



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.: 1/10/2022

45 Day Lock Exp.: 1/24/2022

60 Day Lock Exp.: 2/7/2022

W. Rate Sheet Dated: 12/9/2021

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	99.525	99.525	99.181	2.250	99.101	99.101	98.758	1.875	96.588	96.588	96.244	3.125	98.760	98.760	98.460
2.375	99.792	99.792	99.448	2.375	99.333	99.333	98.989	2.000	96.810	96.810	96.466	3.250	99.599	99.599	99.299
2.500	100.059	100.059	99.715	2.500	99.558	99.558	99.215	2.125	97.028	97.028	96.684	3.375	99.332	99.332	99.032
2.625	100.326	100.326	99.982	2.625	99.767	99.767	99.423	2.250	98.490	98.490	98.092	3.500	99.421	99.421	99.121
2.750	101.119	101.119	100.713	2.750	100.712	100.712	100.305	2.375	98.709	98.709	98.310	3.625	99.510	99.510	99.210
2.875	101.377	101.377	100.971	2.875	100.917	100.917	100.511	2.500	98.922	98.922	98.524	Margin = 2.250		Index = 0.250	
3.000	101.624	101.624	101.218	3.000	101.101	101.101	100.695	2.625	99.118	99.118	98.720	30 Year OTC			
3.125	101.869	101.869	101.463	3.125	101.276	101.276	100.870	2.750	100.185	100.185	99.885	Rate	30 Day	45 Day	60 Day
3.250	102.229	102.229	101.907	3.250	101.760	101.760	101.438	2.875	100.378	100.378	100.078	4.000	100.835	100.835	100.335
3.375	102.364	102.364	102.042	3.375	101.841	101.841	101.519	3.000	100.549	100.549	100.249	4.125	101.030	101.030	100.530
3.500	102.590	102.590	102.268	3.500	102.015	102.015	101.693	3.125	100.711	100.711	100.411	4.375	101.669	101.669	101.169
3.625	102.797	102.797	102.475	3.625	102.163	102.163	101.841	3.250	101.045	101.045	100.745	4.500	101.726	101.726	101.226
3.750	102.722	102.722	102.415	3.750	102.282	102.282	101.976	3.375	101.214	101.214	100.914	4.625	101.863	101.863	101.363
3.875	102.826	102.826	102.520	3.875	102.309	102.309	102.003	3.500	101.398	101.398	101.098	4.875	101.834	101.834	101.334
4.000	103.010	103.010	102.703	4.000	102.469	102.469	102.163	3.625	101.536	101.536	101.236	5.000	101.962	101.962	101.462
4.125	103.205	103.205	102.899	4.125	102.591	102.591	102.285	3.750	99.893	99.893	99.593	5.125	102.099	102.099	101.599
4.250	103.070	103.070	102.870	4.250	102.678	102.678	102.478	3.875	100.012	100.012	99.712	5.500	103.355	103.355	102.855
4.375	103.144	103.144	102.944	4.375	102.705	102.705	102.505	4.000	100.162	100.162	99.862	5.625	103.492	103.492	102.992
6.250	106.000	106.000	105.800	6.250	103.962	103.962	103.762	4.125	100.276	100.276	99.976	6.250	103.540	103.540	103.040

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	99.625	99.525	99.525	99.181	2.250	99.051	98.951	98.951	98.608	1.875	98.718	98.618	98.618	98.274	
2.375	99.892	99.792	99.792	99.448	2.375	99.283	99.183	99.183	98.839	2.000	98.940	98.840	98.840	98.496	
2.500	100.159	100.059	100.059	99.715	2.500	99.508	99.408	99.408	99.065	2.125	99.158	99.058	99.058	98.714	
2.625	100.426	100.326	100.326	99.982	2.625	99.717	99.617	99.617	99.273	2.250	100.620	100.520	100.520	100.122	
2.750	101.219	101.119	101.119	100.713	2.750	100.537	100.437	100.437	100.030	2.375	100.839	100.739	100.739	100.340	
2.875	101.477	101.377	101.377	100.971	2.875	100.742	100.642	100.642	100.236	2.500	101.052	100.952	100.952	100.554	
3.000	101.724	101.624	101.624	101.218	3.000	100.926	100.826	100.826	100.420	2.625	101.248	101.148	101.148	100.750	
3.125	101.969	101.869	101.869	101.463	3.125	101.101	101.001	101.001	100.595	2.750	101.215	101.115	101.115	100.815	
3.250	102.329	102.229	102.229	101.907	3.250	101.560	101.460	101.460	101.138	2.875	101.408	101.308	101.308	101.008	
3.375	102.564	102.464	102.464	102.142	3.375	101.741	101.641	101.641	101.319	3.000	101.579	101.479	101.479	101.179	
3.500	102.790	102.690	102.690	102.368	3.500	101.915	101.815	101.815	101.493	3.125	101.741	101.641	101.641	101.341	
3.625	102.997	102.897	102.897	102.575	3.625	102.063	101.963	101.963	101.641	3.250	102.675	102.575	102.575	102.275	
3.750	102.922	102.822	102.822	102.515	3.750	102.482	102.382	102.382	102.076	3.375	102.844	102.744	102.744	102.444	

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 >90.00%		Max Note Rate = 4.750	N/A

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
3.75-4.125	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.25-4.625	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.250
4.75-5.125	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 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	98.085	98.085	97.585	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.280	98.280	97.780	4.750	100.000	100.000	100.500
3.875	98.337	98.337	97.837	6.250	103.750	103.750	103.500	4.375	98.919	98.919	98.419	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.153	98.153	97.653					4.500	98.976	98.976	98.476	Rate	30 Day	45 Day	60 Day
4.125	97.957	97.957	97.457					4.625	99.113	99.113	98.613	5.750	103.000	103.000	102.500
4.250	99.711	99.711	99.211					4.875	99.084	99.084	98.584	6.250	105.750	105.750	105.250
4.375	99.537	99.537	99.037					5.000	99.212	99.212	98.712		DPA Advantage Adjustment		
4.500	99.480	99.480	98.980					5.125	99.349	99.349	98.849		203(k) / 203(k)s		-1.000
4.625	99.343	99.343	98.843					5.500	100.605	100.605	100.105		203(k) & 203(k)s are Borrower Paid only		
4.750	100.015	100.015	99.515					5.625	100.742	100.742	100.242				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.790	100.790	100.290				

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/10/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/9/2021

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	98.733	98.733	98.433	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	98.926	98.926	98.626	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	99.098	99.098	98.798	Margin = 2.250		Index = .250	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.260	99.260	98.960	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.850	99.850	99.550	Rate	30 Day	45 Day	60 Day
3.250	101.392	101.392	101.070	3.250	101.022	101.022	100.700	3.375	100.019	100.019	99.719	3.250	101.392	101.392	100.892
3.375	101.626	101.626	101.304	3.375	101.204	101.204	100.882	3.500	100.203	100.203	99.903	3.375	101.626	101.626	101.126
3.500	101.853	101.853	101.531	3.500	101.377	101.377	101.055	3.625	100.341	100.341	100.041	3.500	101.853	101.853	101.353
3.625	102.059	102.059	101.737	3.625	101.526	101.526	101.204	3.750	99.198	99.198	98.898	3.625	102.059	102.059	101.559
3.750	101.409	101.409	101.103	3.750	101.070	101.070	100.764	3.875	N/A	N/A	N/A	3.750	101.409	101.409	100.909
3.875	101.613	101.613	101.307	3.875	101.197	101.197	100.891	4.000	N/A	N/A	N/A	3.875	101.613	101.613	101.113
4.000	101.797	101.797	101.491	4.000	101.356	101.356	101.050	4.125	N/A	N/A	N/A	4.000	101.797	101.797	101.297
4.125	101.993	101.993	101.687	4.125	101.478	101.478	101.172	4.250	N/A	N/A	N/A	4.125	101.993	101.993	101.493
4.250	101.520	101.520	101.320	4.250	101.228	101.228	101.028	4.375	N/A	N/A	N/A	4.250	101.520	101.520	101.020
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	100.806	100.706	100.706	100.300	2.750	100.474	100.374	100.374	99.968	2.750	101.052	100.952	100.952	100.652
2.875	101.064	100.964	100.964	100.558	2.875	100.680	100.580	100.580	100.174	2.875	101.245	101.145	101.145	100.845
3.000	101.311	101.211	101.211	100.805	3.000	100.864	100.764	100.764	100.358	3.000	101.417	101.317	101.317	101.017
3.125	101.556	101.456	101.456	101.050	3.125	101.038	100.938	100.938	100.532	3.125	101.579	101.479	101.479	101.179
3.250	101.492	101.392	101.392	101.070	3.250	101.122	101.022	101.022	100.700	3.250	102.138	102.038	102.038	101.738
3.375	101.726	101.626	101.626	101.304	3.375	101.304	101.204	101.204	100.882	3.375	102.307	102.207	102.207	101.907
3.500	101.953	101.853	101.853	101.531	3.500	101.477	101.377	101.377	101.055	3.500	102.491	102.391	102.391	102.091
3.625	102.159	102.059	102.059	101.737	3.625	101.626	101.526	101.526	101.204	3.625	102.629	102.529	102.529	102.229
3.750	101.509	101.409	101.409	101.103	3.750	101.170	101.070	101.070	100.764	3.750	100.611	100.511	100.511	100.211

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	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/10/2022

45 Day Lock Exp.: 1/24/2022

60 Day Lock Exp.: 2/7/2022

W. Rate Sheet Dated: 12/9/2021

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	97.221	97.221	97.021	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.134	98.134	97.934	2.000	N/A	N/A	N/A	2.500	97.242	97.142	97.041
2.625	98.060	98.060	97.860	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.845	98.845	98.645	2.125	N/A	N/A	N/A	2.625	98.082	97.982	97.881
2.750	98.824	98.824	98.624	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.489	99.489	99.289	2.250	N/A	N/A	N/A	2.750	98.846	98.746	98.645
2.875	99.461	99.461	99.261	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.030	100.030	99.830	2.375	N/A	N/A	N/A	2.875	99.483	99.383	99.282
2.990	99.878	99.878	99.678	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.303	100.303	100.103	2.500	N/A	N/A	N/A	2.990	99.900	99.800	99.699
3.000	99.978	99.978	99.778	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.403	100.403	100.203	2.625	N/A	N/A	N/A	3.000	100.000	99.900	99.799
3.125	100.475	100.475	100.275	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.053	101.053	100.853	2.750	N/A	N/A	N/A	3.125	100.724	100.608	100.491
3.250	101.194	101.194	100.994	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.667	101.667	101.467	2.875	N/A	N/A	N/A	3.250	101.443	101.327	101.210
3.375	102.004	102.004	101.804	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.404	102.404	102.204	2.990	N/A	N/A	N/A	3.375	102.253	102.137	102.020
3.500	102.454	102.454	102.254	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.723	102.723	102.523	3.000	N/A	N/A	N/A	3.500	102.703	102.587	102.470
3.625	102.777	102.777	102.577	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.858	102.858	102.658	3.125	N/A	N/A	N/A	3.625	103.242	103.142	103.042
3.750	103.167	103.167	102.967	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.628	102.628	102.428	3.250	N/A	N/A	N/A	3.750	103.844	103.744	103.644
3.875	103.621	103.621	103.421	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.019	103.019	102.819	3.375	N/A	N/A	N/A	3.875	104.298	104.198	104.098
3.990	103.871	103.871	103.671	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.190	103.190	102.990	3.500	N/A	N/A	N/A	3.990	104.548	104.448	104.348
4.000	103.971	103.971	103.771	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.290	103.290	103.090	3.625	N/A	N/A	N/A	4.000	104.648	104.548	104.448
4.125	104.262	104.262	104.062	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.438	103.438	103.238	3.750	N/A	N/A	N/A	4.125	104.939	104.839	104.739
4.250	104.573	104.573	104.373	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.499	102.499	102.299	3.875	N/A	N/A	N/A	4.250	104.960	104.860	104.760
4.375	104.962	104.962	104.762	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.893	102.893	102.693	3.990	N/A	N/A	N/A	4.375	105.348	105.248	105.148
4.500	105.322	105.322	105.122	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.171	103.171	102.971	4.000	N/A	N/A	N/A	4.500	105.709	105.609	105.509
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	98.674	98.674	98.474	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.607	98.607	98.407	2.000	98.536	98.436	98.336
2.875	N/A	N/A	N/A	2.625	99.278	99.278	99.078	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.167	99.167	98.967	2.125	99.096	98.996	98.896
2.990	N/A	N/A	N/A	2.750	99.997	99.997	99.797	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.659	99.659	99.459	2.250	99.588	99.488	99.388
3.000	N/A	N/A	N/A	2.875	100.629	100.629	100.429	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.106	100.106	99.906	2.375	100.092	99.990	99.892
3.125	N/A	N/A	N/A	2.990	101.008	101.008	100.808	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.750	100.750	100.550	2.500	100.745	100.643	100.545
3.250	N/A	N/A	N/A	3.000	101.108	101.108	100.908	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.290	101.290	101.090	2.625	101.285	101.183	101.085
3.375	N/A	N/A	N/A	3.125	101.567	101.567	101.367	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.794	101.794	101.594	2.750	101.789	101.687	101.589
3.500	N/A	N/A	N/A	3.250	102.220	102.220	102.020	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.176	102.176	101.976	2.875	102.171	102.069	101.971
3.625	N/A	N/A	N/A	3.375	102.982	102.982	102.782	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.509	102.509	102.309	2.990	102.504	102.402	102.304
3.750	N/A	N/A	N/A	3.500	103.402	103.402	103.202	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.609	102.609	102.409	3.000	102.604	102.502	102.404
3.875	N/A	N/A	N/A	3.625	103.722	103.722	103.522	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.002	103.002	102.802	3.125	103.005	102.904	102.805
3.990	N/A	N/A	N/A	3.750	103.322	103.322	103.122	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.257	103.257	103.057	3.250	103.411	103.311	103.201
4.000	N/A	N/A	N/A	3.875	103.772	103.772	103.572	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.730	103.730	103.530	3.375	103.884	103.784	103.674
4.125	N/A	N/A	N/A	3.990	103.991	103.991	103.791	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.052	104.052	103.852	3.500	104.205	104.105	103.995
4.250	N/A	N/A	N/A	4.000	104.091	104.091	103.891	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.467	104.467	104.267	3.625	104.621	104.521	104.411
4.375	N/A	N/A	N/A	4.125	104.378	104.378	104.178	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.152	104.152	103.952	3.750	104.487	104.387	104.263
4.500	N/A	N/A	N/A	4.250	104.125	104.125	103.925	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.594	104.594	104.394	3.875	104.929	104.829	104.705
4.625	N/A	N/A	N/A	4.375	104.509	104.509	104.309	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.921	104.921	104.721	3.990	105.257	105.157	105.033
4.750	N/A	N/A	N/A	4.500	104.850	104.850	104.650	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.021	105.021	104.821	4.000	105.357	105.257	105.133
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	98.797	98.797	98.597	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.224	99.224	99.024
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.228	99.228	99.028	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.784	99.784	99.584
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.674	99.674	99.474	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.276	100.276	100.076
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.211	100.211	100.011	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.719	100.719	100.519
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.729	100.729	100.529	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.138	101.138	100.938
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.137	101.137	100.937	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.626	101.626	101.426
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.488	101.488	101.288	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.130	102.130	101.930
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.750	101.750	101.550	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.512	102.512	102.312
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.946	101.946	101.746	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.845	102.845	102.645
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.046	102.046	101.846	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.945	102.945	102.745
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.320	102.320	102.120	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.338	103.338	103.138
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.0														



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.:

1/10/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/9/2021

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	97.221	97.221	97.021	2.500	98.134	98.134	97.934	2.875	100.629	100.629	100.429	2.000	98.607	98.607	98.407	2.000	98.797	98.797	98.597
2.625	98.060	98.060	97.860	2.625	98.845	98.845	98.645	2.990	101.008	101.008	100.808	2.125	99.167	99.167	98.967	2.125	99.228	99.228	99.028
2.750	98.824	98.824	98.624	2.750	99.489	99.489	99.289	3.000	101.108	101.108	100.908	2.250	99.659	99.659	99.459	2.250	99.674	99.674	99.474
2.875	99.461	99.461	99.261	2.875	100.030	100.030	99.830	3.125	101.567	101.567	101.367	2.375	100.106	100.106	99.906	2.375	100.211	100.211	100.011
2.990	99.878	99.878	99.678	2.990	100.303	100.303	100.103	3.250	102.220	102.220	102.020	2.500	100.750	100.750	100.550	2.500	100.729	100.729	100.529
3.000	99.978	99.978	99.778	3.000	100.403	100.403	100.203	3.375	102.982	102.982	102.782	2.625	101.290	101.290	101.090	2.625	101.137	101.137	100.937
3.125	100.475	100.475	100.275	3.125	101.053	101.053	100.853	3.500	103.402	103.402	103.202	2.750	101.794	101.794	101.594	2.750	101.488	101.488	101.288
3.250	101.194	101.194	100.994	3.250	101.667	101.667	101.467	3.625	103.722	103.722	103.522	2.875	102.176	102.176	101.976	2.875	101.750	101.750	101.550
3.375	102.004	102.004	101.804	3.375	102.404	102.404	102.204	3.750	103.322	103.322	103.122	2.990	102.509	102.509	102.309	2.990	101.946	101.946	101.746
3.500	102.454	102.454	102.254	3.500	102.723	102.723	102.523	3.875	103.772	103.772	103.572	3.000	102.609	102.609	102.409	3.000	102.046	102.046	101.846
3.625	102.777	102.777	102.577	3.625	102.858	102.858	102.658	3.990	103.991	103.991	103.791	3.125	103.002	103.002	102.802	3.125	102.320	102.320	102.120
3.750	103.167	103.167	102.967	3.750	102.628	102.628	102.428	4.000	104.091	104.091	103.891	3.250	103.257	103.257	103.057	3.250	102.024	102.024	101.824
3.875	103.621	103.621	103.421	3.875	103.019	103.019	102.819	4.125	104.378	104.378	104.178	3.375	103.730	103.730	103.530	3.375	102.378	102.378	102.178
3.990	103.871	103.871	103.671	3.990	103.190	103.190	102.990	4.250	104.125	104.125	103.925	3.500	104.052	104.052	103.852	3.500	102.595	102.595	102.395
4.000	103.971	103.971	103.771	4.000	103.290	103.290	103.090	4.375	104.509	104.509	104.309	3.625	104.467	104.467	104.267	3.625	102.888	102.888	102.688
4.125	104.262	104.262	104.062	4.125	103.438	103.438	103.238	4.500	104.850	104.850	104.650	3.750	104.152	104.152	103.952	3.750	102.165	102.165	101.965
4.250	104.573	104.573	104.373	4.250	102.499	102.499	102.299	4.625	105.085	105.085	104.885	3.875	104.594	104.594	104.394	3.875	102.473	102.473	102.273
4.375	104.962	104.962	104.762	4.375	102.893	102.893	102.693	4.750	105.375	105.375	105.175	3.990	104.921	104.921	104.721	3.990	102.673	102.673	102.473
4.500	105.322	105.322	105.122	4.500	103.171	103.171	102.971	4.875	105.725	105.725	105.525	4.000	105.021	105.021	104.821	4.000	102.773	102.773	102.573

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.: 1/10/2022
45 Day Lock Exp.: 1/24/2022
60 Day Lock Exp.: 2/7/2022

W. Rate Sheet Dated: 12/9/2021

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	97.143	97.143	96.836	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.359	97.359	97.052	2.750	N/A	N/A	N/A	2.500	96.525	96.405	96.218
2.625	98.133	98.133	97.828	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.989	97.989	97.684	2.875	N/A	N/A	N/A	2.625	97.514	97.392	97.209
2.750	98.994	98.994	98.699	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.838	98.838	98.543	2.990	N/A	N/A	N/A	2.750	98.376	98.251	98.081
2.875	99.677	99.677	99.387	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.521	99.521	99.231	3.000	N/A	N/A	N/A	2.875	99.058	98.932	98.768
2.990	100.092	100.092	99.809	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.936	99.936	99.653	3.125	N/A	N/A	N/A	2.990	99.473	99.349	99.190
3.000	100.192	100.192	99.909	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.036	100.036	99.753	3.250	N/A	N/A	N/A	3.000	99.573	99.449	99.290
3.125	100.592	100.592	100.388	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.070	101.070	100.866	3.375	N/A	N/A	N/A	3.125	100.026	99.921	99.822
3.250	101.346	101.346	101.141	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.070	101.070	100.865	3.500	N/A	N/A	N/A	3.250	100.602	100.493	100.397
3.375	102.143	102.143	101.938	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.867	101.867	101.662	3.625	N/A	N/A	N/A	3.375	101.399	101.290	101.194
3.500	102.605	102.605	102.402	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.329	102.329	102.126	3.750	N/A	N/A	N/A	3.500	101.861	101.753	101.658
3.625	102.848	102.848	102.645	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.574	102.574	102.371	3.875	N/A	N/A	N/A	3.625	102.105	101.997	101.902
3.750	103.155	103.155	102.901	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.553	101.553	101.299	3.990	N/A	N/A	N/A	3.750	101.290	101.169	101.036
3.875	103.640	103.640	103.388	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	102.038	102.038	101.786	4.000	N/A	N/A	N/A	3.875	101.775	101.655	101.523
3.990	103.868	103.868	103.618	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.268	102.268	102.018	4.125	N/A	N/A	N/A	3.990	102.003	101.884	101.753
4.000	103.968	103.968	103.718	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.368	102.368	102.118	4.250	N/A	N/A	N/A	4.000	102.103	101.984	101.853
4.125	104.325	104.325	104.081	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.723	102.723	102.479	4.375	N/A	N/A	N/A	4.125	102.460	102.346	102.216
4.250	104.509	104.509	104.309	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.359	100.359	100.159	4.500	N/A	N/A	N/A	4.250	101.594	101.494	101.394
4.375	104.913	104.913	104.713	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.763	100.763	100.563	4.625	N/A	N/A	N/A	4.375	101.999	101.899	101.799
4.500	105.262	105.262	105.062	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.112	101.112	100.912	4.750	N/A	N/A	N/A	4.500	102.347	102.247	102.147
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	98.299	98.299	98.071	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.759	98.759	98.559	2.000	98.072	97.961	97.872
2.875	N/A	N/A	N/A	2.625	99.481	99.481	99.203	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.330	99.330	99.130	2.125	98.642	98.531	98.442
2.990	N/A	N/A	N/A	2.750	99.959	99.959	99.679	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.809	99.809	99.609	2.250	99.122	99.013	98.922
3.000	N/A	N/A	N/A	2.875	100.571	100.571	100.289	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.207	100.207	100.007	2.375	99.519	99.408	99.319
3.125	N/A	N/A	N/A	2.990	100.948	100.948	100.667	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.914	100.914	100.714	2.500	100.368	100.265	100.168
3.250	N/A	N/A	N/A	3.000	101.048	101.048	100.767	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.402	101.402	101.202	2.625	100.778	100.675	100.578
3.375	N/A	N/A	N/A	3.125	101.586	101.586	101.290	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.876	101.876	101.676	2.750	100.689	100.587	100.489
3.500	N/A	N/A	N/A	3.250	102.076	102.076	101.780	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.187	102.187	101.987	2.875	101.000	100.900	100.800
3.625	N/A	N/A	N/A	3.375	102.825	102.825	102.531	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.433	102.433	102.233	2.990	101.246	101.146	101.046
3.750	N/A	N/A	N/A	3.500	103.239	103.239	102.946	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.533	102.533	102.333	3.000	101.346	101.246	101.146
3.875	N/A	N/A	N/A	3.625	103.519	103.519	103.227	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.593	102.593	102.393	3.125	102.160	102.051	101.960
3.990	N/A	N/A	N/A	3.750	103.345	103.345	103.135	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.090	103.090	102.890	3.250	101.266	101.159	101.066
4.000	N/A	N/A	N/A	3.875	103.697	103.697	103.489	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.517	103.517	103.317	3.375	101.694	101.588	101.494
4.125	N/A	N/A	N/A	3.990	103.922	103.922	103.713	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.751	103.751	103.551	3.500	101.928	101.825	101.728
4.250	N/A	N/A	N/A	4.000	104.022	104.022	103.813	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.753	103.753	103.553	3.625	102.740	102.640	102.540
4.375	N/A	N/A	N/A	4.125	103.968	103.968	103.768	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.105	104.105	103.905	3.750	102.178	102.078	101.978
4.500	N/A	N/A	N/A	4.250	104.352	104.352	104.152	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.265	104.265	104.065	3.875	102.338	102.238	102.138
4.625	N/A	N/A	N/A	4.375	104.613	104.613	104.413	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.513	104.513	104.313	3.990	102.586	102.486	102.386
4.750	N/A	N/A	N/A	4.500	104.841	104.841	104.641	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.613	104.613	104.413	4.000	102.686	102.586	102.486



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.:

1/10/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/9/2021

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	98.994	98.994	98.699	2.750	98.838	98.838	98.543	2.500	98.299	98.299	98.071	2.000	98.759	98.759	98.559	2.000	98.433	98.433	98.233
2.875	99.677	99.677	99.387	2.875	99.521	99.521	99.231	2.625	99.481	99.481	99.203	2.125	99.330	99.330	99.130	2.125	99.006	99.006	98.806
2.990	100.092	100.092	99.809	2.990	99.936	99.936	99.653	2.750	99.959	99.959	99.679	2.250	99.809	99.809	99.609	2.250	99.485	99.485	99.285
3.000	100.192	100.192	99.909	3.000	100.036	100.036	99.753	2.875	100.571	100.571	100.289	2.375	100.207	100.207	100.007	2.375	99.883	99.883	99.683
3.125	100.592	100.592	100.388	3.125	101.070	101.070	100.866	2.990	100.948	100.948	100.667	2.500	100.914	100.914	100.714	2.500	100.700	100.700	100.500
3.250	101.346	101.346	101.141	3.250	101.070	101.070	100.865	3.000	101.048	101.048	100.767	2.625	101.402	101.402	101.202	2.625	101.036	101.036	100.836
3.375	102.143	102.143	101.938	3.375	101.867	101.867	101.662	3.125	101.586	101.586	101.290	2.750	101.876	101.876	101.676	2.750	100.800	100.800	100.600
3.500	102.605	102.605	102.402	3.500	102.329	102.329	102.126	3.250	102.076	102.076	101.780	2.875	102.187	102.187	101.987	2.875	101.113	101.113	100.913
3.625	102.848	102.848	102.645	3.625	102.574	102.574	102.371	3.375	102.825	102.825	102.531	2.990	102.433	102.433	102.233	2.990	101.367	101.367	101.167
3.750	103.155	103.155	102.901	3.750	101.553	101.553	101.299	3.500	103.239	103.239	102.946	3.000	102.533	102.533	102.333	3.000	101.467	101.467	101.267
3.875	103.640	103.640	103.388	3.875	102.038	102.038	101.786	3.625	103.519	103.519	103.227	3.125	102.593	102.593	102.393	3.125	102.425	102.425	102.225
3.990	103.868	103.868	103.618	3.990	102.268	102.268	102.018	3.750	103.345	103.345	103.135	3.250	103.090	103.090	102.890	3.250	100.804	100.804	100.604
4.000	103.968	103.968	103.718	4.000	102.368	102.368	102.118	3.875	103.697	103.697	103.489	3.375	103.517	103.517	103.317	3.375	101.231	101.231	101.031
4.125	104.325	104.325	104.081	4.125	102.723	102.723	102.479	3.990	103.922	103.922	103.713	3.500	103.751	103.751	103.551	3.500	101.465	101.465	101.265
4.250	104.509	104.509	104.309	4.250	100.359	100.359	100.159	4.000	104.022	104.022	103.813	3.625	103.753	103.753	103.553	3.625	102.821	102.821	102.621
4.375	104.913	104.913	104.713	4.375	100.763	100.763	100.563	4.125	103.968	103.968	103.768	3.750	104.105	104.105	103.905	3.750	101.725	101.725	101.525
4.500	105.262	105.262	105.062	4.500	101.112	101.112	100.912	4.250	104.352	104.352	104.152	3.875	104.265	104.265	104.065	3.875	101.889	101.889	101.689
4.625	105.182	105.182	104.982	4.625	102.130	102.130	101.930	4.375	104.613	104.613	104.413	3.990	104.513	104.513	104.313	3.990	102.133	102.133	101.933
4.750	105.609	105.609	105.409	4.750	100.897	100.897	100.697	4.500	104.841	104.841	104.641	4.000	104.613	104.613	104.413	4.000	102.233	102.233	102.033

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	N/A	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		

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/10/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/9/2021

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	97.143	97.143	96.836	2.500	98.299	98.299	98.071	2.000	98.759	98.759	98.559	2.500	96.576	96.576	96.269	2.000	97.946	97.946	97.746
2.625	98.133	98.133	97.828	2.625	99.481	99.481	99.203	2.125	99.330	99.330	99.130	2.625	97.386	97.386	97.081	2.125	98.518	98.518	98.318
2.750	98.994	98.994	98.699	2.750	99.959	99.959	99.679	2.250	99.809	99.809	99.609	2.750	98.241	98.241	97.946	2.250	98.997	98.997	98.797
2.875	99.677	99.677	99.387	2.875	100.571	100.571	100.289	2.375	100.207	100.207	100.007	2.875	98.924	98.924	98.634	2.375	99.395	99.395	99.195
2.990	100.092	100.092	99.809	2.990	100.948	100.948	100.667	2.500	100.914	100.914	100.714	2.990	99.339	99.339	99.056	2.500	100.157	100.157	99.957
3.000	100.192	100.192	99.909	3.000	101.048	101.048	100.767	2.625	101.402	101.402	101.202	3.000	99.439	99.439	99.156	2.625	100.569	100.569	100.369
3.125	100.592	100.592	100.388	3.125	101.586	101.586	101.290	2.750	101.876	101.876	101.676	3.125	100.156	100.156	99.952	2.750	100.688	100.688	100.488
3.250	101.346	101.346	101.141	3.250	102.076	102.076	101.780	2.875	102.187	102.187	101.987	3.250	100.533	100.533	100.328	2.875	101.000	101.000	100.800
3.375	102.143	102.143	101.938	3.375	102.825	102.825	102.531	2.990	102.433	102.433	102.233	3.375	101.330	101.330	101.125	2.990	101.250	101.250	101.050
3.500	102.605	102.605	102.402	3.500	103.239	103.239	102.946	3.000	102.533	102.533	102.333	3.500	101.792	101.792	101.589	3.000	101.350	101.350	101.150
3.625	102.848	102.848	102.645	3.625	103.519	103.519	103.227	3.125	102.593	102.593	102.393	3.625	102.036	102.036	101.833	3.125	101.859	101.859	101.659
3.750	103.155	103.155	102.901	3.750	103.345	103.345	103.135	3.250	103.090	103.090	102.890	3.750	101.679	101.679	101.425	3.250	101.297	101.297	101.097
3.875	103.640	103.640	103.388	3.875	103.697	103.697	103.489	3.375	103.517	103.517	103.317	3.875	102.164	102.164	101.912	3.375	101.724	101.724	101.524
3.990	103.868	103.868	103.618	3.990	103.922	103.922	103.713	3.500	103.751	103.751	103.551	3.990	102.393	102.393	102.143	3.500	101.958	101.958	101.758
4.000	103.968	103.968	103.718	4.000	104.022	104.022	103.813	3.625	103.753	103.753	103.553	4.000	102.493	102.493	102.243	3.625	102.637	102.637	102.437
4.125	104.325	104.325	104.081	4.125	103.968	103.968	103.768	3.750	104.105	104.105	103.905	4.125	102.849	102.849	102.605	3.750	102.265	102.265	102.065
4.250	104.509	104.509	104.309	4.250	104.352	104.352	104.152	3.875	104.265	104.265	104.065	4.250	101.759	101.759	101.559	3.875	102.427	102.427	102.227
4.375	104.913	104.913	104.713	4.375	104.613	104.613	104.413	3.990	104.513	104.513	104.313	4.375	102.163	102.163	101.963	3.990	102.673	102.673	102.473
4.500	105.262	105.262	105.062	4.500	104.841	104.841	104.641	4.000	104.613	104.613	104.413	4.500	102.512	102.512	102.312	4.000	102.773	102.773	102.573

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.:

1/10/2022

45 Day Lock Exp.:

1/24/2022

60 Day Lock Exp.:

2/7/2022

W. Rate Sheet Dated: 12/9/2021

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)