

W. Rate Sheet Dated: 12/8/2021

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	99.415	99.415	99.056	2.250	98.992	98.992	98.633	1.875	96.580	96.580	96.237	3.125	98.760	98.760	98.460
2.375	99.682	99.682	99.323	2.375	99.223	99.223	98.864	2.000	96.802	96.802	96.459	3.250	99.599	99.599	99.299
2.500	99.950	99.950	99.590	2.500	99.449	99.449	99.090	2.125	97.020	97.020	96.676	3.375	99.332	99.332	99.032
2.625	100.217	100.217	99.857	2.625	99.657	99.657	99.298	2.250	98.470	98.470	98.049	3.500	99.421	99.421	99.121
2.750	101.103	101.103	100.697	2.750	100.696	100.696	100.290	2.375	98.689	98.689	98.267	3.625	99.510	99.510	99.210
2.875	101.361	101.361	100.955	2.875	100.902	100.902	100.495	2.500	98.903	98.903	98.481	Margin = 2.250		Index = 0.250	
3.000	101.608	101.608	101.202	3.000	101.086	101.086	100.679	2.625	99.098	99.098	98.677	30 Year OTC			
3.125	101.853	101.853	101.447	3.125	101.260	101.260	100.854	2.750	100.118	100.118	99.818	Rate	30 Day	45 Day	60 Day
3.250	102.120	102.120	101.807	3.250	101.650	101.650	101.338	2.875	100.311	100.311	100.011	4.000	100.756	100.756	100.256
3.375	102.254	102.254	101.942	3.375	101.732	101.732	101.419	3.000	100.483	100.483	100.183	4.125	100.952	100.952	100.452
3.500	102.481	102.481	102.168	3.500	101.905	101.905	101.593	3.125	100.645	100.645	100.345	4.375	101.778	101.778	101.278
3.625	102.687	102.687	102.375	3.625	102.054	102.054	101.741	3.250	100.311	100.311	100.011	4.500	101.836	101.836	101.336
3.750	102.644	102.644	102.322	3.750	102.204	102.204	101.882	3.375	100.480	100.480	100.180	4.625	101.973	101.973	101.473
3.875	102.748	102.748	102.426	3.875	102.231	102.231	101.909	3.500	100.664	100.664	100.364	4.875	102.084	102.084	101.584
4.000	102.931	102.931	102.610	4.000	102.391	102.391	102.069	3.625	100.802	100.802	100.502	5.000	102.212	102.212	101.712
4.125	103.127	103.127	102.805	4.125	102.513	102.513	102.191	3.750	100.874	100.874	100.574	5.125	102.349	102.349	101.849
4.250	103.180	103.180	102.980	4.250	102.787	102.787	102.587	3.875	100.992	100.992	100.692	5.500	103.355	103.355	102.855
4.375	103.253	103.253	103.053	4.375	102.814	102.814	102.614	4.000	101.143	101.143	100.843	5.625	103.492	103.492	102.992
6.250	106.000	106.000	105.800	6.250	104.197	104.197	103.997	4.125	101.256	101.256	100.956	6.250	103.774	103.774	103.274

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	99.515	99.415	99.415	99.056	2.250	98.942	98.842	98.842	98.483	1.875	98.710	98.610	98.610	98.267
2.375	99.782	99.682	99.682	99.323	2.375	99.173	99.073	99.073	98.714	2.000	98.932	98.832	98.832	98.489
2.500	100.050	99.950	99.950	99.590	2.500	99.399	99.299	99.299	98.940	2.125	99.150	99.050	99.050	98.706
2.625	100.317	100.217	100.217	99.857	2.625	99.607	99.507	99.507	99.148	2.250	100.600	100.500	100.500	100.079
2.750	101.203	101.103	101.103	100.697	2.750	100.521	100.421	100.421	100.015	2.375	100.819	100.719	100.719	100.297
2.875	101.461	101.361	101.361	100.955	2.875	100.727	100.627	100.627	100.220	2.500	101.033	100.933	100.933	100.511
3.000	101.708	101.608	101.608	101.202	3.000	100.911	100.811	100.811	100.404	2.625	101.228	101.128	101.128	100.707
3.125	101.953	101.853	101.853	101.447	3.125	101.085	100.985	100.985	100.579	2.750	101.148	101.048	101.048	100.748
3.250	102.220	102.120	102.120	101.807	3.250	101.450	101.350	101.350	101.038	2.875	101.341	101.241	101.241	100.941
3.375	102.454	102.354	102.354	102.042	3.375	101.632	101.532	101.532	101.219	3.000	101.513	101.413	101.413	101.113
3.500	102.681	102.581	102.581	102.268	3.500	101.805	101.705	101.705	101.393	3.125	101.675	101.575	101.575	101.275
3.625	102.887	102.787	102.787	102.475	3.625	101.954	101.854	101.854	101.541	3.250	101.941	101.841	101.841	101.541
3.750	102.844	102.744	102.744	102.422	3.750	102.404	102.304	102.304	101.982	3.375	102.110	102.010	102.010	101.710

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	98.006	98.006	97.506	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.202	98.202	97.702	4.750	101.000	101.000	100.500
3.875	98.258	98.258	97.758	6.250	103.750	103.750	103.500	4.375	99.028	99.028	98.528	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.075	98.075	97.575					4.500	99.086	99.086	98.586	Rate	30 Day	45 Day	60 Day
4.125	97.879	97.879	97.379					4.625	99.223	99.223	98.723	5.750	103.000	103.000	102.500
4.250	99.820	99.820	99.320					4.875	99.334	99.334	98.834	6.250	105.750	105.750	105.250
4.375	99.647	99.647	99.147					5.000	99.462	99.462	98.962	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.589	99.589	99.089					5.125	99.599	99.599	99.099				
4.625	99.452	99.452	98.952					5.500	100.605	100.605	100.105				
4.750	100.265	100.265	99.765					5.625	100.742	100.742	100.242				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.024	101.024	100.524				

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

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

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



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.:

1/7/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/8/2021

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	98.667	98.667	98.367	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	98.860	98.860	98.560	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	99.032	99.032	98.732	Margin = 2.250		Index = .250	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.194	99.194	98.894	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.116	99.116	98.816	Rate	30 Day	45 Day	60 Day
3.250	101.157	101.157	100.845	3.250	100.788	100.788	100.476	3.375	99.285	99.285	98.985	3.250	101.157	101.157	100.657
3.375	101.392	101.392	101.080	3.375	100.969	100.969	100.657	3.500	99.469	99.469	99.169	3.375	101.392	101.392	100.892
3.500	101.618	101.618	101.306	3.500	101.143	101.143	100.831	3.625	99.607	99.607	99.307	3.500	101.618	101.618	101.118
3.625	101.825	101.825	101.513	3.625	101.291	101.291	100.979	3.750	100.179	100.179	99.879	3.625	101.825	101.825	101.325
3.750	100.831	100.831	100.509	3.750	100.492	100.492	100.170	3.875	N/A	N/A	N/A	3.750	100.831	100.831	100.331
3.875	101.035	101.035	100.713	3.875	100.619	100.619	100.297	4.000	N/A	N/A	N/A	3.875	101.035	101.035	100.535
4.000	101.219	101.219	100.897	4.000	100.778	100.778	100.456	4.125	N/A	N/A	N/A	4.000	101.219	101.219	100.719
4.125	101.415	101.415	101.093	4.125	100.900	100.900	100.578	4.250	N/A	N/A	N/A	4.125	101.415	101.415	100.915
4.250	101.630	101.630	101.430	4.250	101.337	101.337	101.137	4.375	N/A	N/A	N/A	4.250	101.630	101.630	101.130
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	100.603	100.503	100.503	100.097	2.750	100.271	100.171	100.171	99.765	2.750	100.798	100.698	100.698	100.398
2.875	100.861	100.761	100.761	100.355	2.875	100.477	100.377	100.377	99.971	2.875	100.991	100.891	100.891	100.591
3.000	101.108	101.008	101.008	100.602	3.000	100.661	100.561	100.561	100.155	3.000	101.163	101.063	101.063	100.763
3.125	101.353	101.253	101.253	100.847	3.125	100.835	100.735	100.735	100.329	3.125	101.325	101.225	101.225	100.925
3.250	101.257	101.157	101.157	100.845	3.250	100.888	100.788	100.788	100.476	3.250	101.278	101.178	101.178	100.878
3.375	101.492	101.392	101.392	101.080	3.375	101.069	100.969	100.969	100.657	3.375	101.447	101.347	101.347	101.047
3.500	101.718	101.618	101.618	101.306	3.500	101.243	101.143	101.143	100.831	3.500	101.632	101.532	101.532	101.232
3.625	101.925	101.825	101.825	101.513	3.625	101.391	101.291	101.291	100.979	3.625	101.769	101.669	101.669	101.369
3.750	100.931	100.831	100.831	100.509	3.750	100.592	100.492	100.492	100.170	3.750	101.091	100.991	100.991	100.691

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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.:

1/7/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/8/2021

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	97.120	97.120	96.920	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.024	98.024	97.824	2.000	N/A	N/A	N/A	2.500	97.134	97.034	96.934
2.625	97.955	97.955	97.755	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.729	98.729	98.529	2.125	N/A	N/A	N/A	2.625	97.969	97.869	97.769
2.750	98.714	98.714	98.514	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.369	99.369	99.169	2.250	N/A	N/A	N/A	2.750	98.729	98.629	98.529
2.875	99.346	99.346	99.146	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.906	99.906	99.706	2.375	N/A	N/A	N/A	2.875	99.360	99.260	99.160
2.990	99.757	99.757	99.557	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.176	100.176	99.976	2.500	N/A	N/A	N/A	2.990	99.772	99.672	99.572
3.000	99.857	99.857	99.657	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.276	100.276	100.076	2.625	N/A	N/A	N/A	3.000	99.872	99.772	99.672
3.125	100.387	100.387	100.187	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.955	100.955	100.755	2.750	N/A	N/A	N/A	3.125	100.629	100.502	100.370
3.250	101.101	101.101	100.901	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.564	101.564	101.364	2.875	N/A	N/A	N/A	3.250	101.343	101.216	101.084
3.375	101.907	101.907	101.707	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.297	102.297	102.097	2.990	N/A	N/A	N/A	3.375	102.148	102.021	101.889
3.500	102.354	102.354	102.154	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.613	102.613	102.413	3.000	N/A	N/A	N/A	3.500	102.595	102.468	102.336
3.625	102.678	102.678	102.478	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.746	102.746	102.546	3.125	N/A	N/A	N/A	3.625	103.049	102.949	102.849
3.750	102.977	102.977	102.777	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.439	102.439	102.239	3.250	N/A	N/A	N/A	3.750	103.647	103.547	103.447
3.875	103.429	103.429	103.229	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.826	102.826	102.626	3.375	N/A	N/A	N/A	3.875	104.098	103.998	103.898
3.990	103.677	103.677	103.477	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.996	102.996	102.796	3.500	N/A	N/A	N/A	3.990	104.346	104.246	104.146
4.000	103.777	103.777	103.577	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.096	103.096	102.896	3.625	N/A	N/A	N/A	4.000	104.446	104.346	104.246
4.125	104.069	104.069	103.869	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.246	103.246	103.046	3.750	N/A	N/A	N/A	4.125	104.739	104.639	104.539
4.250	104.276	104.276	104.076	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.202	102.202	102.002	3.875	N/A	N/A	N/A	4.250	104.640	104.540	104.440
4.375	104.664	104.664	104.464	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.594	102.594	102.394	3.990	N/A	N/A	N/A	4.375	105.028	104.928	104.828
4.500	105.021	105.021	104.821	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.872	102.872	102.672	4.000	N/A	N/A	N/A	4.500	105.384	105.284	105.184
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	98.432	98.432	98.232	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.563	98.563	98.363	2.000	98.484	98.384	98.284
2.875	N/A	N/A	N/A	2.625	99.151	99.151	98.951	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.120	99.120	98.920	2.125	99.042	98.942	98.842
2.990	N/A	N/A	N/A	2.750	99.866	99.866	99.666	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.608	99.608	99.408	2.250	99.529	99.429	99.329
3.000	N/A	N/A	N/A	2.875	100.492	100.492	100.292	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.050	100.050	99.850	2.375	100.033	99.933	99.833
3.125	N/A	N/A	N/A	2.990	100.867	100.867	100.667	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.677	100.677	100.477	2.500	100.682	100.572	100.472
3.250	N/A	N/A	N/A	3.000	100.967	100.967	100.767	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.213	101.213	101.013	2.625	101.217	101.107	101.005
3.375	N/A	N/A	N/A	3.125	101.454	101.454	101.254	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.712	101.712	101.512	2.750	101.717	101.607	101.505
3.500	N/A	N/A	N/A	3.250	102.106	102.106	101.906	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.094	102.094	101.894	2.875	102.099	101.989	101.887
3.625	N/A	N/A	N/A	3.375	102.865	102.865	102.665	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.425	102.425	102.225	2.990	102.430	102.320	102.218
3.750	N/A	N/A	N/A	3.500	103.280	103.280	103.080	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.525	102.525	102.325	3.000	102.530	102.420	102.318
3.875	N/A	N/A	N/A	3.625	103.602	103.602	103.402	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.916	102.916	102.716	3.125	102.945	102.842	102.722
3.990	N/A	N/A	N/A	3.750	103.122	103.122	102.922	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.207	103.207	103.007	3.250	103.353	103.253	103.153
4.000	N/A	N/A	N/A	3.875	103.569	103.569	103.369	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.677	103.677	103.477	3.375	103.823	103.723	103.623
4.125	N/A	N/A	N/A	3.990	103.786	103.786	103.586	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.996	103.996	103.796	3.500	104.143	104.043	103.943
4.250	N/A	N/A	N/A	4.000	103.886	103.886	103.686	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.409	104.409	104.209	3.625	104.556	104.456	104.356
4.375	N/A	N/A	N/A	4.125	104.175	104.175	103.975	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.027	104.027	103.827	3.750	104.363	104.263	104.163
4.500	N/A	N/A	N/A	4.250	103.818	103.818	103.618	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.467	104.467	104.267	3.875	104.802	104.702	104.602
4.625	N/A	N/A	N/A	4.375	104.201	104.201	104.001	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.797	104.797	104.597	3.990	105.132	105.032	104.932
4.750	N/A	N/A	N/A	4.500	104.538	104.538	104.338	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.897	104.897	104.697	4.000	105.232	105.132	105.032
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	98.754	98.754	98.554	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.181	99.181	98.981
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.182	99.182	98.982	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.738	99.738	99.538
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.605	99.605	99.405	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.226	100.226	100.026
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.140	100.140	99.940	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.668	100.668	100.468
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.655	100.655	100.455	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.080	101.080	100.880
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.061	101.061	100.861	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.553	101.553	101.353
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.409	101.409	101.209	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.049	102.049	101.849
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.673	101.673	101.473	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.432	102.432	102.232
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.867	101.867	101.667	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.762	102.762	102.562
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.967	101.967	101.767	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.862	102.862	102.662
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.234	102.234	102.034	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.253	103.253	103.053
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.975	101.975	101.775	3.250	N/A	N/A	N/A	3.250	N/A	N/A					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/7/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/8/2021

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	97.120	97.120	96.920	2.500	98.024	98.024	97.824	2.875	100.492	100.492	100.292	2.000	98.563	98.563	98.363	2.000	98.754	98.754	98.554
2.625	97.955	97.955	97.755	2.625	98.729	98.729	98.529	2.990	100.867	100.867	100.667	2.125	99.120	99.120	98.920	2.125	99.182	99.182	98.982
2.750	98.714	98.714	98.514	2.750	99.369	99.369	99.169	3.000	100.967	100.967	100.767	2.250	99.608	99.608	99.408	2.250	99.605	99.605	99.405
2.875	99.346	99.346	99.146	2.875	99.906	99.906	99.706	3.125	101.454	101.454	101.254	2.375	100.050	100.050	99.850	2.375	100.140	100.140	99.940
2.990	99.757	99.757	99.557	2.990	100.176	100.176	99.976	3.250	102.106	102.106	101.906	2.500	100.677	100.677	100.477	2.500	100.655	100.655	100.455
3.000	99.857	99.857	99.657	3.000	100.276	100.276	100.076	3.375	102.865	102.865	102.665	2.625	101.213	101.213	101.013	2.625	101.061	101.061	100.861
3.125	100.387	100.387	100.187	3.125	100.955	100.955	100.755	3.500	103.280	103.280	103.080	2.750	101.712	101.712	101.512	2.750	101.409	101.409	101.209
3.250	101.101	101.101	100.901	3.250	101.564	101.564	101.364	3.625	103.602	103.602	103.402	2.875	102.094	102.094	101.894	2.875	101.673	101.673	101.473
3.375	101.907	101.907	101.707	3.375	102.297	102.297	102.097	3.750	103.122	103.122	102.922	2.990	102.425	102.425	102.225	2.990	101.867	101.867	101.667
3.500	102.354	102.354	102.154	3.500	102.613	102.613	102.413	3.875	103.569	103.569	103.369	3.000	102.525	102.525	102.325	3.000	101.967	101.967	101.767
3.625	102.678	102.678	102.478	3.625	102.746	102.746	102.546	3.990	103.786	103.786	103.586	3.125	102.916	102.916	102.716	3.125	102.234	102.234	102.034
3.750	102.977	102.977	102.777	3.750	102.439	102.439	102.239	4.000	103.886	103.886	103.686	3.250	103.207	103.207	103.007	3.250	101.975	101.975	101.775
3.875	103.429	103.429	103.229	3.875	102.826	102.826	102.626	4.125	104.175	104.175	103.975	3.375	103.677	103.677	103.477	3.375	102.328	102.328	102.128
3.990	103.677	103.677	103.477	3.990	102.996	102.996	102.796	4.250	103.818	103.818	103.618	3.500	103.996	103.996	103.796	3.500	102.544	102.544	102.344
4.000	103.777	103.777	103.577	4.000	103.096	103.096	102.896	4.375	104.201	104.201	104.001	3.625	104.409	104.409	104.209	3.625	102.836	102.836	102.636
4.125	104.069	104.069	103.869	4.125	103.246	103.246	103.046	4.500	104.538	104.538	104.338	3.750	104.027	104.027	103.827	3.750	102.042	102.042	101.842
4.250	104.276	104.276	104.076	4.250	102.202	102.202	102.002	4.625	104.774	104.774	104.574	3.875	104.467	104.467	104.267	3.875	102.349	102.349	102.149
4.375	104.664	104.664	104.464	4.375	102.594	102.594	102.394	4.750	105.047	105.047	104.847	3.990	104.797	104.797	104.597	3.990	102.549	102.549	102.349
4.500	105.021	105.021	104.821	4.500	102.872	102.872	102.672	4.875	105.395	105.395	105.195	4.000	104.897	104.897	104.697	4.000	102.649	102.649	102.449

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.: 1/7/2022
45 Day Lock Exp.: 1/24/2022
60 Day Lock Exp.: 2/7/2022

W. Rate Sheet Dated: 12/8/2021

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	97.031	97.031	96.739	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.831	96.831	96.539	2.750	N/A	N/A	N/A	2.500	96.413	96.313	96.121
2.625	98.020	98.020	97.728	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.820	97.820	97.528	2.875	N/A	N/A	N/A	2.625	97.401	97.298	97.109
2.750	98.880	98.880	98.596	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.680	98.680	98.396	2.990	N/A	N/A	N/A	2.750	98.262	98.154	97.978
2.875	99.563	99.563	99.283	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.363	99.363	99.083	3.000	N/A	N/A	N/A	2.875	98.944	98.835	98.664
2.990	99.981	99.981	99.705	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.781	99.781	99.505	3.125	N/A	N/A	N/A	2.990	99.362	99.251	99.086
3.000	100.081	100.081	99.805	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.881	99.881	99.605	3.250	N/A	N/A	N/A	3.000	99.462	99.351	99.186
3.125	100.496	100.496	100.293	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.830	100.830	100.627	3.375	N/A	N/A	N/A	3.125	99.930	99.827	99.727
3.250	101.252	101.252	101.048	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.986	100.986	100.782	3.500	N/A	N/A	N/A	3.250	100.508	100.400	100.304
3.375	102.050	102.050	101.845	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.784	101.784	101.579	3.625	N/A	N/A	N/A	3.375	101.306	101.196	101.101
3.500	102.514	102.514	102.308	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.248	102.248	102.042	3.750	N/A	N/A	N/A	3.500	101.770	101.660	101.564
3.625	102.760	102.760	102.554	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.494	102.494	102.288	3.875	N/A	N/A	N/A	3.625	102.017	101.907	101.811
3.750	103.034	103.034	102.774	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.460	101.460	101.200	3.990	N/A	N/A	N/A	3.750	101.169	101.042	100.909
3.875	103.522	103.522	103.262	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.948	101.948	101.688	4.000	N/A	N/A	N/A	3.875	101.657	101.530	101.397
3.990	103.752	103.752	103.496	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.178	102.178	101.922	4.125	N/A	N/A	N/A	3.990	101.887	101.762	101.631
4.000	103.852	103.852	103.596	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.278	102.278	102.022	4.250	N/A	N/A	N/A	4.000	101.987	101.862	101.731
4.125	104.210	104.210	103.960	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.638	102.638	102.388	4.375	N/A	N/A	N/A	4.125	102.345	102.226	102.095
4.250	104.378	104.378	104.178	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.228	100.228	100.028	4.500	N/A	N/A	N/A	4.250	101.463	101.363	101.263
4.375	104.786	104.786	104.586	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.636	100.636	100.436	4.625	N/A	N/A	N/A	4.375	101.872	101.772	101.672
4.500	105.137	105.137	104.937	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.987	100.987	100.787	4.750	N/A	N/A	N/A	4.500	102.222	102.122	102.022
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	98.136	98.136	97.901	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.719	98.719	98.519	2.000	98.032	97.899	97.832
2.875	N/A	N/A	N/A	2.625	99.313	99.313	99.043	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.290	99.290	99.090	2.125	98.602	98.468	98.402
2.990	N/A	N/A	N/A	2.750	99.789	99.789	99.518	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.771	99.771	99.571	2.250	99.084	98.951	98.884
3.000	N/A	N/A	N/A	2.875	100.401	100.401	100.126	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.170	100.170	99.970	2.375	99.482	99.349	99.282
3.125	N/A	N/A	N/A	2.990	100.780	100.780	100.507	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.831	100.831	100.631	2.500	100.285	100.171	100.085
3.250	N/A	N/A	N/A	3.000	100.880	100.880	100.607	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.320	101.320	101.120	2.625	100.696	100.582	100.496
3.375	N/A	N/A	N/A	3.125	101.440	101.440	101.145	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.795	101.795	101.595	2.750	100.608	100.496	100.408
3.500	N/A	N/A	N/A	3.250	101.931	101.931	101.635	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.110	102.110	101.910	2.875	100.923	100.811	100.723
3.625	N/A	N/A	N/A	3.375	102.684	102.684	102.389	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.354	102.354	102.154	2.990	101.167	101.057	100.967
3.750	N/A	N/A	N/A	3.500	103.100	103.100	102.805	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.454	102.454	102.254	3.000	101.267	101.157	101.067
3.875	N/A	N/A	N/A	3.625	103.378	103.378	103.086	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.547	102.547	102.347	3.125	102.114	102.014	101.914
3.990	N/A	N/A	N/A	3.750	103.665	103.665	103.373	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.046	103.046	102.846	3.250	101.222	101.122	101.022
4.000	N/A	N/A	N/A	3.875	103.619	103.619	103.408	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.475	103.475	103.275	3.375	101.652	101.552	101.452
4.125	N/A	N/A	N/A	3.990	103.846	103.846	103.636	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.711	103.711	103.511	3.500	101.888	101.788	101.688
4.250	N/A	N/A	N/A	4.000	103.946	103.946	103.736	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.038	103.038	102.838	3.625	102.025	101.925	101.825
4.375	N/A	N/A	N/A	4.125	103.836	103.836	103.636	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.391	103.391	103.191	3.750	101.464	101.364	101.264
4.500	N/A	N/A	N/A	4.250	104.222	104.222	104.022	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	103.552	103.552	103.352	3.875	101.625	101.525	101.425
4.625	N/A	N/A	N/A	4.375	104.484	104.484	104.284	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	103.804	103.804	103.604	3.990	101.877	101.777	101.677
4.750	N/A	N/A	N/A	4.500	104.714	104.714	104.514	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	103.904	103.904	103.704	4.000	101.977	101.877	101.777

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	98.395	98.395	98.195	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	98.966	98.966	98.766	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	99.447	99.447	99.247	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	99.846	99.846	99.646	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	100.515	100.515	100.315	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	100.852	100.852	100.652	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	100.721	100.721	100.521	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.036	101.036	100.836	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	101.278	101.278	101.078	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	101.378	101.378	101.178	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	102.411	102.411	102.211	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	100.760	100.760	100.560	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	101.187	101.187	100.987	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	101.425	101.425	101.225	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.484	103.484	103.284	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.987	100.987	100.787	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.148	101.148	100.948	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.400	101.400	101.200	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.500	101.500	101.300	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/7/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/8/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.880	98.880	98.596	2.750	98.680	98.680	98.396	2.500	98.136	98.136	97.901	2.000	98.719	98.719	98.519	2.000	98.395	98.395	98.195
2.875	99.563	99.563	99.283	2.875	99.363	99.363	99.083	2.625	99.313	99.313	99.043	2.125	99.290	99.290	99.090	2.125	98.966	98.966	98.766
2.990	99.981	99.981	99.705	2.990	99.781	99.781	99.505	2.750	99.789	99.789	99.518	2.250	99.771	99.771	99.571	2.250	99.447	99.447	99.247
3.000	100.081	100.081	99.805	3.000	99.881	99.881	99.605	2.875	100.401	100.401	100.126	2.375	100.170	100.170	99.970	2.375	99.846	99.846	99.646
3.125	100.496	100.496	100.293	3.125	100.830	100.830	100.627	2.990	100.780	100.780	100.507	2.500	100.831	100.831	100.631	2.500	100.515	100.515	100.315
3.250	101.252	101.252	101.048	3.250	100.986	100.986	100.782	3.000	100.880	100.880	100.607	2.625	101.320	101.320	101.120	2.625	100.852	100.852	100.652
3.375	102.050	102.050	101.845	3.375	101.784	101.784	101.579	3.125	101.440	101.440	101.145	2.750	101.795	101.795	101.595	2.750	100.721	100.721	100.521
3.500	102.514	102.514	102.308	3.500	102.248	102.248	102.042	3.250	101.931	101.931	101.635	2.875	102.110	102.110	101.910	2.875	101.036	101.036	100.836
3.625	102.760	102.760	102.554	3.625	102.494	102.494	102.288	3.375	102.684	102.684	102.389	2.990	102.354	102.354	102.154	2.990	101.278	101.278	101.078
3.750	103.034	103.034	102.774	3.750	101.460	101.460	101.200	3.500	103.100	103.100	102.805	3.000	102.454	102.454	102.254	3.000	101.378	101.378	101.178
3.875	103.522	103.522	103.262	3.875	101.948	101.948	101.688	3.625	103.378	103.378	103.086	3.125	102.547	102.547	102.347	3.125	102.411	102.411	102.211
3.990	103.752	103.752	103.496	3.990	102.178	102.178	101.922	3.750	103.265	103.265	103.053	3.250	103.046	103.046	102.846	3.250	100.760	100.760	100.560
4.000	103.852	103.852	103.596	4.000	102.278	102.278	102.022	3.875	103.619	103.619	103.408	3.375	103.475	103.475	103.275	3.375	101.187	101.187	100.987
4.125	104.210	104.210	103.960	4.125	102.638	102.638	102.388	3.990	103.846	103.846	103.636	3.500	103.711	103.711	103.511	3.500	101.425	101.425	101.225
4.250	104.378	104.378	104.178	4.250	100.228	100.228	100.028	4.000	103.946	103.946	103.736	3.625	103.038	103.038	102.838	3.625	103.484	103.484	103.284
4.375	104.786	104.786	104.586	4.375	100.636	100.636	100.436	4.125	103.836	103.836	103.636	3.750	103.391	103.391	103.191	3.750	100.987	100.987	100.787
4.500	105.137	105.137	104.937	4.500	100.987	100.987	100.787	4.250	104.222	104.222	104.022	3.875	103.552	103.552	103.352	3.875	101.148	101.148	100.948
4.625	105.184	105.184	104.947	4.625	102.170	102.170	101.933	4.375	104.484	104.484	104.284	3.990	103.804	103.804	103.604	3.990	101.400	101.400	101.200
4.750	105.615	105.615	105.380	4.750	100.903	100.903	100.668	4.500	104.714	104.714	104.514	4.000	103.904	103.904	103.704	4.000	101.500	101.500	101.300

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 1/7/2022
45 Day Lock Exp.: 1/24/2022
60 Day Lock Exp.: 2/7/2022

W. Rate Sheet Dated: 12/8/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.375	0.875	0.625	0.500	0.500	0.375	0.250	0.000
3.500	1.000	0.750	0.625	0.500	0.375	0.250	0.000
3.625	1.250	1.000	0.875	0.750	0.625	0.375	0.000
3.750	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.875	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.990	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.000	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.125	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.250	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.375	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.500	1.375	1.125	0.875	0.875	0.500	0.250	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.625	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.125	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.125	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.125
3.250	0.875	0.625	0.500	0.500	0.375	0.125	0.125
3.375	0.875	0.625	0.500	0.375	0.000	0.125	0.125
3.500	1.000	0.625	0.500	0.375	0.000	-0.125	0.125
3.625	1.000	0.625	0.500	0.375	0.125	-0.125	0.125
3.750	1.250	1.000	0.875	0.750	0.375	0.250	0.125
3.875	1.250	0.750	0.625	0.375	0.250	0.250	0.125
3.990	1.250	0.750	0.625	0.375	0.250	0.250	0.125
4.000	1.250	0.875	0.625	0.500	0.250	-0.125	0.125
4.125	1.375	1.000	0.750	0.625	0.375	0.000	0.125
4.250	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.375	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.500	1.750	1.375	1.125	1.000	0.750	0.375	0.250

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.250	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.000	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.750	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.875	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.990	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.000	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.125	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.250	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.375	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.500	1.000	0.875	0.750	0.750	0.500	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.250	0.250	0.250	0.250	0.125	0.000
3.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.375	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.625	0.500	0.375	0.125	0.125	0.000	0.000	0.000
3.750	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.875	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.990	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.000	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.125	1.125	1.000	0.875	0.875	0.625	0.625	0.125
4.250	1.375	1.125	0.625	0.625	0.250	0.250	0.000
4.375	1.500	1.250	0.750	0.750	0.375	0.250	0.000
4.500	1.625	1.250	0.750	0.750	0.500	0.375	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.375	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.500	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
3.250	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.375	0.375	0.250	0.000	0.000	0.000
3.750	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.875	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.990	1.000	0.750	0.750	0.625	0.375	0.000	0.000
4.000	1.000	0.750	0.750	0.625	0.375	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	-0.125	-0.125	-0.125	-0.125	0.000
2.375	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
2.500	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.750	0.250	0.125	0.000	0.000	0.000	-0.125	0.000
2.875	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
2.990	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.375	0.375	0.250	0.125	0.125
3.250	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.625	0.875	0.750	0.750	0.750	0.625	0.500	0.250
3.750	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.875	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.990	0.875	0.750	0.750	0.625	0.500	0.375	0.000
4.000	0.875	0.750	0.750	0.625	0.500	0.375	0.000

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/7/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/8/2021

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	97.031	97.031	96.739	2.500	98.136	98.136	97.901	2.000	98.719	98.719	98.519	2.500	96.256	96.256	95.964	2.000	97.907	97.907	97.707
2.625	98.020	98.020	97.728	2.625	99.313	99.313	99.043	2.125	99.290	99.290	99.090	2.625	97.245	97.245	96.953	2.125	98.478	98.478	98.278
2.750	98.880	98.880	98.596	2.750	99.789	99.789	99.518	2.250	99.771	99.771	99.571	2.750	98.105	98.105	97.821	2.250	98.959	98.959	98.759
2.875	99.563	99.563	99.283	2.875	100.401	100.401	100.126	2.375	100.170	100.170	99.970	2.875	98.788	98.788	98.508	2.375	99.358	99.358	99.158
2.990	99.981	99.981	99.705	2.990	100.780	100.780	100.507	2.500	100.831	100.831	100.631	2.990	99.206	99.206	98.930	2.500	100.023	100.023	99.823
3.000	100.081	100.081	99.805	3.000	100.880	100.880	100.607	2.625	101.320	101.320	101.120	3.000	99.306	99.306	99.030	2.625	100.436	100.436	100.236
3.125	100.496	100.496	100.293	3.125	101.440	101.440	101.145	2.750	101.795	101.795	101.595	3.125	99.988	99.988	99.785	2.750	100.608	100.608	100.408
3.250	101.252	101.252	101.048	3.250	101.931	101.931	101.635	2.875	102.110	102.110	101.910	3.250	100.444	100.444	100.240	2.875	100.923	100.923	100.723
3.375	102.050	102.050	101.845	3.375	102.684	102.684	102.389	2.990	102.354	102.354	102.154	3.375	101.242	101.242	101.037	2.990	101.166	101.166	100.966
3.500	102.514	102.514	102.308	3.500	103.100	103.100	102.805	3.000	102.454	102.454	102.254	3.500	101.706	101.706	101.500	3.000	101.266	101.266	101.066
3.625	102.760	102.760	102.554	3.625	103.378	103.378	103.086	3.125	102.547	102.547	102.347	3.625	101.952	101.952	101.746	3.125	101.829	101.829	101.629
3.750	103.034	103.034	102.774	3.750	103.265	103.265	103.053	3.250	103.046	103.046	102.846	3.750	101.572	101.572	101.312	3.250	101.253	101.253	101.053
3.875	103.522	103.522	103.262	3.875	103.619	103.619	103.408	3.375	103.475	103.475	103.275	3.875	102.060	102.060	101.800	3.375	101.681	101.681	101.481
3.990	103.752	103.752	103.496	3.990	103.846	103.846	103.636	3.500	103.711	103.711	103.511	3.990	102.290	102.290	102.034	3.500	101.918	101.918	101.718
4.000	103.852	103.852	103.596	4.000	103.946	103.946	103.736	3.625	103.038	103.038	102.838	4.000	102.390	102.390	102.134	3.625	102.611	102.611	102.411
4.125	104.210	104.210	103.960	4.125	103.836	103.836	103.636	3.750	103.391	103.391	103.191	4.125	102.749	102.749	102.499	3.750	101.539	101.539	101.339
4.250	104.378	104.378	104.178	4.250	104.222	104.222	104.022	3.875	103.552	103.552	103.352	4.250	101.628	101.628	101.428	3.875	101.700	101.700	101.500
4.375	104.786	104.786	104.586	4.375	104.484	104.484	104.284	3.990	103.804	103.804	103.604	4.375	102.036	102.036	101.836	3.990	101.952	101.952	101.752
4.500	105.137	105.137	104.937	4.500	104.714	104.714	104.514	4.000	103.904	103.904	103.704	4.500	102.387	102.387	102.187	4.000	102.052	102.052	101.852

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/7/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/8/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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