102.095	102.095	101.895	2.875	101.682	101.682	101.482
3.375	102.180	102.180	101.980	3.375	102.578	102.578	102.378	3.750	103.331	103.331	103.131	2.990	102.437	102.437	102.237	2.990	101.886	101.886	101.686
3.500	102.576	102.576	102.376	3.500	102.842	102.842	102.642	3.875	103.789	103.789	103.589	3.000	102.537	102.537	102.337	3.000	101.986	101.986	101.786
3.625	102.913	102.913	102.713	3.625	102.993	102.993	102.793	3.990	104.008	104.008	103.808	3.125	102.924	102.924	102.724	3.125	102.254	102.254	102.054
3.750	103.182	103.182	102.982	3.750	102.644	102.644	102.444	4.000	104.108	104.108	103.908	3.250	103.194	103.194	102.994	3.250	101.965	101.965	101.765
3.875	103.642	103.642	103.442	3.875	103.040	103.040	102.840	4.125	104.397	104.397	104.197	3.375	103.650	103.650	103.450	3.375	102.300	102.300	102.100
3.990	103.892	103.892	103.692	3.990	103.211	103.211	103.011	4.250	104.048	104.048	103.848	3.500	103.994	103.994	103.794	3.500	102.542	102.542	102.342
4.000	103.992	103.992	103.792	4.000	103.311	103.311	103.111	4.375	104.428	104.428	104.228	3.625	104.407	104.407	104.207	3.625	102.828	102.828	102.628
4.125	104.284	104.284	104.084	4.125	103.462	103.462	103.262	4.500	104.763	104.763	104.563	3.750	104.107	104.107	103.907	3.750	102.122	102.122	101.922
4.250	104.502	104.502	104.302	4.250	102.428	102.428	102.228	4.625	104.998	104.998	104.798	3.875	104.542	104.542	104.342	3.875	102.428	102.428	102.228
4.375	104.887	104.887	104.687	4.375	102.816	102.816	102.616	4.750	105.183	105.183	104.983	3.990	104.866	104.866	104.666	3.990	102.622	102.622	102.422
4.500	105.241	105.241	105.041	4.500	103.093	103.093	102.893	4.875	105.531	105.531	105.331	4.000	104.966	104.966	104.766	4.000	102.722	102.722	102.522

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/3/2022
45 Day Lock Exp.: 1/17/2022
60 Day Lock Exp.: 1/31/2022

W. Rate Sheet Dated: 12/2/2021

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	97.435	97.435	97.159	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.283	97.283	97.007	2.750	N/A	N/A	N/A	2.500	96.817	96.717	96.541
2.625	98.416	98.416	98.139	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.262	98.262	97.985	2.875	N/A	N/A	N/A	2.625	97.797	97.697	97.520
2.750	99.263	99.263	98.995	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.109	99.109	98.841	2.990	N/A	N/A	N/A	2.750	98.645	98.543	98.377
2.875	99.932	99.932	99.669	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.780	99.780	99.517	3.000	N/A	N/A	N/A	2.875	99.313	99.211	99.050
2.990	100.342	100.342	100.083	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.188	100.188	99.929	3.125	N/A	N/A	N/A	2.990	99.723	99.619	99.464
3.000	100.442	100.442	100.183	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.288	100.288	100.029	3.250	N/A	N/A	N/A	3.000	99.823	99.719	99.564
3.125	100.884	100.884	100.684	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.210	101.210	101.010	3.375	N/A	N/A	N/A	3.125	100.318	100.212	100.118
3.250	101.612	101.612	101.412	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.510	101.510	100.950	3.500	N/A	N/A	N/A	3.250	100.868	100.760	100.668
3.375	102.354	102.354	102.154	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.890	101.890	101.690	3.625	N/A	N/A	N/A	3.375	101.610	101.501	101.410
3.500	102.759	102.759	102.559	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.297	102.297	102.097	3.750	N/A	N/A	N/A	3.500	102.015	101.907	101.815
3.625	103.010	103.010	102.810	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.548	102.548	102.348	3.875	N/A	N/A	N/A	3.625	102.267	102.160	102.067
3.750	103.201	103.201	102.961	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.989	100.989	100.749	3.990	N/A	N/A	N/A	3.750	101.336	101.224	101.096
3.875	103.685	103.685	103.446	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.473	101.473	101.234	4.000	N/A	N/A	N/A	3.875	101.820	101.709	101.581
3.990	103.902	103.902	103.669	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.690	101.690	101.457	4.125	N/A	N/A	N/A	3.990	102.037	101.930	101.804
4.000	104.002	104.002	103.769	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.790	101.790	101.557	4.250	N/A	N/A	N/A	4.000	102.137	102.030	101.904
4.125	104.352	104.352	104.126	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.140	102.140	101.914	4.375	N/A	N/A	N/A	4.125	102.487	102.386	102.261
4.250	104.332	104.332	104.132	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.118	100.118	99.918	4.500	N/A	N/A	N/A	4.250	101.417	101.317	101.217
4.375	104.727	104.727	104.527	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.513	100.513	100.313	4.625	N/A	N/A	N/A	4.375	101.813	101.713	101.613
4.500	105.069	105.069	104.869	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.855	100.855	100.655	4.750	N/A	N/A	N/A	4.500	102.154	102.054	101.954

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	98.379	98.379	98.179	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.846	98.846	98.646	2.000	98.159	98.045	97.959
2.875	N/A	N/A	N/A	2.625	99.695	99.695	99.441	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.412	99.412	99.212	2.125	98.724	98.610	98.524
2.990	N/A	N/A	N/A	2.750	100.167	100.167	99.912	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.887	99.887	99.687	2.250	99.200	99.086	99.000
3.000	N/A	N/A	N/A	2.875	100.771	100.771	100.514	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.278	100.278	100.078	2.375	99.590	99.477	99.390
3.125	N/A	N/A	N/A	2.990	101.147	101.147	100.892	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.918	100.918	100.718	2.500	100.372	100.265	100.172
3.250	N/A	N/A	N/A	3.000	101.247	101.247	100.992	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.377	101.377	101.177	2.625	100.753	100.646	100.553
3.375	N/A	N/A	N/A	3.125	101.829	101.829	101.554	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.826	101.826	101.626	2.750	100.639	100.532	100.439
3.500	N/A	N/A	N/A	3.250	102.305	102.305	102.031	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.139	102.139	101.939	2.875	100.952	100.845	100.752
3.625	N/A	N/A	N/A	3.375	103.004	103.004	102.731	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.393	102.393	102.193	2.990	101.206	101.099	101.006
3.750	N/A	N/A	N/A	3.500	103.363	103.363	103.091	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.493	102.493	102.293	3.000	101.306	101.199	101.106
3.875	N/A	N/A	N/A	3.625	103.650	103.650	103.382	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.532	102.532	102.332	3.125	102.099	101.983	101.899
3.990	N/A	N/A	N/A	3.750	103.322	103.322	103.122	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.024	103.024	102.824	3.250	101.200	101.084	101.000
4.000	N/A	N/A	N/A	3.875	103.677	103.677	103.477	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.428	103.428	103.228	3.375	101.605	101.489	101.405
4.125	N/A	N/A	N/A	3.990	103.896	103.896	103.696	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.681	103.681	103.481	3.500	101.858	101.742	101.658
4.250	N/A	N/A	N/A	4.000	103.996	103.996	103.796	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.675	103.675	103.475	3.625	102.662	102.562	102.462
4.375	N/A	N/A	N/A	4.125	103.777	103.777	103.577	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.022	104.022	103.822	3.750	102.095	101.995	101.895
4.500	N/A	N/A	N/A	4.250	104.190	104.190	103.990	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.180	104.180	103.980	3.875	102.253	102.153	102.053
4.625	N/A	N/A	N/A	4.375	104.446	104.446	104.246	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.422	104.422	104.222	3.990	102.495	102.395	102.295
4.750	N/A	N/A	N/A	4.500	104.670	104.670	104.470	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.522	104.522	104.322	4.000	102.595	102.495	102.395

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
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	98.522	98.522	98.322	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.088	99.088	98.888	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.563	99.563	99.363	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.954	99.954	99.754	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.648	100.648	100.448	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.955	100.955	100.755	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.752	100.752	100.552	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.065	101.065	100.865	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.319	101.319	101.119	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.419	101.419	101.219	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.608	102.608	102.408	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.728	100.728	100.528	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.132	101.132	100.932	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.385	101.385	101.185	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.655	102.655	102.455	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.574	101.574	101.374	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.730	101.730	101.530	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.972	101.972	101.772	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.072	102.072	101.872	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

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	99.263	99.263	98.995	2.750	99.109	99.109	98.841	2.500	98.379	98.379	98.179	2.000	98.846	98.846	98.646	2.000	98.522	98.522	98.322
2.875	99.932	99.932	99.669	2.875	99.780	99.780	99.517	2.625	99.695	99.695	99.441	2.125	99.412	99.412	99.212	2.125	99.088	99.088	98.888
2.990	100.342	100.342	100.083	2.990	100.188	100.188	99.929	2.750	100.167	100.167	99.912	2.250	99.887	99.887	99.687	2.250	99.563	99.563	99.363
3.000	100.442	100.442	100.183	3.000	100.288	100.288	100.029	2.875	100.771	100.771	100.514	2.375	100.278	100.278	100.078	2.375	99.954	99.954	99.754
3.125	100.884	100.884	100.684	3.125	101.210	101.210	101.010	2.990	101.147	101.147	100.892	2.500	100.918	100.918	100.718	2.500	100.648	100.648	100.448
3.250	101.612	101.612	101.412	3.250	101.150	101.150	100.950	3.000	101.247	101.247	100.992	2.625	101.377	101.377	101.177	2.625	100.955	100.955	100.755
3.375	102.354	102.354	102.154	3.375	101.890	101.890	101.690	3.125	101.829	101.829	101.554	2.750	101.826	101.826	101.626	2.750	100.752	100.752	100.552
3.500	102.759	102.759	102.559	3.500	102.297	102.297	102.097	3.250	102.305	102.305	102.031	2.875	102.139	102.139	101.939	2.875	101.065	101.065	100.865
3.625	103.010	103.010	102.810	3.625	102.548	102.548	102.348	3.375	103.004	103.004	102.731	2.990	102.393	102.393	102.193	2.990	101.319	101.319	101.119
3.750	103.201	103.201	102.961	3.750	100.989	100.989	100.749	3.500	103.363	103.363	103.091	3.000	102.493	102.493	102.293	3.000	101.419	101.419	101.219
3.875	103.685	103.685	103.446	3.875	101.473	101.473	101.234	3.625	103.650	103.650	103.382	3.125	102.532	102.532	102.332	3.125	102.608	102.608	102.408
3.990	103.902	103.902	103.669	3.990	101.690	101.690	101.457	3.750	103.322	103.322	103.022	3.250	103.024	103.024	102.824	3.250	100.728	100.728	100.528
4.000	104.002	104.002	103.769	4.000	101.790	101.790	101.557	3.875	103.677	103.677	103.477	3.375	103.428	103.428	103.228	3.375	101.132	101.132	100.932
4.125	104.352	104.352	104.126	4.125	102.140	102.140	101.914	3.990	103.896	103.896	103.696	3.500	103.681	103.681	103.481	3.500	101.385	101.385	101.185
4.250	104.332	104.332	104.132	4.250	100.118	100.118	99.918	4.000	103.996	103.996	103.796	3.625	103.675	103.675	103.475	3.625	102.655	102.655	102.455
4.375	104.727	104.727	104.527	4.375	100.513	100.513	100.313	4.125	103.777	103.777	103.577	3.750	104.022	104.022	103.822	3.750	101.574	101.574	101.374
4.500	105.069	105.069	104.869	4.500	100.855	100.855	100.655	4.250	104.190	104.190	103.990	3.875	104.180	104.180	103.980	3.875	101.730	101.730	101.530
4.625	105.011	105.011	104.811	4.625	102.113	102.113	101.913	4.375	104.446	104.446	104.246	3.990	104.422	104.422	104.222	3.990	101.972	101.972	101.772
4.750	105.432	105.432	105.232	4.750	100.658	100.658	100.458	4.500	104.670	104.670	104.470	4.000	104.522	104.522	104.322	4.000	102.072	102.072	101.872

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.			
FHA ID# - 1358600006			



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/3/2022
45 Day Lock Exp.: 1/17/2022
60 Day Lock Exp.: 1/31/2022

W. Rate Sheet Dated: 12/2/2021

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 only and should not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

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	97.435	97.435	97.159	2.500	98.379	98.379	98.179	2.000	98.846	98.846	98.646	2.500	96.684	96.684	96.408	2.000	98.034	98.034	97.834
2.625	98.416	98.416	98.139	2.625	99.695	99.695	99.441	2.125	99.412	99.412	99.212	2.625	97.664	97.664	97.387	2.125	98.600	98.600	98.400
2.750	99.263	99.263	98.995	2.750	100.167	100.167	99.912	2.250	99.887	99.887	99.687	2.750	98.511	98.511	98.243	2.250	99.075	99.075	98.875
2.875	99.932	99.932	99.669	2.875	100.771	100.771	100.514	2.375	100.278	100.278	100.078	2.875	99.181	99.181	98.918	2.375	99.466	99.466	99.266
2.990	100.342	100.342	100.083	2.990	101.147	101.147	100.892	2.500	100.918	100.918	100.718	2.990	99.590	99.590	99.331	2.500	100.133	100.133	99.933
3.000	100.442	100.442	100.183	3.000	101.247	101.247	100.992	2.625	101.377	101.377	101.177	3.000	99.690	99.690	99.431	2.625	100.516	100.516	100.316
3.125	100.884	100.884	100.684	3.125	101.829	101.829	101.554	2.750	101.826	101.826	101.626	3.125	100.372	100.372	100.172	2.750	100.639	100.639	100.439
3.250	101.612	101.612	101.412	3.250	102.305	102.305	102.031	2.875	102.139	102.139	101.939	3.250	100.706	100.706	100.506	2.875	100.952	100.952	100.752
3.375	102.354	102.354	102.154	3.375	103.004	103.004	102.731	2.990	102.393	102.393	102.193	3.375	101.447	101.447	101.247	2.990	101.206	101.206	101.006
3.500	102.759	102.759	102.559	3.500	103.363	103.363	103.091	3.000	102.493	102.493	102.293	3.500	101.853	101.853	101.653	3.000	101.306	101.306	101.106
3.625	103.010	103.010	102.810	3.625	103.650	103.650	103.382	3.125	102.532	102.532	102.332	3.625	102.104	102.104	101.904	3.125	101.920	101.920	101.720
3.750	103.201	103.201	102.961	3.750	103.322	103.322	103.122	3.250	103.024	103.024	102.824	3.750	101.420	101.420	101.180	3.250	101.226	101.226	101.026
3.875	103.685	103.685	103.446	3.875	103.677	103.677	103.477	3.375	103.428	103.428	103.228	3.875	101.904	101.904	101.665	3.375	101.630	101.630	101.430
3.990	103.902	103.902	103.669	3.990	103.896	103.896	103.696	3.500	103.681	103.681	103.481	3.990	102.121	102.121	101.888	3.500	101.883	101.883	101.683
4.000	104.002	104.002	103.769	4.000	103.996	103.996	103.796	3.625	103.675	103.675	103.475	4.000	102.221	102.221	101.988	3.625	102.515	102.515	102.315
4.125	104.352	104.352	104.126	4.125	103.777	103.777	103.577	3.750	104.022	104.022	103.822	4.125	102.571	102.571	102.345	3.750	102.148	102.148	101.948
4.250	104.332	104.332	104.132	4.250	104.190	104.190	103.990	3.875	104.180	104.180	103.980	4.250	101.550	101.550	101.350	3.875	102.305	102.305	102.105
4.375	104.727	104.727	104.527	4.375	104.446	104.446	104.246	3.990	104.422	104.422	104.222	4.375	101.945	101.945	101.745	3.990	102.547	102.547	102.347
4.500	105.069	105.069	104.869	4.500	104.670	104.670	104.470	4.000	104.522	104.522	104.322	4.500	102.287	102.287	102.087	4.000	102.647	102.647	102.447

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

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)