

W. Rate Sheet Dated: 12/7/2021

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	99.509	99.509	99.150	2.250	99.086	99.086	98.726	1.875	96.580	96.580	96.252	3.125	98.760	98.760	98.460
2.375	99.776	99.776	99.417	2.375	99.317	99.317	98.958	2.000	96.802	96.802	96.474	3.250	99.599	99.599	99.299
2.500	100.043	100.043	99.684	2.500	99.543	99.543	99.183	2.125	97.020	97.020	96.692	3.375	99.332	99.332	99.032
2.625	100.293	100.293	99.933	2.625	99.751	99.751	99.392	2.250	98.427	98.427	98.045	3.500	99.421	99.421	99.121
2.750	101.165	101.165	100.759	2.750	100.759	100.759	100.352	2.375	98.646	98.646	98.263	3.625	99.510	99.510	99.210
2.875	101.418	101.418	101.012	2.875	100.964	100.964	100.558	2.500	98.860	98.860	98.477	Margin = 2.250		Index = 0.250	
3.000	101.665	101.665	101.259	3.000	101.148	101.148	100.742	2.625	99.056	99.056	98.673	30 Year OTC			
3.125	101.907	101.907	101.501	3.125	101.323	101.323	100.916	2.750	100.032	100.032	99.732	Rate	30 Day	45 Day	60 Day
3.250	102.204	102.204	101.876	3.250	101.744	101.744	101.416	2.875	100.225	100.225	99.925	4.000	100.811	100.811	100.311
3.375	102.337	102.337	102.009	3.375	101.825	101.825	101.497	3.000	100.397	100.397	100.097	4.125	100.938	100.938	100.438
3.500	102.553	102.553	102.224	3.500	101.999	101.999	101.671	3.125	100.559	100.559	100.259	4.375	101.817	101.817	101.317
3.625	102.749	102.749	102.421	3.625	102.148	102.148	101.819	3.250	100.901	100.901	100.601	4.500	101.955	101.955	101.455
3.750	102.694	102.694	102.372	3.750	102.267	102.267	101.945	3.375	101.070	101.070	100.770	4.625	102.143	102.143	101.643
3.875	102.788	102.788	102.466	3.875	102.294	102.294	101.972	3.500	101.254	101.254	100.954	4.875	101.975	101.975	101.475
4.000	102.986	102.986	102.664	4.000	102.453	102.453	102.131	3.625	101.392	101.392	101.092	5.000	102.113	102.113	101.613
4.125	103.113	103.113	102.791	4.125	102.575	102.575	102.253	3.750	101.362	101.362	101.062	5.125	102.301	102.301	101.801
4.250	103.295	103.295	103.095	4.250	102.912	102.912	102.712	3.875	101.480	101.480	101.180	5.500	103.318	103.318	102.818
4.375	103.292	103.292	103.092	4.375	102.939	102.939	102.739	4.000	101.631	101.631	101.331	5.625	103.506	103.506	103.006
6.250	106.000	106.000	105.800	6.250	104.650	104.650	104.450	4.125	101.744	101.744	101.444	6.250	104.219	104.219	103.719

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	99.609	99.509	99.509	99.150	2.250	99.036	98.936	98.936	98.576	1.875	98.710	98.610	98.610	98.282
2.375	99.876	99.776	99.776	99.417	2.375	99.267	99.167	99.167	98.808	2.000	98.932	98.832	98.832	98.504
2.500	100.143	100.043	100.043	99.684	2.500	99.493	99.393	99.393	99.033	2.125	99.150	99.050	99.050	98.722
2.625	100.393	100.293	100.293	99.933	2.625	99.701	99.601	99.601	99.242	2.250	100.557	100.457	100.457	100.075
2.750	101.265	101.165	101.165	100.759	2.750	100.584	100.484	100.484	100.077	2.375	100.776	100.676	100.676	100.293
2.875	101.518	101.418	101.418	101.012	2.875	100.789	100.689	100.689	100.283	2.500	100.990	100.890	100.890	100.507
3.000	101.765	101.665	101.665	101.259	3.000	100.973	100.873	100.873	100.467	2.625	101.186	101.086	101.086	100.703
3.125	102.007	101.907	101.907	101.501	3.125	101.148	101.048	101.048	100.641	2.750	101.062	100.962	100.962	100.662
3.250	102.304	102.204	102.204	101.876	3.250	101.544	101.444	101.444	101.116	2.875	101.255	101.155	101.155	100.855
3.375	102.537	102.437	102.437	102.109	3.375	101.725	101.625	101.625	101.297	3.000	101.427	101.327	101.327	101.027
3.500	102.753	102.653	102.653	102.324	3.500	101.899	101.799	101.799	101.471	3.125	101.589	101.489	101.489	101.189
3.625	102.949	102.849	102.849	102.521	3.625	102.048	101.948	101.948	101.619	3.250	102.531	102.431	102.431	102.131
3.750	102.894	102.794	102.794	102.472	3.750	102.467	102.367	102.367	102.045	3.375	102.700	102.600	102.600	102.300

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	98.061	98.061	97.561	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.188	98.188	97.688	4.750	101.000	101.000	100.500
3.875	98.343	98.343	97.843	6.250	103.750	103.750	103.500	4.375	99.067	99.067	98.567	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.145	98.145	97.645					4.500	99.205	99.205	98.705	Rate	30 Day	45 Day	60 Day
4.125	98.018	98.018	97.518					4.625	99.393	99.393	98.893	5.750	103.000	103.000	102.500
4.250	99.955	99.955	99.455					4.875	99.225	99.225	98.725	6.250	105.750	105.750	105.250
4.375	99.858	99.858	99.358					5.000	99.363	99.363	98.863		DPA Advantage Adjustment		
4.500	99.720	99.720	99.220					5.125	99.551	99.551	99.051		203(k) / 203(k)s		-1.000
4.625	99.532	99.532	99.032					5.500	100.568	100.568	100.068		203(k) & 203(k)s are Borrower Paid		
4.750	100.180	100.180	99.680					5.625	100.756	100.756	100.256		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	101.469	101.469	100.969				

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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/6/2022

45 Day Lock Exp.:

1/21/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/7/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.510	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	98.581	98.581	98.281	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	98.774	98.774	98.474	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	98.946	98.946	98.646	Margin = 2.250		Index = .250	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.108	99.108	98.808	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.706	99.706	99.406	Rate	30 Day	45 Day	60 Day
3.250	101.241	101.241	100.913	3.250	100.882	100.882	100.554	3.375	99.875	99.875	99.575	3.250	101.241	101.241	100.741
3.375	101.475	101.475	101.147	3.375	101.063	101.063	100.735	3.500	100.059	100.059	99.759	3.375	101.475	101.475	100.975
3.500	101.690	101.690	101.362	3.500	101.237	101.237	100.909	3.625	100.197	100.197	99.897	3.500	101.690	101.690	101.190
3.625	101.886	101.886	101.558	3.625	101.385	101.385	101.057	3.750	100.667	100.667	100.367	3.625	101.886	101.886	101.386
3.750	100.882	100.882	100.560	3.750	100.554	100.554	100.232	3.875	N/A	N/A	N/A	3.750	100.882	100.882	100.382
3.875	101.076	101.076	100.754	3.875	100.681	100.681	100.359	4.000	N/A	N/A	N/A	3.875	101.076	101.076	100.576
4.000	101.274	101.274	100.952	4.000	100.841	100.841	100.519	4.125	N/A	N/A	N/A	4.000	101.274	101.274	100.774
4.125	101.401	101.401	101.079	4.125	100.963	100.963	100.641	4.250	N/A	N/A	N/A	4.125	101.401	101.401	100.901
4.250	101.745	101.745	101.545	4.250	101.462	101.462	101.262	4.375	N/A	N/A	N/A	4.250	101.745	101.745	101.245
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	100.665	100.565	100.565	100.159	2.750	100.334	100.234	100.234	99.828	2.750	100.712	100.612	100.612	100.312
2.875	100.918	100.818	100.818	100.412	2.875	100.539	100.439	100.439	100.033	2.875	100.905	100.805	100.805	100.505
3.000	101.165	101.065	101.065	100.659	3.000	100.723	100.623	100.623	100.217	3.000	101.077	100.977	100.977	100.677
3.125	101.407	101.307	101.307	100.901	3.125	100.898	100.798	100.798	100.392	3.125	101.239	101.139	101.139	100.839
3.250	101.341	101.241	101.241	100.913	3.250	100.982	100.882	100.882	100.554	3.250	101.868	101.768	101.768	101.468
3.375	101.575	101.475	101.475	101.147	3.375	101.163	101.063	101.063	100.735	3.375	102.037	101.937	101.937	101.637
3.500	101.790	101.690	101.690	101.362	3.500	101.337	101.237	101.237	100.909	3.500	102.221	102.121	102.121	101.821
3.625	101.986	101.886	101.886	101.558	3.625	101.485	101.385	101.385	101.057	3.625	102.359	102.259	102.259	101.959
3.750	100.982	100.882	100.882	100.560	3.750	100.654	100.554	100.554	100.232	3.750	101.580	101.480	101.480	101.180

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 AVIM	-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.:

1/6/2022

45 Day Lock Exp.:

1/21/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/7/2021

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	97.146	97.146	96.946	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.051	98.051	97.851	2.000	N/A	N/A	N/A	2.500	97.160	97.060	96.960
2.625	97.978	97.978	97.778	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.754	98.754	98.554	2.125	N/A	N/A	N/A	2.625	97.992	97.892	97.792
2.750	98.735	98.735	98.535	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.391	99.391	99.191	2.250	N/A	N/A	N/A	2.750	98.750	98.650	98.550
2.875	99.364	99.364	99.164	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.925	99.925	99.725	2.375	N/A	N/A	N/A	2.875	99.378	99.278	99.178
2.990	99.774	99.774	99.574	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.194	100.194	99.994	2.500	N/A	N/A	N/A	2.990	99.788	99.688	99.588
3.000	99.874	99.874	99.674	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.294	100.294	100.094	2.625	N/A	N/A	N/A	3.000	99.888	99.788	99.688
3.125	100.444	100.444	100.244	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.012	101.012	100.812	2.750	N/A	N/A	N/A	3.125	100.685	100.585	100.426
3.250	101.155	101.155	100.955	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.619	101.619	101.419	2.875	N/A	N/A	N/A	3.250	101.396	101.269	101.137
3.375	101.958	101.958	101.758	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.349	102.349	102.149	2.990	N/A	N/A	N/A	3.375	102.200	102.073	101.941
3.500	102.403	102.403	102.203	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.664	102.664	102.464	3.000	N/A	N/A	N/A	3.500	102.644	102.517	102.385
3.625	102.721	102.721	102.521	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.795	102.795	102.595	3.125	N/A	N/A	N/A	3.625	103.134	103.034	102.934
3.750	103.058	103.058	102.858	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.520	102.520	102.320	3.250	N/A	N/A	N/A	3.750	103.728	103.628	103.528
3.875	103.506	103.506	103.306	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.903	102.903	102.703	3.375	N/A	N/A	N/A	3.875	104.175	104.075	103.975
3.990	103.751	103.751	103.551	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.070	103.070	102.870	3.500	N/A	N/A	N/A	3.990	104.420	104.320	104.220
4.000	103.851	103.851	103.651	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.170	103.170	102.970	3.625	N/A	N/A	N/A	4.000	104.520	104.420	104.320
4.125	104.140	104.140	103.940	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.319	103.319	103.119	3.750	N/A	N/A	N/A	4.125	104.809	104.709	104.609
4.250	104.355	104.355	104.155	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.281	102.281	102.081	3.875	N/A	N/A	N/A	4.250	104.719	104.619	104.519
4.375	104.741	104.741	104.541	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.670	102.670	102.470	3.990	N/A	N/A	N/A	4.375	105.104	105.004	104.904
4.500	105.095	105.095	104.895	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.947	102.947	102.747	4.000	N/A	N/A	N/A	4.500	105.458	105.358	105.258
30/25 Year >125 High Balance				20 Year				20 Year >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	98.444	98.444	98.244	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.519	98.519	98.319	2.000	98.444	98.344	98.244
2.875	N/A	N/A	N/A	2.625	99.145	99.145	98.945	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.074	99.074	98.874	2.125	98.999	98.899	98.799
2.990	N/A	N/A	N/A	2.750	99.857	99.857	99.657	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.561	99.561	99.361	2.250	99.486	99.386	99.286
3.000	N/A	N/A	N/A	2.875	100.481	100.481	100.281	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.999	99.999	99.799	2.375	99.976	99.876	99.776
3.125	N/A	N/A	N/A	2.990	100.853	100.853	100.653	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.609	100.609	100.409	2.500	100.622	100.518	100.422
3.250	N/A	N/A	N/A	3.000	100.953	100.953	100.753	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.142	101.142	100.942	2.625	101.155	101.051	100.955
3.375	N/A	N/A	N/A	3.125	101.450	101.450	101.250	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.640	101.640	101.440	2.750	101.652	101.548	101.452
3.500	N/A	N/A	N/A	3.250	102.099	102.099	101.899	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.019	102.019	101.819	2.875	102.032	101.928	101.832
3.625	N/A	N/A	N/A	3.375	102.855	102.855	102.655	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.348	102.348	102.148	2.990	102.360	102.256	102.160
3.750	N/A	N/A	N/A	3.500	103.268	103.268	103.068	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.448	102.448	102.248	3.000	102.460	102.356	102.260
3.875	N/A	N/A	N/A	3.625	103.584	103.584	103.384	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.836	102.836	102.636	3.125	102.898	102.798	102.691
3.990	N/A	N/A	N/A	3.750	103.203	103.203	103.003	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.173	103.173	102.973	3.250	103.319	103.219	103.119
4.000	N/A	N/A	N/A	3.875	103.647	103.647	103.447	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.643	103.643	103.443	3.375	103.790	103.690	103.590
4.125	N/A	N/A	N/A	3.990	103.860	103.860	103.660	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.960	103.960	103.760	3.500	104.107	104.007	103.907
4.250	N/A	N/A	N/A	4.000	103.960	103.960	103.760	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.371	104.371	104.171	3.625	104.517	104.417	104.317
4.375	N/A	N/A	N/A	4.125	104.246	104.246	104.046	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	103.997	103.997	103.797	3.750	104.332	104.232	104.132
4.500	N/A	N/A	N/A	4.250	103.897	103.897	103.697	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.431	104.431	104.231	3.875	104.766	104.666	104.566
4.625	N/A	N/A	N/A	4.375	104.277	104.277	104.077	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.757	104.757	104.557	3.990	105.093	104.993	104.877
4.750	N/A	N/A	N/A	4.500	104.612	104.612	104.412	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.857	104.857	104.657	4.000	105.193	105.093	104.977
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	98.711	98.711	98.511	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.141	99.141	98.941
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.138	99.138	98.938	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.696	99.696	99.496
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.541	99.541	99.341	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.183	100.183	99.983
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.074	100.074	99.874	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.621	100.621	100.421
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.588	100.588	100.388	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.031	101.031	100.831
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.993	100.993	100.793	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.484	101.484	101.284
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.340	101.340	101.140	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.978	101.978	101.778
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.599	101.599	101.399	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.357	102.357	102.157
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.791	101.791	101.591	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.686	102.686	102.486
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.891	101.891	101.691	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.786	102.786	102.586
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.156	102.156	101.956	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.174	103.174	102.974
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.944	101.944	101.744	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.			



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.:

1/6/2022

45 Day Lock Exp.:

1/21/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/7/2021

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	97.146	97.146	96.946	2.500	98.051	98.051	97.851	2.875	100.481	100.481	100.281	2.000	98.519	98.519	98.319	2.000	98.711	98.711	98.511
2.625	97.978	97.978	97.778	2.625	98.754	98.754	98.554	2.990	100.853	100.853	100.653	2.125	99.074	99.074	98.874	2.125	99.138	99.138	98.938
2.750	98.735	98.735	98.535	2.750	99.391	99.391	99.191	3.000	100.953	100.953	100.753	2.250	99.561	99.561	99.361	2.250	99.541	99.541	99.341
2.875	99.364	99.364	99.164	2.875	99.925	99.925	99.725	3.125	101.450	101.450	101.250	2.375	99.999	99.999	99.799	2.375	100.074	100.074	99.874
2.990	99.774	99.774	99.574	2.990	100.194	100.194	99.994	3.250	102.099	102.099	101.899	2.500	100.609	100.609	100.409	2.500	100.588	100.588	100.388
3.000	99.874	99.874	99.674	3.000	100.294	100.294	100.094	3.375	102.855	102.855	102.655	2.625	101.142	101.142	100.942	2.625	100.993	100.993	100.793
3.125	100.444	100.444	100.244	3.125	101.012	101.012	100.812	3.500	103.268	103.268	103.068	2.750	101.640	101.640	101.440	2.750	101.340	101.340	101.140
3.250	101.155	101.155	100.955	3.250	101.619	101.619	101.419	3.625	103.584	103.584	103.384	2.875	102.019	102.019	101.819	2.875	101.599	101.599	101.399
3.375	101.958	101.958	101.758	3.375	102.349	102.349	102.149	3.750	103.203	103.203	103.003	2.990	102.348	102.348	102.148	2.990	101.791	101.791	101.591
3.500	102.403	102.403	102.203	3.500	102.664	102.664	102.464	3.875	103.647	103.647	103.447	3.000	102.448	102.448	102.248	3.000	101.891	101.891	101.691
3.625	102.721	102.721	102.521	3.625	102.795	102.795	102.595	3.990	103.860	103.860	103.660	3.125	102.836	102.836	102.636	3.125	102.156	102.156	101.956
3.750	103.058	103.058	102.858	3.750	102.520	102.520	102.320	4.000	103.960	103.960	103.760	3.250	103.173	103.173	102.973	3.250	101.944	101.944	101.744
3.875	103.506	103.506	103.306	3.875	102.903	102.903	102.703	4.125	104.246	104.246	104.046	3.375	103.643	103.643	103.443	3.375	102.294	102.294	102.094
3.990	103.751	103.751	103.551	3.990	103.070	103.070	102.870	4.250	103.897	103.897	103.697	3.500	103.960	103.960	103.760	3.500	102.512	102.512	102.312
4.000	103.851	103.851	103.651	4.000	103.170	103.170	102.970	4.375	104.277	104.277	104.077	3.625	104.371	104.371	104.171	3.625	102.798	102.798	102.598
4.125	104.140	104.140	103.940	4.125	103.319	103.319	103.119	4.500	104.612	104.612	104.412	3.750	103.997	103.997	103.797	3.750	102.012	102.012	101.812
4.250	104.355	104.355	104.155	4.250	102.281	102.281	102.081	4.625	104.847	104.847	104.647	3.875	104.431	104.431	104.231	3.875	102.316	102.316	102.116
4.375	104.741	104.741	104.541	4.375	102.670	102.670	102.470	4.750	105.127	105.127	104.927	3.990	104.757	104.757	104.557	3.990	102.514	102.514	102.314
4.500	105.095	105.095	104.895	4.500	102.947	102.947	102.747	4.875	105.474	105.474	105.274	4.000	104.857	104.857	104.657	4.000	102.614	102.614	102.414

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

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

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

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

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



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

30 Day Lock Exp.: 1/6/2022
45 Day Lock Exp.: 1/21/2022
60 Day Lock Exp.: 2/7/2022

W. Rate Sheet Dated: 12/7/2021

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	97.068	97.068	96.771	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.938	96.938	96.641	2.750	N/A	N/A	N/A	2.500	96.450	96.349	96.153
2.625	98.050	98.050	97.755	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.918	97.918	97.623	2.875	N/A	N/A	N/A	2.625	97.431	97.328	97.136
2.750	98.903	98.903	98.616	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.771	98.771	98.484	2.990	N/A	N/A	N/A	2.750	98.285	98.177	97.988
2.875	99.580	99.580	99.295	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.450	99.450	99.165	3.000	N/A	N/A	N/A	2.875	98.961	98.851	98.676
2.990	99.989	99.989	99.713	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.859	99.859	99.583	3.125	N/A	N/A	N/A	2.990	99.370	99.264	99.094
3.000	100.089	100.089	99.813	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.959	99.959	99.683	3.250	N/A	N/A	N/A	3.000	99.470	99.364	99.194
3.125	100.564	100.564	100.356	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.922	100.922	100.714	3.375	N/A	N/A	N/A	3.125	99.998	99.893	99.790
3.250	101.311	101.311	101.101	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.925	100.925	100.715	3.500	N/A	N/A	N/A	3.250	100.567	100.458	100.357
3.375	102.103	102.103	101.890	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.715	101.715	101.502	3.625	N/A	N/A	N/A	3.375	101.359	101.247	101.146
3.500	102.561	102.561	102.350	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.173	102.173	101.962	3.750	N/A	N/A	N/A	3.500	101.817	101.707	101.606
3.625	102.801	102.801	102.589	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.413	102.413	102.201	3.875	N/A	N/A	N/A	3.625	102.058	101.947	101.846
3.750	103.101	103.101	102.834	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.525	101.525	101.258	3.990	N/A	N/A	N/A	3.750	101.236	101.123	100.969
3.875	103.582	103.582	103.317	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	102.004	102.004	101.739	4.000	N/A	N/A	N/A	3.875	101.717	101.604	101.452
3.990	103.810	103.810	103.546	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.232	102.232	101.968	4.125	N/A	N/A	N/A	3.990	101.945	101.832	101.681
4.000	103.910	103.910	103.646	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.332	102.332	102.068	4.250	N/A	N/A	N/A	4.000	102.045	101.932	101.781
4.125	104.265	104.265	104.005	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.687	102.687	102.427	4.375	N/A	N/A	N/A	4.125	102.400	102.291	102.140
4.250	104.368	104.368	104.168	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.156	100.156	99.956	4.500	N/A	N/A	N/A	4.250	101.453	101.353	101.253
4.375	104.772	104.772	104.572	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.560	100.560	100.360	4.625	N/A	N/A	N/A	4.375	101.858	101.758	101.658
4.500	105.121	105.121	104.921	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.909	100.909	100.709	4.750	N/A	N/A	N/A	4.500	102.206	102.106	102.006
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	98.107	98.107	97.869	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.629	98.629	98.429	2.000	97.942	97.842	97.742
2.875	N/A	N/A	N/A	2.625	99.336	99.336	99.063	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.197	99.197	98.997	2.125	98.509	98.409	98.309
2.990	N/A	N/A	N/A	2.750	99.810	99.810	99.535	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.676	99.676	99.476	2.250	98.989	98.889	98.789
3.000	N/A	N/A	N/A	2.875	100.416	100.416	100.138	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.074	100.074	99.874	2.375	99.386	99.286	99.186
3.125	N/A	N/A	N/A	2.990	100.791	100.791	100.514	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.773	100.773	100.573	2.500	100.227	100.120	100.027
3.250	N/A	N/A	N/A	3.000	100.891	100.891	100.614	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.260	101.260	101.060	2.625	100.636	100.529	100.436
3.375	N/A	N/A	N/A	3.125	101.497	101.497	101.197	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.732	101.732	101.532	2.750	100.545	100.440	100.345
3.500	N/A	N/A	N/A	3.250	101.984	101.984	101.683	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.045	102.045	101.845	2.875	100.858	100.754	100.658
3.625	N/A	N/A	N/A	3.375	102.732	102.732	102.432	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.288	102.288	102.088	2.990	101.101	100.998	100.901
3.750	N/A	N/A	N/A	3.500	103.143	103.143	102.843	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.388	102.388	102.188	3.000	101.201	101.098	101.001
3.875	N/A	N/A	N/A	3.625	103.421	103.421	103.121	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.520	102.520	102.320	3.125	102.087	101.987	101.887
3.990	N/A	N/A	N/A	3.750	103.332	103.332	103.113	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.016	103.016	102.816	3.250	101.192	101.092	100.992
4.000	N/A	N/A	N/A	3.875	103.682	103.682	103.465	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.443	103.443	103.243	3.375	101.620	101.520	101.420
4.125	N/A	N/A	N/A	3.990	103.907	103.907	103.690	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.678	103.678	103.478	3.500	101.855	101.755	101.655
4.250	N/A	N/A	N/A	4.000	104.007	104.007	103.790	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.637	103.637	103.437	3.625	102.624	102.524	102.424
4.375	N/A	N/A	N/A	4.125	103.824	103.824	103.624	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.989	103.989	103.789	3.750	102.062	101.962	101.862
4.500	N/A	N/A	N/A	4.250	104.208	104.208	104.008	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.150	104.150	103.950	3.875	102.223	102.123	102.023
4.625	N/A	N/A	N/A	4.375	104.469	104.469	104.269	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.401	104.401	104.201	3.990	102.474	102.374	102.274
4.750	N/A	N/A	N/A	4.500	104.697	104.697	104.497	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.501	104.501	104.301	4.000	102.574	102.474	102.374
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	98.303	98.303	98.103	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	98.873	98.873	98.673	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	99.352	99.352	99.152	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	99.750	99.750	99.550	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	100.551	100.551	100.351	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	100.884	100.884	100.684	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	100.656	100.656	100.456	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	100.969	100.969	100.769	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	101.214	101.214	101.014	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	101.314	101.314	101.114	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	102.332	102.332	102.132	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	100.708	100.708	100.508	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	101.133	101.133	100.933	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	101.368	101.368	101.168	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625</																							



AFR Loan Center

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60 Day Lock Exp.:

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W. Rate Sheet Dated: 12/7/2021

Release Time: 10:00 am ET

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FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.903	98.903	98.616	2.750	98.771	98.771	98.484	2.500	98.107	98.107	97.869	2.000	98.629	98.629	98.429	2.000	98.303	98.303	98.103
2.875	99.580	99.580	99.295	2.875	99.450	99.450	99.165	2.625	99.336	99.336	99.063	2.125	99.197	99.197	98.997	2.125	98.873	98.873	98.673
2.990	99.989	99.989	99.713	2.990	99.859	99.859	99.583	2.750	99.810	99.810	99.535	2.250	99.676	99.676	99.476	2.250	99.352	99.352	99.152
3.000	100.089	100.089	99.813	3.000	99.959	99.959	99.683	2.875	100.416	100.416	100.138	2.375	100.074	100.074	99.874	2.375	99.750	99.750	99.550
3.125	100.564	100.564	100.356	3.125	100.922	100.922	100.714	2.990	100.791	100.791	100.514	2.500	100.773	100.773	100.573	2.500	100.551	100.551	100.351
3.250	101.311	101.311	101.101	3.250	100.925	100.925	100.715	3.000	100.891	100.891	100.614	2.625	101.260	101.260	101.060	2.625	100.884	100.884	100.684
3.375	102.103	102.103	101.890	3.375	101.715	101.715	101.502	3.125	101.497	101.497	101.197	2.750	101.732	101.732	101.532	2.750	100.656	100.656	100.456
3.500	102.561	102.561	102.350	3.500	102.173	102.173	101.962	3.250	101.984	101.984	101.683	2.875	102.045	102.045	101.845	2.875	100.969	100.969	100.769
3.625	102.801	102.801	102.589	3.625	102.413	102.413	102.201	3.375	102.732	102.732	102.432	2.990	102.288	102.288	102.088	2.990	101.214	101.214	101.014
3.750	103.101	103.101	102.834	3.750	101.525	101.525	101.258	3.500	103.143	103.143	102.843	3.000	102.388	102.388	102.188	3.000	101.314	101.314	101.114
3.875	103.582	103.582	103.317	3.875	102.004	102.004	101.739	3.625	103.421	103.421	103.121	3.125	102.520	102.520	102.320	3.125	102.332	102.332	102.132
3.990	103.810	103.810	103.546	3.990	102.232	102.232	101.968	3.750	103.332	103.332	103.113	3.250	103.016	103.016	102.816	3.250	100.708	100.708	100.508
4.000	103.910	103.910	103.646	4.000	102.332	102.332	102.068	3.875	103.682	103.682	103.465	3.375	103.443	103.443	103.243	3.375	101.133	101.133	100.933
4.125	104.265	104.265	104.005	4.125	102.687	102.687	102.427	3.990	103.907	103.907	103.690	3.500	103.678	103.678	103.478	3.500	101.368	101.368	101.168
4.250	104.368	104.368	104.168	4.250	100.156	100.156	99.956	4.000	104.007	104.007	103.790	3.625	103.637	103.637	103.437	3.625	102.755	102.755	102.555
4.375	104.772	104.772	104.572	4.375	100.560	100.560	100.360	4.125	103.824	103.824	103.624	3.750	103.989	103.989	103.789	3.750	101.567	101.567	101.367
4.500	105.121	105.121	104.921	4.500	100.909	100.909	100.709	4.250	104.208	104.208	104.008	3.875	104.150	104.150	103.950	3.875	101.728	101.728	101.528
4.625	105.205	105.205	105.005	4.625	102.197	102.197	101.997	4.375	104.469	104.469	104.269	3.990	104.401	104.401	104.201	3.990	101.979	101.979	101.779
4.750	105.633	105.633	105.433	4.750	100.859	100.859	100.659	4.500	104.697	104.697	104.497	4.000	104.501	104.501	104.301	4.000	102.079	102.079	101.879

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/6/2022

45 Day Lock Exp.:

1/21/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/7/2021

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



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.:

1/6/2022

45 Day Lock Exp.:

1/21/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/7/2021

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	97.068	97.068	96.771	2.500	98.107	98.107	97.869	2.000	98.629	98.629	98.429	2.500	96.328	96.328	96.031	2.000	97.816	97.816	97.616
2.625	98.050	98.050	97.755	2.625	99.336	99.336	99.063	2.125	99.197	99.197	98.997	2.625	97.309	97.309	97.014	2.125	98.385	98.385	98.185
2.750	98.903	98.903	98.616	2.750	99.810	99.810	99.535	2.250	99.676	99.676	99.476	2.750	98.162	98.162	97.875	2.250	98.864	98.864	98.664
2.875	99.580	99.580	99.295	2.875	100.416	100.416	100.138	2.375	100.074	100.074	99.874	2.875	98.840	98.840	98.555	2.375	99.262	99.262	99.062
2.990	99.989	99.989	99.713	2.990	100.791	100.791	100.514	2.500	100.773	100.773	100.573	2.990	99.249	99.249	98.973	2.500	100.012	100.012	99.812
3.000	100.089	100.089	99.813	3.000	100.891	100.891	100.614	2.625	101.260	101.260	101.060	3.000	99.349	99.349	99.073	2.625	100.422	100.422	100.222
3.125	100.564	100.564	100.356	3.125	101.497	101.497	101.197	2.750	101.732	101.732	101.532	3.125	100.068	100.068	99.860	2.750	100.544	100.544	100.344
3.250	101.311	101.311	101.101	3.250	101.984	101.984	101.683	2.875	102.045	102.045	101.845	3.250	100.443	100.443	100.233	2.875	100.857	100.857	100.657
3.375	102.103	102.103	101.890	3.375	102.732	102.732	102.432	2.990	102.288	102.288	102.088	3.375	101.234	101.234	101.021	2.990	101.101	101.101	100.901
3.500	102.561	102.561	102.350	3.500	103.143	103.143	102.843	3.000	102.388	102.388	102.188	3.500	101.692	101.692	101.481	3.000	101.201	101.201	101.001
3.625	102.801	102.801	102.589	3.625	103.421	103.421	103.121	3.125	102.520	102.520	102.320	3.625	101.932	101.932	101.720	3.125	101.776	101.776	101.576
3.750	103.101	103.101	102.834	3.750	103.332	103.332	103.113	3.250	103.016	103.016	102.816	3.750	101.638	101.638	101.371	3.250	101.212	101.212	101.012
3.875	103.582	103.582	103.317	3.875	103.682	103.682	103.465	3.375	103.443	103.443	103.243	3.875	102.118	102.118	101.853	3.375	101.638	101.638	101.438
3.990	103.810	103.810	103.546	3.990	103.907	103.907	103.690	3.500	103.678	103.678	103.478	3.990	102.346	102.346	102.082	3.500	101.873	101.873	101.673
4.000	103.910	103.910	103.646	4.000	104.007	104.007	103.790	3.625	103.637	103.637	103.437	4.000	102.446	102.446	102.182	3.625	102.546	102.546	102.346
4.125	104.265	104.265	104.005	4.125	103.824	103.824	103.624	3.750	103.989	103.989	103.789	4.125	102.801	102.801	102.541	3.750	102.128	102.128	101.928
4.250	104.368	104.368	104.168	4.250	104.208	104.208	104.008	3.875	104.150	104.150	103.950	4.250	101.587	101.587	101.387	3.875	102.289	102.289	102.089
4.375	104.772	104.772	104.572	4.375	104.469	104.469	104.269	3.990	104.401	104.401	104.201	4.375	101.991	101.991	101.791	3.990	102.540	102.540	102.340
4.500	105.121	105.121	104.921	4.500	104.697	104.697	104.497	4.000	104.501	104.501	104.301	4.500	102.340	102.340	102.140	4.000	102.640	102.640	102.440

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/6/2022

45 Day Lock Exp.:

1/21/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/7/2021

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 ¹IA, 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)