

W. Rate Sheet Dated: 12/3/2021

Release Time: 12:05 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	99.743	99.743	99.384	2.250	99.228	99.228	98.869	1.875	96.573	96.573	96.245	3.125	98.760	98.760	98.460
2.375	100.011	100.011	99.651	2.375	99.459	99.459	99.100	2.000	96.795	96.795	96.467	3.250	99.599	99.599	99.299
2.500	100.278	100.278	99.918	2.500	99.685	99.685	99.326	2.125	97.013	97.013	96.685	3.375	99.332	99.332	99.032
2.625	100.527	100.527	100.168	2.625	99.894	99.894	99.534	2.250	98.389	98.389	98.030	3.500	99.421	99.421	99.121
2.750	101.243	101.243	100.821	2.750	100.745	100.745	100.323	2.375	98.608	98.608	98.249	3.625	99.510	99.510	99.210
2.875	101.496	101.496	101.074	2.875	100.950	100.950	100.528	2.500	98.821	98.821	98.462	Margin = 2.250		Index = 0.210	
3.000	101.743	101.743	101.322	3.000	101.134	101.134	100.712	2.625	99.017	99.017	98.658	30 Year OTC			
3.125	101.985	101.985	101.563	3.125	101.309	101.309	100.887	2.750	99.978	99.978	99.678	Rate	30 Day	45 Day	60 Day
3.250	102.188	102.188	101.829	3.250	101.636	101.636	101.277	2.875	100.171	100.171	99.871	4.000	100.764	100.764	100.264
3.375	102.322	102.322	101.962	3.375	101.718	101.718	101.358	3.000	100.343	100.343	100.043	4.125	100.891	100.891	100.391
3.500	102.537	102.537	102.178	3.500	101.905	101.905	101.546	3.125	100.505	100.505	100.205	4.375	101.598	101.598	101.098
3.625	102.733	102.733	102.374	3.625	102.054	102.054	101.694	3.250	101.022	101.022	100.722	4.500	101.737	101.737	101.237
3.750	102.647	102.647	102.310	3.750	102.156	102.156	101.818	3.375	101.191	101.191	100.891	4.625	101.924	101.924	101.424
3.875	102.741	102.741	102.404	3.875	102.183	102.183	101.845	3.500	101.390	101.390	101.090	4.875	102.256	102.256	101.756
4.000	102.939	102.939	102.602	4.000	102.342	102.342	102.004	3.625	101.528	101.528	101.228	5.000	102.394	102.394	101.894
4.125	103.066	103.066	102.729	4.125	102.464	102.464	102.127	3.750	100.677	100.677	100.377	5.125	102.582	102.582	102.082
4.250	103.076	103.076	102.876	4.250	102.629	102.629	102.249	3.875	100.795	100.795	100.495	5.500	103.584	103.584	103.084
4.375	103.073	103.073	102.873	4.375	102.656	102.656	102.456	4.000	100.946	100.946	100.646	5.625	103.771	103.771	103.271
6.250	106.000	106.000	105.800	6.250	104.882	104.882	104.682	4.125	101.059	101.059	100.759	6.250	104.516	104.516	104.016

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	99.843	99.743	99.743	99.384	2.250	99.178	99.078	99.078	98.719	1.875	98.703	98.603	98.603	98.275
2.375	100.111	100.011	100.011	99.651	2.375	99.409	99.309	99.309	98.950	2.000	98.925	98.825	98.825	98.497
2.500	100.378	100.278	100.278	99.918	2.500	99.635	99.535	99.535	99.176	2.125	99.143	99.043	99.043	98.715
2.625	100.627	100.527	100.527	100.168	2.625	99.844	99.744	99.744	99.384	2.250	100.519	100.419	100.419	100.060
2.750	101.343	101.243	101.243	100.821	2.750	100.570	100.470	100.470	100.048	2.375	100.738	100.638	100.638	100.279
2.875	101.596	101.496	101.496	101.074	2.875	100.775	100.675	100.675	100.253	2.500	100.951	100.851	100.851	100.492
3.000	101.843	101.743	101.743	101.322	3.000	100.959	100.859	100.859	100.437	2.625	101.147	101.047	101.047	100.688
3.125	102.085	101.985	101.985	101.563	3.125	101.134	101.034	101.034	100.612	2.750	101.008	100.908	100.908	100.608
3.250	102.288	102.188	102.188	101.829	3.250	101.436	101.336	101.336	100.977	2.875	101.201	101.101	101.101	100.801
3.375	102.522	102.422	102.422	102.062	3.375	101.618	101.518	101.518	101.158	3.000	101.373	101.273	101.273	100.973
3.500	102.737	102.637	102.637	102.278	3.500	101.805	101.705	101.705	101.346	3.125	101.535	101.435	101.435	101.135
3.625	102.933	102.833	102.833	102.474	3.625	101.954	101.854	101.854	101.494	3.250	102.652	102.552	102.552	102.252
3.750	102.847	102.747	102.747	102.410	3.750	102.356	102.256	102.256	101.918	3.375	102.821	102.721	102.721	102.421

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	98.014	98.014	97.514	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.141	98.141	97.641	4.750	101.000	101.000	100.500
3.875	98.296	98.296	97.796	6.250	103.750	103.750	103.500	4.375	98.848	98.848	98.348	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.098	98.098	97.598					4.500	98.987	98.987	98.487	Rate	30 Day	45 Day	60 Day
4.125	97.971	97.971	97.471					4.625	99.174	99.174	98.674	5.750	103.000	103.000	102.500
4.250	99.736	99.736	99.236					4.875	99.506	99.506	99.006	6.250	105.750	105.750	105.250
4.375	99.639	99.639	99.139					5.000	99.644	99.644	99.144	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.501	99.501	99.001					5.125	99.832	99.832	99.332				
4.625	99.313	99.313	98.813					5.500	100.834	100.834	100.334				
4.750	100.461	100.461	99.961					5.625	101.021	101.021	100.521				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.766	101.766	101.266				

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

2/1/2022

W. Rate Sheet Dated: 12/3/2021

Release Time: 12:05 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	98.510	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	98.527	98.527	98.227	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	98.720	98.720	98.420	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	98.892	98.892	98.592	Margin = 2.250		Index = .210	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.054	99.054	98.754	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.827	99.827	99.527	Rate	30 Day	45 Day	60 Day
3.250	101.226	101.226	100.867	3.250	100.774	100.774	100.415	3.375	99.996	99.996	99.696	3.250	101.226	101.226	100.726
3.375	101.459	101.459	101.100	3.375	100.955	100.955	100.596	3.500	100.195	100.195	99.895	3.375	101.459	101.459	100.959
3.500	101.674	101.674	101.315	3.500	101.143	101.143	100.784	3.625	100.333	100.333	100.033	3.500	101.674	101.674	101.174
3.625	101.871	101.871	101.512	3.625	101.291	101.291	100.932	3.750	99.982	99.982	99.682	3.625	101.871	101.871	101.371
3.750	100.835	100.835	100.498	3.750	100.443	100.443	100.106	3.875	N/A	N/A	N/A	3.750	100.835	100.835	100.335
3.875	101.029	101.029	100.692	3.875	100.570	100.570	100.233	4.000	N/A	N/A	N/A	3.875	101.029	101.029	100.529
4.000	101.227	101.227	100.890	4.000	100.729	100.729	100.392	4.125	N/A	N/A	N/A	4.000	101.227	101.227	100.727
4.125	101.354	101.354	101.017	4.125	100.852	100.852	100.515	4.250	N/A	N/A	N/A	4.125	101.354	101.354	100.854
4.250	101.526	101.526	101.326	4.250	101.179	101.179	100.979	4.375	N/A	N/A	N/A	4.250	101.526	101.526	101.026
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	100.743	100.643	100.643	100.221	2.750	100.320	100.220	100.220	99.798	2.750	100.658	100.558	100.558	100.258
2.875	100.996	100.896	100.896	100.474	2.875	100.525	100.425	100.425	100.003	2.875	100.851	100.751	100.751	100.451
3.000	101.243	101.143	101.143	100.721	3.000	100.709	100.609	100.609	100.187	3.000	101.023	100.923	100.923	100.623
3.125	101.485	101.385	101.385	100.963	3.125	100.884	100.784	100.784	100.362	3.125	101.185	101.085	101.085	100.785
3.250	101.326	101.226	101.226	100.867	3.250	100.874	100.774	100.774	100.415	3.250	101.990	101.890	101.890	101.590
3.375	101.559	101.459	101.459	101.100	3.375	101.055	100.955	100.955	100.596	3.375	102.159	102.059	102.059	101.759
3.500	101.774	101.674	101.674	101.315	3.500	101.243	101.143	101.143	100.784	3.500	102.358	102.258	102.258	101.958
3.625	101.971	101.871	101.871	101.512	3.625	101.391	101.291	101.291	100.932	3.625	102.495	102.395	102.395	102.095
3.750	100.935	100.835	100.835	100.498	3.750	100.543	100.443	100.443	100.106	3.750	100.895	100.795	100.795	100.495

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

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

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

2/1/2022

W. Rate Sheet Dated: 12/3/2021

Release Time: 12:05 pm 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	97.271	97.271	97.071	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.180	98.180	97.980	2.000	N/A	N/A	N/A	2.500	97.293	97.193	97.093
2.625	98.101	98.101	97.901	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.880	98.880	98.680	2.125	N/A	N/A	N/A	2.625	98.123	98.023	97.923
2.750	98.857	98.857	98.657	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.517	99.517	99.317	2.250	N/A	N/A	N/A	2.750	98.879	98.779	98.679
2.875	99.482	99.482	99.282	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.048	100.048	99.848	2.375	N/A	N/A	N/A	2.875	99.503	99.403	99.303
2.990	99.894	99.894	99.694	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.318	100.318	100.118	2.500	N/A	N/A	N/A	2.990	99.916	99.816	99.716
3.000	99.994	99.994	99.794	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.418	100.418	100.218	2.625	N/A	N/A	N/A	3.000	100.016	99.916	99.816
3.125	100.563	100.563	100.363	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.134	101.134	100.934	2.750	N/A	N/A	N/A	3.125	100.804	100.682	100.558
3.250	101.266	101.266	101.066	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.734	101.734	101.534	2.875	N/A	N/A	N/A	3.250	101.507	101.385	101.261
3.375	102.049	102.049	101.849	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.446	102.446	102.246	2.990	N/A	N/A	N/A	3.375	102.290	102.168	102.044
3.500	102.443	102.443	102.243	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.712	102.712	102.512	3.000	N/A	N/A	N/A	3.500	102.684	102.562	102.438
3.625	102.759	102.759	102.559	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.844	102.844	102.644	3.125	N/A	N/A	N/A	3.625	103.172	103.072	102.972
3.750	103.118	103.118	102.918	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.580	102.580	102.380	3.250	N/A	N/A	N/A	3.750	103.779	103.679	103.579
3.875	103.573	103.573	103.373	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.970	102.970	102.770	3.375	N/A	N/A	N/A	3.875	104.235	104.135	104.035
3.990	103.809	103.809	103.609	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.132	103.132	102.932	3.500	N/A	N/A	N/A	3.990	104.471	104.371	104.271
4.000	103.909	103.909	103.709	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.232	103.232	103.032	3.625	N/A	N/A	N/A	4.000	104.571	104.471	104.371
4.125	104.197	104.197	103.997	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.378	103.378	103.178	3.750	N/A	N/A	N/A	4.125	104.859	104.759	104.659
4.250	104.455	104.455	104.255	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.380	102.380	102.180	3.875	N/A	N/A	N/A	4.250	104.818	104.718	104.618
4.375	104.835	104.835	104.635	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.764	102.764	102.564	3.990	N/A	N/A	N/A	4.375	105.199	105.099	104.999
4.500	105.185	105.185	104.985	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.037	103.037	102.837	4.000	N/A	N/A	N/A	4.500	105.548	105.448	105.348
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	98.536	98.536	98.336	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.616	98.616	98.416	2.000	98.538	98.438	98.338
2.875	N/A	N/A	N/A	2.625	99.369	99.369	99.169	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.171	99.171	98.971	2.125	99.093	98.993	98.893
2.990	N/A	N/A	N/A	2.750	100.080	100.080	99.880	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.656	99.656	99.456	2.250	99.578	99.478	99.378
3.000	N/A	N/A	N/A	2.875	100.699	100.699	100.499	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.092	100.092	99.892	2.375	100.031	99.931	99.831
3.125	N/A	N/A	N/A	2.990	101.075	101.075	100.875	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.646	100.646	100.446	2.500	100.669	100.569	100.469
3.250	N/A	N/A	N/A	3.000	101.175	101.175	100.975	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.177	101.177	100.977	2.625	101.201	101.101	101.001
3.375	N/A	N/A	N/A	3.125	101.602	101.602	101.402	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.657	101.657	101.457	2.750	101.680	101.580	101.480
3.500	N/A	N/A	N/A	3.250	102.217	102.217	102.017	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.026	102.026	101.826	2.875	102.050	101.950	101.850
3.625	N/A	N/A	N/A	3.375	102.952	102.952	102.752	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.357	102.357	102.157	2.990	102.380	102.280	102.180
3.750	N/A	N/A	N/A	3.500	103.315	103.315	103.115	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.457	102.457	102.257	3.000	102.480	102.380	102.280
3.875	N/A	N/A	N/A	3.625	103.630	103.630	103.430	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.841	102.841	102.641	3.125	102.914	102.814	102.714
3.990	N/A	N/A	N/A	3.750	103.265	103.265	103.065	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.196	103.196	102.996	3.250	103.343	103.243	103.143
4.000	N/A	N/A	N/A	3.875	103.716	103.716	103.516	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.655	103.655	103.455	3.375	103.801	103.701	103.601
4.125	N/A	N/A	N/A	3.990	103.922	103.922	103.722	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.990	103.990	103.790	3.500	104.136	104.036	103.936
4.250	N/A	N/A	N/A	4.000	104.022	104.022	103.822	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.396	104.396	104.196	3.625	104.542	104.442	104.342
4.375	N/A	N/A	N/A	4.125	104.308	104.308	104.108	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	103.740	103.740	103.540	3.750	104.075	103.975	103.875
4.500	N/A	N/A	N/A	4.250	103.999	103.999	103.799	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.172	104.172	103.972	3.875	104.507	104.407	104.285
4.625	N/A	N/A	N/A	4.375	104.375	104.375	104.175	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.489	104.489	104.289	3.990	104.825	104.725	104.603
4.750	N/A	N/A	N/A	4.500	104.705	104.705	104.505	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.589	104.589	104.389	4.000	104.925	104.825	104.703
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	98.811	98.811	98.611	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.239	99.239	99.039
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.238	99.238	99.038	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.794	99.794	99.594
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.584	99.584	99.384	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.279	100.279	100.079
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.114	100.114	99.914	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.715	100.715	100.515
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.629	100.629	100.429	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.124	101.124	100.924
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.032	101.032	100.832	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.563	101.563	101.363
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.361	101.361	101.161	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.999	101.999	101.799
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.612	101.612	101.412	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.368	102.368	102.168
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.808	101.808	101.608	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.698	102.698	102.498
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.908	101.908	101.708	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.798	102.798	102.598
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.105	102.105	101.905	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.183	103.183	102.983
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.971	101.971	101.771	3.250	N/A	N/A	N/A	3.250	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.:

2/1/2022

W. Rate Sheet Dated: 12/3/2021

Release Time: 12:05 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	97.271	97.271	97.071	2.500	98.180	98.180	97.980	2.875	100.699	100.699	100.499	2.000	98.616	98.616	98.416	2.000	98.811	98.811	98.611
2.625	98.101	98.101	97.901	2.625	98.880	98.880	98.680	2.990	101.075	101.075	100.875	2.125	99.171	99.171	98.971	2.125	99.238	99.238	99.038
2.750	98.857	98.857	98.657	2.750	99.517	99.517	99.317	3.000	101.175	101.175	100.975	2.250	99.656	99.656	99.456	2.250	99.584	99.584	99.384
2.875	99.482	99.482	99.282	2.875	100.048	100.048	99.848	3.125	101.602	101.602	101.402	2.375	100.092	100.092	99.892	2.375	100.114	100.114	99.914
2.990	99.894	99.894	99.694	2.990	100.318	100.318	100.118	3.250	102.217	102.217	102.017	2.500	100.646	100.646	100.446	2.500	100.629	100.629	100.429
3.000	99.994	99.994	99.794	3.000	100.418	100.418	100.218	3.375	102.952	102.952	102.752	2.625	101.177	101.177	100.977	2.625	101.032	101.032	100.832
3.125	100.563	100.563	100.363	3.125	101.134	101.134	100.934	3.500	103.315	103.315	103.115	2.750	101.657	101.657	101.457	2.750	101.361	101.361	101.161
3.250	101.266	101.266	101.066	3.250	101.734	101.734	101.534	3.625	103.630	103.630	103.430	2.875	102.026	102.026	101.826	2.875	101.612	101.612	101.412
3.375	102.049	102.049	101.849	3.375	102.446	102.446	102.246	3.750	103.265	103.265	103.065	2.990	102.357	102.357	102.157	2.990	101.808	101.808	101.608
3.500	102.443	102.443	102.243	3.500	102.712	102.712	102.512	3.875	103.716	103.716	103.516	3.000	102.457	102.457	102.257	3.000	101.908	101.908	101.708
3.625	102.759	102.759	102.559	3.625	102.844	102.844	102.644	3.990	103.922	103.922	103.722	3.125	102.841	102.841	102.641	3.125	102.175	102.175	101.975
3.750	103.118	103.118	102.918	3.750	102.580	102.580	102.380	4.000	104.022	104.022	103.822	3.250	103.196	103.196	102.996	3.250	101.971	101.971	101.771
3.875	103.573	103.573	103.373	3.875	102.970	102.970	102.770	4.125	104.308	104.308	104.108	3.375	103.655	103.655	103.455	3.375	102.312	102.312	102.112
3.990	103.809	103.809	103.609	3.990	103.132	103.132	102.932	4.250	103.999	103.999	103.799	3.500	103.990	103.990	103.790	3.500	102.546	102.546	102.346
4.000	103.909	103.909	103.709	4.000	103.232	103.232	103.032	4.375	104.375	104.375	104.175	3.625	104.396	104.396	104.196	3.625	102.828	102.828	102.628
4.125	104.197	104.197	103.997	4.125	103.378	103.378	103.178	4.500	104.705	104.705	104.505	3.750	103.740	103.740	103.540	3.750	101.759	101.759	101.559
4.250	104.455	104.455	104.255	4.250	103.380	103.380	103.180	4.625	104.936	104.936	104.736	3.875	104.172	104.172	103.972	3.875	102.060	102.060	101.860
4.375	104.835	104.835	104.635	4.375	102.764	102.764	102.564	4.750	105.135	105.135	104.935	3.990	104.489	104.489	104.289	3.990	102.254	102.254	102.054
4.500	105.185	105.185	104.985	4.500	103.037	103.037	102.837	4.875	105.478	105.478	105.278	4.000	104.589	104.589	104.389	4.000	102.354	102.354	102.154

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

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

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

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

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



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

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

W. Rate Sheet Dated: 12/3/2021

Release Time: 12:05 pm 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	Rate	30 Day	45 Day	60 Day
2.500	97.199	97.199	96.918	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	95.049	95.049	94.768	2.750	N/A	N/A	N/A	2.500	96.581	96.481	96.300	2.500	96.581	96.481	96.300
2.625	98.178	98.178	97.897	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	96.028	96.028	95.747	2.875	N/A	N/A	N/A	2.625	97.559	97.459	97.278	2.625	97.559	97.459	97.278
2.750	99.028	99.028	98.756	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	96.878	96.878	96.606	2.990	N/A	N/A	N/A	2.750	98.410	98.309	98.138	2.750	98.410	98.309	98.138
2.875	99.698	99.698	99.428	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.548	97.548	97.278	3.000	N/A	N/A	N/A	2.875	99.079	98.975	98.809	2.875	99.079	98.975	98.809
2.990	100.108	100.108	99.845	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	97.958	97.958	97.695	3.125	N/A	N/A	N/A	2.990	99.489	99.385	99.226	2.990	99.489	99.385	99.226
3.000	100.208	100.208	99.945	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	98.058	98.058	97.795	3.250	N/A	N/A	N/A	3.000	99.589	99.485	99.326	3.000	99.589	99.485	99.326
3.125	100.662	100.662	100.462	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	98.512	98.512	98.312	3.375	N/A	N/A	N/A	3.125	100.096	99.991	99.896	3.125	100.096	99.991	99.896
3.250	101.398	101.398	101.198	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	99.248	99.248	99.048	3.500	N/A	N/A	N/A	3.250	100.654	100.545	100.454	3.250	100.654	100.545	100.454
3.375	102.170	102.170	101.969	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	100.020	100.020	99.819	3.625	N/A	N/A	N/A	3.375	101.426	101.316	101.225	3.375	101.426	101.316	101.225
3.500	102.579	102.579	102.379	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	100.429	100.429	100.229	3.750	N/A	N/A	N/A	3.500	101.835	101.727	101.635	3.500	101.835	101.727	101.635
3.625	102.821	102.821	102.620	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	100.671	100.671	100.470	3.875	N/A	N/A	N/A	3.625	102.078	101.967	101.877	3.625	102.078	101.967	101.877
3.750	103.133	103.133	102.888	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.983	100.983	100.738	3.990	N/A	N/A	N/A	3.750	101.268	101.155	101.023	3.750	101.268	101.155	101.023
3.875	103.620	103.620	103.379	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.470	101.470	101.229	4.000	N/A	N/A	N/A	3.875	101.755	101.645	101.514	3.875	101.755	101.645	101.514
3.990	103.840	103.840	103.601	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.690	101.690	101.451	4.125	N/A	N/A	N/A	3.990	101.975	101.866	101.736	3.990	101.975	101.866	101.736
4.000	103.940	103.940	103.701	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.790	101.790	101.551	4.250	N/A	N/A	N/A	4.000	102.075	101.966	101.836	4.000	102.075	101.966	101.836
4.125	104.288	104.288	104.055	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.138	102.138	101.905	4.375	N/A	N/A	N/A	4.125	102.423	102.319	102.190	4.125	102.423	102.319	102.190
4.250	104.389	104.389	104.189	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.239	102.239	102.039	4.500	N/A	N/A	N/A	4.250	101.474	101.374	101.274	4.250	101.474	101.374	101.274
4.375	104.785	104.785	104.585	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.635	102.635	102.435	4.625	N/A	N/A	N/A	4.375	101.871	101.771	101.671	4.375	101.871	101.771	101.671
4.500	105.129	105.129	104.929	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	102.979	102.979	102.779	4.750	N/A	N/A	N/A	4.500	102.214	102.114	102.014	4.500	102.214	102.114	102.014
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	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.402	98.402	98.202	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.757	98.757	98.557	2.000	98.070	97.957	97.870	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.625	99.472	99.472	99.213	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.323	99.323	99.123	2.125	98.635	98.522	98.435	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.750	99.945	99.945	99.685	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.800	99.800	99.600	2.250	99.113	98.999	98.913	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	2.875	100.547	100.547	100.285	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.192	100.192	99.992	2.375	99.504	99.391	99.304	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	2.990	100.925	100.925	100.662	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.844	100.844	100.644	2.500	100.298	100.191	100.098	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.000	101.025	101.025	100.762	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.326	101.326	101.126	2.625	100.702	100.595	100.502	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.125	101.620	101.620	101.340	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.780	101.780	101.580	2.750	100.593	100.486	100.393	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.250	102.100	102.100	101.819	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.085	102.085	101.885	2.875	100.898	100.791	100.698	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.375	102.828	102.828	102.547	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.335	102.335	102.135	2.990	101.148	101.041	100.948	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.500	103.192	103.192	102.914	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.435	102.435	102.235	3.000	101.248	101.141	101.048	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.625	103.471	103.471	103.194	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.549	102.549	102.349	3.125	102.116	102.016	101.916	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.750	103.264	103.264	103.064	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.042	103.042	102.842	3.250	101.218	101.118	101.018	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	3.875	103.622	103.622	103.422	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.458	103.458	103.258	3.375	101.635	101.535	101.435	4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A	3.990	103.842	103.842	103.642	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.710	103.710	103.510	3.500	101.887	101.786	101.687	4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.000	103.942	103.942	103.742	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.668	103.668	103.468	3.625	102.655	102.555	102.455	4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.125	103.817	103.817	103.617	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.017	104.017	103.817	3.750	102.090	101.990	101.890	4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.250	104.231	104.231	104.031	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.176	104.176	103.976	3.875	102.249	102.149	102.049	4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.375	104.489	104.489	104.289	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.420	104.420	104.220	3.990	102.493	102.393	102.293	4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.500	104.715	104.715	104.515	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.520	104.520	104.320	4.000	102.593	102.493	102.393	4.750	N/A	N/A	N/A



AFR Loan Center

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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.:

2/1/2022

W. Rate Sheet Dated: 12/3/2021

Release Time: 12:05 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	99.028	99.028	98.756	2.750	96.878	96.878	96.606	2.500	98.402	98.402	98.202	2.000	98.757	98.757	98.557	2.000	96.557	96.557	96.357
2.875	99.698	99.698	99.428	2.875	97.548	97.548	97.278	2.625	99.472	99.472	99.213	2.125	99.323	99.323	99.123	2.125	97.123	97.123	96.923
2.990	100.108	100.108	99.845	2.990	97.958	97.958	97.695	2.750	99.945	99.945	99.685	2.250	99.800	99.800	99.600	2.250	97.600	97.600	97.400
3.000	100.208	100.208	99.945	3.000	98.058	98.058	97.795	2.875	100.547	100.547	100.285	2.375	100.192	100.192	99.992	2.375	97.992	97.992	97.792
3.125	100.662	100.662	100.462	3.125	98.512	98.512	98.312	2.990	100.925	100.925	100.662	2.500	100.844	100.844	100.644	2.500	98.644	98.644	98.444
3.250	101.398	101.398	101.198	3.250	99.248	99.248	99.048	3.000	101.025	101.025	100.762	2.625	101.326	101.326	101.126	2.625	99.126	99.126	98.926
3.375	102.170	102.170	101.969	3.375	100.020	100.020	99.819	3.125	101.620	101.620	101.340	2.750	101.780	101.780	101.580	2.750	99.580	99.580	99.380
3.500	102.579	102.579	102.379	3.500	100.429	100.429	100.229	3.250	102.100	102.100	101.819	2.875	102.085	102.085	101.885	2.875	99.885	99.885	99.685
3.625	102.821	102.821	102.620	3.625	100.671	100.671	100.470	3.375	102.828	102.828	102.547	2.990	102.335	102.335	102.135	2.990	100.135	100.135	99.935
3.750	103.133	103.133	102.888	3.750	100.983	100.983	100.738	3.500	103.192	103.192	102.914	3.000	102.435	102.435	102.235	3.000	100.235	100.235	100.035
3.875	103.620	103.620	103.379	3.875	101.470	101.470	101.229	3.625	103.471	103.471	103.194	3.125	102.549	102.549	102.349	3.125	100.349	100.349	100.149
3.990	103.840	103.840	103.601	3.990	101.690	101.690	101.451	3.750	103.264	103.264	103.064	3.250	103.042	103.042	102.842	3.250	100.842	100.842	100.642
4.000	103.940	103.940	103.701	4.000	101.790	101.790	101.551	3.875	103.622	103.622	103.422	3.375	103.458	103.458	103.258	3.375	101.258	101.258	101.058
4.125	104.288	104.288	104.055	4.125	102.138	102.138	101.905	3.990	103.842	103.842	103.642	3.500	103.710	103.710	103.510	3.500	101.510	101.510	101.310
4.250	104.389	104.389	104.189	4.250	102.239	102.239	102.039	4.000	103.942	103.942	103.742	3.625	103.668	103.668	103.468	3.625	101.468	101.468	101.268
4.375	104.785	104.785	104.585	4.375	102.635	102.635	102.435	4.125	103.817	103.817	103.617	3.750	104.017	104.017	103.817	3.750	101.817	101.817	101.617
4.500	105.129	105.129	104.929	4.500	102.979	102.979	102.779	4.250	104.231	104.231	104.031	3.875	104.176	104.176	103.976	3.875	101.976	101.976	101.776
4.625	105.274	105.274	105.055	4.625	103.124	103.124	102.905	4.375	104.489	104.489	104.289	3.990	104.420	104.420	104.220	3.990	102.220	102.220	102.020
4.750	105.696	105.696	105.480	4.750	103.546	103.546	103.330	4.500	104.715	104.715	104.515	4.000	104.520	104.520	104.320	4.000	102.320	102.320	102.120

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@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.: 2/1/2022

W. Rate Sheet Dated: 12/3/2021

Release Time: 12:05 pm 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

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Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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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.:

2/1/2022

W. Rate Sheet Dated: 12/3/2021

Release Time: 12:05 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	97.199	97.199	96.918	2.500	98.402	98.402	98.202	2.000	98.757	98.757	98.557	2.500	95.449	95.449	95.168	2.000	97.007	97.007	96.807
2.625	98.178	98.178	97.897	2.625	99.472	99.472	99.213	2.125	99.323	99.323	99.123	2.625	96.428	96.428	96.147	2.125	97.573	97.573	97.373
2.750	99.028	99.028	98.756	2.750	99.945	99.945	99.685	2.250	99.800	99.800	99.600	2.750	97.278	97.278	97.006	2.250	98.050	98.050	97.850
2.875	99.698	99.698	99.428	2.875	100.547	100.547	100.285	2.375	100.192	100.192	99.992	2.875	97.948	97.948	97.678	2.375	98.442	98.442	98.242
2.990	100.108	100.108	99.845	2.990	100.925	100.925	100.662	2.500	100.844	100.844	100.644	2.990	98.358	98.358	98.095	2.500	99.094	99.094	98.894
3.000	100.208	100.208	99.945	3.000	101.025	101.025	100.762	2.625	101.326	101.326	101.126	3.000	98.458	98.458	98.195	2.625	99.576	99.576	99.376
3.125	100.662	100.662	100.462	3.125	101.620	101.620	101.340	2.750	101.780	101.780	101.580	3.125	98.912	98.912	98.712	2.750	100.030	100.030	99.830
3.250	101.398	101.398	101.198	3.250	102.100	102.100	101.819	2.875	102.085	102.085	101.885	3.250	99.648	99.648	99.448	2.875	100.335	100.335	100.135
3.375	102.170	102.170	101.969	3.375	102.828	102.828	102.547	2.990	102.335	102.335	102.135	3.375	100.420	100.420	100.219	2.990	100.585	100.585	100.385
3.500	102.579	102.579	102.379	3.500	103.192	103.192	102.914	3.000	102.435	102.435	102.235	3.500	100.829	100.829	100.629	3.000	100.685	100.685	100.485
3.625	102.821	102.821	102.620	3.625	103.471	103.471	103.194	3.125	102.549	102.549	102.349	3.625	101.071	101.071	100.870	3.125	100.799	100.799	100.599
3.750	103.133	103.133	102.888	3.750	103.264	103.264	103.064	3.250	103.042	103.042	102.842	3.750	101.383	101.383	101.138	3.250	101.292	101.292	101.092
3.875	103.620	103.620	103.379	3.875	103.622	103.622	103.422	3.375	103.458	103.458	103.258	3.875	101.870	101.870	101.629	3.375	101.708	101.708	101.508
3.990	103.840	103.840	103.601	3.990	103.842	103.842	103.642	3.500	103.710	103.710	103.510	3.990	102.090	102.090	101.851	3.500	101.960	101.960	101.760
4.000	103.940	103.940	103.701	4.000	103.942	103.942	103.742	3.625	103.668	103.668	103.468	4.000	102.190	102.190	101.951	3.625	101.918	101.918	101.718
4.125	104.288	104.288	104.055	4.125	103.817	103.817	103.617	3.750	104.017	104.017	103.817	4.125	102.538	102.538	102.305	3.750	102.267	102.267	102.067
4.250	104.389	104.389	104.189	4.250	104.231	104.231	104.031	3.875	104.176	104.176	103.976	4.250	102.639	102.639	102.439	3.875	102.426	102.426	102.226
4.375	104.785	104.785	104.585	4.375	104.489	104.489	104.289	3.990	104.420	104.420	104.220	4.375	103.035	103.035	102.835	3.990	102.670	102.670	102.470
4.500	105.129	105.129	104.929	4.500	104.715	104.715	104.515	4.000	104.520	104.520	104.320	4.500	103.379	103.379	103.179	4.000	102.770	102.770	102.570

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

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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.:

2/1/2022

W. Rate Sheet Dated: 12/3/2021

Release Time: 12:05 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	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	0.500	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)