[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.: **1/12/2022**
45 Day Lock Exp.: **1/27/2022**
60 Day Lock Exp.: **2/11/2022**

W. Rate Sheet Dated: **12/13/2021** **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	99.743	99.743	99.400	2.250	99.180	99.180	98.836	1.875	96.694	96.694	96.394	3.125	98.760	98.760	98.460
2.375	100.011	100.011	99.667	2.375	99.411	99.411	99.068	2.000	96.916	96.916	96.616	3.250	99.599	99.599	99.299
2.500	100.278	100.278	99.934	2.500	99.637	99.637	99.293	2.125	97.133	97.133	96.833	3.375	99.332	99.332	99.032
2.625	100.545	100.545	100.201	2.625	99.846	99.846	99.502	2.250	98.576	98.576	98.146	3.500	99.421	99.421	99.121
2.750	101.291	101.291	100.869	2.750	100.744	100.744	100.322	2.375	98.795	98.795	98.365	3.625	99.510	99.510	99.210
2.875	101.549	101.549	101.127	2.875	100.949	100.949	100.527	2.500	99.008	99.008	98.578	Margin = 2.250		Index = 0.250	
3.000	101.796	101.796	101.374	3.000	101.133	101.133	100.711	2.625	99.204	99.204	98.774	30 Year OTC			
3.125	102.041	102.041	101.619	3.125	101.308	101.308	100.886	2.750	100.025	100.025	99.725	Rate	30 Day	45 Day	60 Day
3.250	102.214	102.214	101.907	3.250	101.604	101.604	101.298	2.875	100.218	100.218	99.918	4.000	100.710	100.710	100.210
3.375	102.348	102.348	102.042	3.375	101.685	101.685	101.379	3.000	100.389	100.389	100.089	4.125	100.905	100.905	100.405
3.500	102.575	102.575	102.268	3.500	101.880	101.880	101.574	3.125	100.551	100.551	100.251	4.375	101.263	101.263	100.763
3.625	102.781	102.781	102.475	3.625	102.029	102.029	101.722	3.250	100.963	100.963	100.663	4.500	101.320	101.320	100.820
3.750	102.597	102.597	102.297	3.750	102.059	102.059	101.759	3.375	101.132	101.132	100.832	4.625	101.457	101.457	100.957
3.875	102.701	102.701	102.401	3.875	102.086	102.086	101.786	3.500	101.316	101.316	101.016	4.875	102.006	102.006	101.506
4.000	102.885	102.885	102.585	4.000	102.246	102.246	101.946	3.625	101.454	101.454	101.154	5.000	102.134	102.134	101.634
4.125	103.080	103.080	102.780	4.125	102.368	102.368	102.068	3.750	101.378	101.378	101.078	5.125	102.271	102.271	101.771
4.250	102.664	102.664	102.464	4.250	102.174	102.174	101.974	3.875	101.496	101.496	101.196	5.500	103.120	103.120	102.620
4.375	102.738	102.738	102.538	4.375	102.201	102.201	102.001	4.000	101.647	101.647	101.347	5.625	103.257	103.257	102.757
6.250	106.000	106.000	105.800	6.250	103.630	103.630	103.430	4.125	101.760	101.760	101.460	6.250	103.305	103.305	102.805

FHA Streamline

30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	99.843	99.743	99.743	99.400	2.250	99.130	99.030	99.030	98.686	1.875	98.824	98.724	98.724	98.424
2.375	100.111	100.011	100.011	99.667	2.375	99.361	99.261	99.261	98.918	2.000	99.046	98.946	98.946	98.646
2.500	100.378	100.278	100.278	99.934	2.500	99.587	99.487	99.487	99.143	2.125	99.263	99.163	99.163	98.863
2.625	100.645	100.545	100.545	100.201	2.625	99.796	99.696	99.696	99.352	2.250	100.706	100.606	100.606	100.176
2.750	101.391	101.291	101.291	100.869	2.750	100.569	100.469	100.469	100.047	2.375	100.925	100.825	100.825	100.395
2.875	101.649	101.549	101.549	101.127	2.875	100.774	100.674	100.674	100.252	2.500	101.138	101.038	101.038	100.608
3.000	101.896	101.796	101.796	101.374	3.000	100.958	100.858	100.858	100.436	2.625	101.334	101.234	101.234	100.804
3.125	102.141	102.041	102.041	101.619	3.125	101.133	101.033	101.033	100.611	2.750	101.055	100.955	100.955	100.655
3.250	102.314	102.214	102.214	101.907	3.250	101.404	101.304	101.304	100.998	2.875	101.248	101.148	101.148	100.848
3.375	102.548	102.448	102.448	102.142	3.375	101.585	101.485	101.485	101.179	3.000	101.419	101.319	101.319	101.019
3.500	102.775	102.675	102.675	102.368	3.500	101.780	101.680	101.680	101.374	3.125	101.581	101.481	101.481	101.181
3.625	102.981	102.881	102.881	102.575	3.625	101.929	101.829	101.829	101.522	3.250	102.593	102.493	102.493	102.193
3.750	102.797	102.697	102.697	102.397	3.750	102.259	102.159	102.159	101.859	3.375	102.762	102.662	102.662	102.362

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 ≤ 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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	98.212	98.212	97.712	6.250	103.750	103.750	103.500
4.000	98.028	98.028	97.528				
4.125	97.832	97.832	97.332				
4.250	99.305	99.305	98.805				
4.375	99.131	99.131	98.631				
4.500	99.074	99.074	98.574				
4.625	98.937	98.937	98.437				
4.750	100.187	100.187	99.687				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

Rate	30 Day	45 Day	60 Day
4.000	97.960	97.960	97.460
4.125	98.155	98.155	97.655
4.375	98.513	98.513	98.013
4.500	98.570	98.570	98.070
4.625	98.707	98.707	98.207
4.875	99.256	99.256	98.756
5.000	99.384	99.384	98.884
5.125	99.521	99.521	99.021
5.500	100.370	100.370	99.870
5.625	100.507	100.507	100.007
6.250	100.555	100.555	100.055

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	100.000	100.000	99.500
4.750	101.000	101.000	100.500

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
5.750	103.000	103.000	102.500
6.250	105.750	105.750	105.250

DPA Advantage Adjustment

203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower 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 *Registered, Submitted, U/W-Received* & *U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

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

For use by mortgage professionals only and should not be distributed to borrowers. Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	1/12/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	1/27/2022
			60 Day Lock Exp.:	2/11/2022

W. Rate Sheet Dated: 12/13/2021 **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	98.573	98.573	98.273	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	98.766	98.766	98.466	3.625	99.260	99.260	98.960
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.938	98.938	98.638	Margin = 2.250		Index = .250	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.100	99.100	98.800	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.768	99.768	99.468	Rate	30 Day	45 Day	60 Day
3.250	101.376	101.376	101.070	3.250	100.867	100.867	100.561	3.375	99.937	99.937	99.637	3.250	101.376	101.376	100.876
3.375	101.610	101.610	101.304	3.375	101.048	101.048	100.742	3.500	100.121	100.121	99.821	3.375	101.610	101.610	101.110
3.500	101.837	101.837	101.531	3.500	101.243	101.243	100.937	3.625	100.259	100.259	99.959	3.500	101.837	101.837	101.337
3.625	102.044	102.044	101.738	3.625	101.391	101.391	101.085	3.750	100.683	100.683	100.383	3.625	102.044	102.044	101.544
3.750	101.284	101.284	100.984	3.750	100.847	100.847	100.547	3.875	N/A	N/A	N/A	3.750	101.284	101.284	100.784
3.875	101.488	101.488	101.188	3.875	100.974	100.974	100.674	4.000	N/A	N/A	N/A	3.875	101.488	101.488	100.988
4.000	101.672	101.672	101.372	4.000	101.133	101.133	100.833	4.125	N/A	N/A	N/A	4.000	101.672	101.672	101.172
4.125	101.868	101.868	101.568	4.125	101.255	101.255	100.955	4.250	N/A	N/A	N/A	4.125	101.868	101.868	101.368
4.250	101.114	101.114	100.914	4.250	100.724	100.724	100.524	4.375	N/A	N/A	N/A	4.250	101.114	101.114	100.614
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	100.978	100.878	100.878	100.456	2.750	100.506	100.406	100.406	99.984	2.750	100.892	100.792	100.792	100.492
2.875	101.236	101.136	101.136	100.714	2.875	100.712	100.612	100.612	100.190	2.875	101.085	100.985	100.985	100.685
3.000	101.483	101.383	101.383	100.961	3.000	100.896	100.796	100.796	100.374	3.000	101.257	101.157	101.157	100.857
3.125	101.728	101.628	101.628	101.206	3.125	101.070	100.970	100.970	100.548	3.125	101.419	101.319	101.319	101.019
3.250	101.476	101.376	101.376	101.070	3.250	100.967	100.867	100.867	100.561	3.250	102.056	101.956	101.956	101.656
3.375	101.710	101.610	101.610	101.304	3.375	101.148	101.048	101.048	100.742	3.375	102.225	102.125	102.125	101.825
3.500	101.937	101.837	101.837	101.531	3.500	101.343	101.243	101.243	100.937	3.500	102.409	102.309	102.309	102.009
3.625	102.144	102.044	102.044	101.738	3.625	101.491	101.391	101.391	101.085	3.625	102.547	102.447	102.447	102.147
3.750	101.384	101.284	101.284	100.984	3.750	100.947	100.847	100.847	100.547	3.750	102.095	101.995	101.995	101.695

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"							
30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	N/A	N/A	N/A	6.250	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				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"			
Rate	30 Day	45 Day	60 Day
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

30 yr DPA "3.5% DPA ; Borrower Paid Only"			
Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30 yr DPA "3.5% DPA ; Lender Paid Only"			
Rate	30 Day	45 Day	60 Day
5.750	N/A	N/A	N/A
6.250	N/A	N/A	N/A

Lock Desk Policy

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

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

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

For use by mortgage professionals only and should not be distributed to borrowers. | Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)

AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706 — 30 Day Lock Exp.: **1/12/2022**
Lockdesk Hours: 10:00 am ET - 11:00 pm ET — 45 Day Lock Exp.: **1/27/2022**
60 Day Lock Exp.: **2/11/2022**

W. Rate Sheet Dated: **12/13/2021** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	97.158	97.158	96.958
2.625	98.002	98.002	97.802
2.750	98.769	98.769	98.569
2.875	99.409	99.409	99.209
2.990	99.827	99.827	99.627
3.000	99.927	99.927	99.727
3.125	100.362	100.362	100.162
3.250	101.061	101.061	100.861
3.375	101.869	101.869	101.669
3.500	102.315	102.315	102.115
3.625	102.640	102.640	102.440
3.750	103.064	103.064	102.864
3.875	103.516	103.516	103.316
3.990	103.766	103.766	103.566
4.000	103.866	103.866	103.666
4.125	104.161	104.161	103.961
4.250	104.593	104.593	104.393
4.375	104.981	104.981	104.781
4.500	105.335	105.335	105.135

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	98.074	98.074	97.874
2.625	98.787	98.787	98.587
2.750	99.434	99.434	99.234
2.875	99.977	99.977	99.777
2.990	100.252	100.252	100.052
3.000	100.352	100.352	100.152
3.125	100.920	100.920	100.720
3.250	101.534	101.534	101.334
3.375	102.269	102.269	102.069
3.500	102.585	102.585	102.385
3.625	102.718	102.718	102.518
3.750	102.525	102.525	102.325
3.875	102.914	102.914	102.714
3.990	103.084	103.084	102.884
4.000	103.184	103.184	102.984
4.125	103.332	103.332	103.132
4.250	102.520	102.520	102.320
4.375	102.911	102.911	102.711
4.500	103.187	103.187	102.987

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	97.210	97.110	97.010
2.625	98.054	97.954	97.854
2.750	98.821	98.721	98.621
2.875	99.461	99.361	99.261
2.990	99.879	99.779	99.679
3.000	99.979	99.879	99.779
3.125	100.628	100.514	100.396
3.250	101.348	101.234	101.116
3.375	102.156	102.042	101.924
3.500	102.602	102.488	102.370
3.625	103.164	103.064	102.964
3.750	103.763	103.663	103.563
3.875	104.216	104.116	104.016
3.990	104.465	104.365	104.265
4.000	104.565	104.465	104.365
4.125	104.855	104.755	104.655
4.250	104.987	104.887	104.787
4.375	105.375	105.275	105.175
4.500	105.728	105.628	105.528

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	98.649	98.649	98.449
2.625	99.189	99.189	98.989
2.750	99.911	99.911	99.711
2.875	100.546	100.546	100.346
2.990	100.927	100.927	100.727
3.000	101.027	101.027	100.827
3.125	101.458	101.458	101.258
3.250	102.040	102.040	101.840
3.375	102.800	102.800	102.600
3.500	103.215	103.215	103.015
3.625	103.537	103.537	103.337
3.750	103.156	103.156	102.956
3.875	103.605	103.605	103.405
3.990	103.823	103.823	103.623
4.000	103.923	103.923	103.723
4.125	104.209	104.209	104.009
4.250	104.145	104.145	103.945
4.375	104.528	104.528	104.328
4.500	104.862	104.862	104.662

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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 Year

Rate	30 Day	45 Day	60 Day
2.000	98.702	98.702	98.502
2.125	99.264	99.264	99.064
2.250	99.759	99.759	99.559
2.375	100.204	100.204	100.004
2.500	100.818	100.818	100.618
2.625	101.359	101.359	101.159
2.750	101.863	101.863	101.663
2.875	102.245	102.245	102.045
2.990	102.573	102.573	102.373
3.000	102.673	102.673	102.473
3.125	103.066	103.066	102.866
3.250	103.258	103.258	103.058
3.375	103.792	103.792	103.592
3.500	104.112	104.112	103.912
3.625	104.526	104.526	104.326
3.750	104.206	104.206	104.006
3.875	104.646	104.646	104.446
3.990	104.972	104.972	104.772
4.000	105.072	105.072	104.872

15/10 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	98.638	98.538	98.438
2.125	99.200	99.100	99.000
2.250	99.695	99.595	99.495
2.375	100.153	100.053	99.953
2.500	100.794	100.694	100.594
2.625	101.335	101.235	101.135
2.750	101.839	101.739	101.639
2.875	102.221	102.121	102.021
2.990	102.549	102.449	102.349
3.000	102.649	102.549	102.449
3.125	103.041	102.941	102.841
3.250	103.442	103.342	103.210
3.375	103.977	103.877	103.745
3.500	104.297	104.197	104.065
3.625	104.711	104.611	104.479
3.750	104.417	104.309	104.176
3.875	104.856	104.748	104.615
3.990	105.182	105.074	104.941
4.000	105.282	105.174	105.041

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.000	98.889	98.889	98.689
2.125	99.321	99.321	99.121
2.250	99.736	99.736	99.536
2.375	100.273	100.273	100.073
2.500	100.794	100.794	100.594
2.625	101.203	101.203	101.003
2.750	101.553	101.553	101.353
2.875	101.816	101.816	101.616
2.990	102.007	102.007	101.807
3.000	102.107	102.107	101.907
3.125	102.380	102.380	102.180
3.250	102.026	102.026	101.826
3.375	102.443	102.443	102.243
3.500	102.660	102.660	102.460
3.625	102.947	102.947	102.747
3.750	102.221	102.221	102.021
3.875	102.528	102.528	102.328
3.990	102.728	102.728	102.528
4.000	102.828	102.828	102.628

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

10 Year

Rate	30 Day	45 Day	60 Day
2.000	99.409	99.409	99.209
2.125	99.972	99.972	99.772
2.250	100.467	100.467	100.267
2.375	100.911	100.911	100.711
2.500	101.328	101.328	101.128
2.625	101.775	101.775	101.575
2.750	102.148	102.148	101.948
2.875	102.531	102.531	102.331
2.990	102.859	102.859	102.659
3.000	102.959	102.959	102.759
3.125	103.351	103.351	103.151
3.250	103.117	103.117	102.917
3.375	103.652	103.652	103.452
3.500	103.971	103.971	103.771
3.625	104.385	104.385	104.185
3.750	104.144	104.144	103.944
3.875	104.584	104.584	104.384
3.990	104.909	104.909	104.709
4.000	105.009	105.009	104.809

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500

Cash-Out Refinance*

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-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
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto 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
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

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%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

High LTV Refi Option LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*

Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LLPA's: State; Extension; Loan Size ; UW Fee Buyout

*** Does not apply to loan amt =<$125K ; HomeReady or RefiNow =<$300K

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.

[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**1/12/2022**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**1/27/2022**
		60 Day Lock Exp.:	**2/11/2022**

W. Rate Sheet Dated: **12/13/2021** **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	97.158	97.158	96.958	2.500	98.074	98.074	97.874	2.875	100.546	100.546	100.346	2.000	98.702	98.702	98.502	2.000	98.889	98.889	98.689
2.625	98.002	98.002	97.802	2.625	98.787	98.787	98.587	2.990	100.927	100.927	100.727	2.125	99.264	99.264	99.064	2.125	99.321	99.321	99.121
2.750	98.769	98.769	98.569	2.750	99.434	99.434	99.234	3.000	101.027	101.027	100.827	2.250	99.759	99.759	99.559	2.250	99.736	99.736	99.536
2.875	99.409	99.409	99.209	2.875	99.977	99.977	99.777	3.125	101.458	101.458	101.258	2.375	100.204	100.204	100.004	2.375	100.273	100.273	100.073
2.990	99.827	99.827	99.627	2.990	100.252	100.252	100.052	3.250	102.040	102.040	101.840	2.500	100.818	100.818	100.618	2.500	100.794	100.794	100.594
3.000	99.927	99.927	99.727	3.000	100.352	100.352	100.152	3.375	102.800	102.800	102.600	2.625	101.359	101.359	101.159	2.625	101.203	101.203	101.003
3.125	100.362	100.362	100.162	3.125	100.920	100.920	100.720	3.500	103.215	103.215	103.015	2.750	101.863	101.863	101.663	2.750	101.553	101.553	101.353
3.250	101.061	101.061	100.861	3.250	101.534	101.534	101.334	3.625	103.537	103.537	103.337	2.875	102.245	102.245	102.045	2.875	101.816	101.816	101.616
3.375	101.869	101.869	101.669	3.375	102.269	102.269	102.069	3.750	103.156	103.156	102.956	2.990	102.573	102.573	102.373	2.990	102.007	102.007	101.807
3.500	102.315	102.315	102.115	3.500	102.585	102.585	102.385	3.875	103.605	103.605	103.405	3.000	102.673	102.673	102.473	3.000	102.107	102.107	101.907
3.625	102.640	102.640	102.440	3.625	102.718	102.718	102.518	3.990	103.823	103.823	103.623	3.125	103.066	103.066	102.866	3.125	102.380	102.380	102.180
3.750	103.064	103.064	102.864	3.750	102.525	102.525	102.325	4.000	103.923	103.923	103.723	3.250	103.258	103.258	103.058	3.250	102.026	102.026	101.826
3.875	103.516	103.516	103.316	3.875	102.914	102.914	102.714	4.125	104.209	104.209	104.009	3.375	103.792	103.792	103.592	3.375	102.443	102.443	102.243
3.990	103.766	103.766	103.566	3.990	103.084	103.084	102.884	4.250	104.145	104.145	103.945	3.500	104.112	104.112	103.912	3.500	102.660	102.660	102.460
4.000	103.866	103.866	103.666	4.000	103.184	103.184	102.984	4.375	104.528	104.528	104.328	3.625	104.526	104.526	104.326	3.625	102.947	102.947	102.747
4.125	104.161	104.161	103.961	4.125	103.332	103.332	103.132	4.500	104.862	104.862	104.662	3.750	104.206	104.206	104.006	3.750	102.221	102.221	102.021
4.250	104.593	104.593	104.393	4.250	102.520	102.520	102.320	4.625	105.106	105.106	104.906	3.875	104.646	104.646	104.446	3.875	102.528	102.528	102.328
4.375	104.981	104.981	104.781	4.375	102.911	102.911	102.711	4.750	105.392	105.392	105.192	3.990	104.972	104.972	104.772	3.990	102.728	102.728	102.528
4.500	105.335	105.335	105.135	4.500	103.187	103.187	102.987	4.875	105.747	105.747	105.547	4.000	105.072	105.072	104.872	4.000	102.828	102.828	102.628

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 applicableto 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.: 1/12/2022
45 Day Lock Exp.: 1/27/2022
60 Day Lock Exp.: 2/11/2022

W. Rate Sheet Dated: 12/13/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	97.126	97.126	96.849
2.625	98.124	98.124	97.846
2.750	98.987	98.987	98.717
2.875	99.672	99.672	99.406
2.990	100.090	100.090	99.830
3.000	100.190	100.190	99.930
3.125	100.579	100.579	100.379
3.250	101.330	101.330	101.130
3.375	102.136	102.136	101.936
3.500	102.611	102.611	102.411
3.625	102.852	102.852	102.652
3.750	103.138	103.138	102.869
3.875	103.630	103.630	103.363
3.990	103.860	103.860	103.598
4.000	103.960	103.960	103.698
4.125	104.322	104.322	104.062
4.250	104.504	104.504	104.291
4.375	104.911	104.911	104.704
4.500	105.265	105.265	105.063

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year SC

Rate	30 Day	45 Day	60 Day
2.500	96.892	96.892	96.615
2.625	97.890	97.890	97.612
2.750	98.753	98.753	98.483
2.875	99.438	99.438	99.172
2.990	99.856	99.856	99.596
3.000	99.956	99.956	99.696
3.125	101.053	101.053	100.853
3.250	101.034	101.034	100.834
3.375	101.840	101.840	101.640
3.500	102.315	102.315	102.115
3.625	102.556	102.556	102.356
3.750	101.546	101.546	101.277
3.875	102.040	102.040	101.773
3.990	102.270	102.270	102.008
4.000	102.370	102.370	102.108
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

30/25 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	96.508	96.391	96.231
2.625	97.505	97.386	97.227
2.750	98.369	98.255	98.099
2.875	99.053	98.943	98.787
2.990	99.471	99.366	99.211
3.000	99.571	99.466	99.311
3.125	100.013	99.907	99.813
3.250	100.586	100.486	100.386
3.375	101.392	101.292	101.192
3.500	101.867	101.767	101.667
3.625	102.109	102.009	101.909
3.750	101.273	101.154	101.004
3.875	101.765	101.648	101.498
3.990	101.995	101.883	101.733
4.000	102.095	101.983	101.833
4.125	102.457	102.347	102.197
4.250	101.589	101.473	101.376
4.375	101.997	101.887	101.790
4.500	102.350	102.245	102.148

30/25 Year SC >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	98.161	98.161	97.961
2.625	99.346	99.346	99.078
2.750	99.828	99.828	99.560
2.875	100.442	100.442	100.170
2.990	100.820	100.820	100.549
3.000	100.920	100.920	100.649
3.125	101.453	101.453	101.156
3.250	101.942	101.942	101.646
3.375	102.703	102.703	102.407
3.500	103.146	103.146	102.852
3.625	103.442	103.442	103.148
3.750	103.354	103.354	103.102
3.875	103.721	103.721	103.470
3.990	103.950	103.950	103.700
4.000	104.050	104.050	103.800
4.125	103.933	103.933	103.733
4.250	104.324	104.324	104.124
4.375	104.586	104.586	104.386
4.500	104.816	104.816	104.616

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

15 Year

Rate	30 Day	45 Day	60 Day
2.000	98.893	98.893	98.693
2.125	99.467	99.467	99.267
2.250	99.951	99.951	99.751
2.375	100.349	100.349	100.149
2.500	101.016	101.016	100.816
2.625	101.505	101.505	101.305
2.750	101.980	101.980	101.780
2.875	102.292	102.292	102.092
2.990	102.539	102.539	102.339
3.000	102.639	102.639	102.439
3.125	102.600	102.600	102.400
3.250	103.099	103.099	102.899
3.375	103.588	103.588	103.388
3.500	103.819	103.819	103.619
3.625	103.802	103.802	103.602
3.750	104.154	104.154	103.954
3.875	104.314	104.314	104.114
3.990	104.562	104.562	104.362
4.000	104.662	104.662	104.462

15 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	98.206	98.094	98.006
2.125	98.779	98.666	98.579
2.250	99.264	99.150	99.064
2.375	99.661	99.548	99.461
2.500	100.470	100.362	100.270
2.625	100.881	100.775	100.681
2.750	100.793	100.688	100.593
2.875	101.105	101.003	100.905
2.990	101.352	101.252	101.152
3.000	101.452	101.352	101.252
3.125	102.167	102.067	101.967
3.250	101.275	101.175	101.075
3.375	101.765	101.665	101.565
3.500	101.996	101.896	101.796
3.625	102.789	102.689	102.589
3.750	102.227	102.127	102.027
3.875	102.387	102.287	102.187
3.990	102.635	102.535	102.435
4.000	102.735	102.635	102.535

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC

Rate	30 Day	45 Day	60 Day
2.000	98.569	98.569	98.369
2.125	99.143	99.143	98.943
2.250	99.625	99.625	99.425
2.375	100.025	100.025	99.825
2.500	100.714	100.714	100.514
2.625	101.051	101.051	100.851
2.750	100.904	100.904	100.704
2.875	101.216	101.216	101.016
2.990	101.465	101.465	101.265
3.000	101.565	101.565	101.365
3.125	102.842	102.842	102.642
3.250	100.819	100.819	100.619
3.375	101.308	101.308	101.108
3.500	101.539	101.539	101.339
3.625	102.840	102.840	102.640
3.750	101.794	101.794	101.594
3.875	101.956	101.956	101.756
3.990	102.204	102.204	102.004
4.000	102.304	102.304	102.104

15 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500

Cash Out Refi

FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	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.

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
CHOICE Renovation	-1.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

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

Subordination Enhanced Reflief Refi

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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

*** Does not apply to loan amt =<$125K or any Home Possible

Enhanced Reflief Refi LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

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.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	1/12/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	1/27/2022
		60 Day Lock Exp.:	2/11/2022

W. Rate Sheet Dated: 12/13/2021 **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	98.987	98.987	98.717	2.750	98.753	98.753	98.483	2.500	98.161	98.161	97.961	2.000	98.893	98.893	98.693	2.000	98.569	98.569	98.369
2.875	99.672	99.672	99.406	2.875	99.438	99.438	99.172	2.625	99.346	99.346	99.078	2.125	99.467	99.467	99.267	2.125	99.143	99.143	98.943
2.990	100.090	100.090	99.830	2.990	99.856	99.856	99.596	2.750	99.828	99.828	99.560	2.250	99.951	99.951	99.751	2.250	99.625	99.625	99.425
3.000	100.190	100.190	99.930	3.000	99.956	99.956	99.696	2.875	100.442	100.442	100.170	2.375	100.349	100.349	100.149	2.375	100.025	100.025	99.825
3.125	100.579	100.579	100.379	3.125	101.053	101.053	100.853	2.990	100.820	100.820	100.549	2.500	101.016	101.016	100.816	2.500	100.714	100.714	100.514
3.250	101.330	101.330	101.130	3.250	101.034	101.034	100.834	3.000	100.920	100.920	100.649	2.625	101.505	101.505	101.305	2.625	101.051	101.051	100.851
3.375	102.136	102.136	101.936	3.375	101.840	101.840	101.640	3.125	101.453	101.453	101.156	2.750	101.980	101.980	101.780	2.750	100.904	100.904	100.704
3.500	102.611	102.611	102.411	3.500	102.315	102.315	102.115	3.250	101.942	101.942	101.646	2.875	102.292	102.292	102.092	2.875	101.216	101.216	101.016
3.625	102.852	102.852	102.652	3.625	102.556	102.556	102.356	3.375	102.703	102.703	102.407	2.990	102.539	102.539	102.339	2.990	101.465	101.465	101.265
3.750	103.138	103.138	102.869	3.750	101.546	101.546	101.277	3.500	103.146	103.146	102.852	3.000	102.639	102.639	102.439	3.000	101.565	101.565	101.365
3.875	103.630	103.630	103.363	3.875	102.040	102.040	101.773	3.625	103.442	103.442	103.148	3.125	102.600	102.600	102.400	3.125	102.842	102.842	102.642
3.990	103.860	103.860	103.598	3.990	102.270	102.270	102.008	3.750	103.354	103.354	103.102	3.250	103.099	103.099	102.899	3.250	100.819	100.819	100.619
4.000	103.960	103.960	103.698	4.000	102.370	102.370	102.108	3.875	103.721	103.721	103.470	3.375	103.588	103.588	103.388	3.375	101.308	101.308	101.108
4.125	104.322	104.322	104.062	4.125	N/A	N/A	N/A	3.990	103.950	103.950	103.700	3.500	103.819	103.819	103.619	3.500	101.539	101.539	101.339
4.250	104.504	104.504	104.291	4.250	N/A	N/A	N/A	4.000	104.050	104.050	103.800	3.625	103.802	103.802	103.602	3.625	102.840	102.840	102.640
4.375	104.911	104.911	104.704	4.375	N/A	N/A	N/A	4.125	103.933	103.933	103.733	3.750	104.154	104.154	103.954	3.750	101.794	101.794	101.594
4.500	105.265	105.265	105.063	4.500	N/A	N/A	N/A	4.250	104.324	104.324	104.124	3.875	104.314	104.314	104.114	3.875	101.956	101.956	101.756
4.625	105.185	105.185	104.985	4.625	N/A	N/A	N/A	4.375	104.586	104.586	104.386	3.990	104.562	104.562	104.362	3.990	102.204	102.204	102.004
4.750	105.616	105.616	105.416	4.750	N/A	N/A	N/A	4.500	104.816	104.816	104.616	4.000	104.662	104.662	104.462	4.000	102.304	102.304	102.104

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

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

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.

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

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

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.: 1/12/2022
45 Day Lock Exp.: 1/27/2022
60 Day Lock Exp.: 2/11/2022

W. Rate Sheet Dated: 12/13/2021 **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 aplicable 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.: **1/12/2022**
45 Day Lock Exp.: **1/27/2022**
60 Day Lock Exp.: **2/11/2022**

W. Rate Sheet Dated: **12/13/2021** **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	97.126	97.126	96.849	2.500	98.161	98.161	97.961	2.000	98.893	98.893	98.693	2.500	N/A	N/A	N/A	2.000	98.081	98.081	97.881
2.625	98.124	98.124	97.846	2.625	99.346	99.346	99.078	2.125	99.467	99.467	99.267	2.625	N/A	N/A	N/A	2.125	98.655	98.655	98.455
2.750	98.987	98.987	98.717	2.750	99.828	99.828	99.560	2.250	99.951	99.951	99.751	2.750	N/A	N/A	N/A	2.250	99.138	99.138	98.938
2.875	99.672	99.672	99.406	2.875	100.442	100.442	100.170	2.375	100.349	100.349	100.149	2.875	N/A	N/A	N/A	2.375	99.537	99.537	99.337
2.990	100.090	100.090	99.830	2.990	100.820	100.820	100.549	2.500	101.016	101.016	100.816	2.990	N/A	N/A	N/A	2.500	100.215	100.215	100.015
3.000	100.190	100.190	99.930	3.000	100.920	100.920	100.649	2.625	101.505	101.505	101.305	3.000	N/A	N/A	N/A	2.625	100.628	100.628	100.428
3.125	100.579	100.579	100.379	3.125	101.453	101.453	101.156	2.750	101.980	101.980	101.780	3.125	N/A	N/A	N/A	2.750	100.792	100.792	100.592
3.250	101.330	101.330	101.130	3.250	101.942	101.942	101.646	2.875	102.292	102.292	102.092	3.250	N/A	N/A	N/A	2.875	101.104	101.104	100.904
3.375	102.136	102.136	101.936	3.375	102.703	102.703	102.407	2.990	102.539	102.539	102.339	3.375	N/A	N/A	N/A	2.990	101.352	101.352	101.152
3.500	102.611	102.611	102.411	3.500	103.146	103.146	102.852	3.000	102.639	102.639	102.439	3.500	N/A	N/A	N/A	3.000	101.452	101.452	101.252
3.625	102.852	102.852	102.652	3.625	103.442	103.442	103.148	3.125	102.600	102.600	102.400	3.625	N/A	N/A	N/A	3.125	102.071	102.071	101.871
3.750	103.138	103.138	102.869	3.750	103.354	103.354	103.102	3.250	103.099	103.099	102.899	3.750	N/A	N/A	N/A	3.250	101.309	101.309	101.109
3.875	103.630	103.630	103.363	3.875	103.721	103.721	103.470	3.375	103.588	103.588	103.388	3.875	N/A	N/A	N/A	3.375	101.798	101.798	101.598
3.990	103.860	103.860	103.598	3.990	103.950	103.950	103.700	3.500	103.819	103.819	103.619	3.990	N/A	N/A	N/A	3.500	102.029	102.029	101.829
4.000	103.960	103.960	103.698	4.000	104.050	104.050	103.800	3.625	103.802	103.802	103.602	4.000	N/A	N/A	N/A	3.625	102.979	102.979	102.779
4.125	104.322	104.322	104.062	4.125	103.933	103.933	103.733	3.750	104.154	104.154	103.954	4.125	N/A	N/A	N/A	3.750	102.683	102.683	102.483
4.250	104.504	104.504	104.291	4.250	104.324	104.324	104.124	3.875	104.314	104.314	104.114	4.250	N/A	N/A	N/A	3.875	102.844	102.844	102.644
4.375	104.911	104.911	104.704	4.375	104.586	104.586	104.386	3.990	104.562	104.562	104.362	4.375	N/A	N/A	N/A	3.990	103.092	103.092	102.892
4.500	105.265	105.265	105.063	4.500	104.816	104.816	104.616	4.000	104.662	104.662	104.462	4.500	N/A	N/A	N/A	4.000	103.192	103.192	102.992

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) FHA ID# - 1358600006

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

AFR Loan Center				
Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	**1/12/2022**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**1/27/2022**
			60 Day Lock Exp.:	**2/11/2022**

W. Rate Sheet Dated: **12/13/2021** **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 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

[1]Full Am. [2]ARMs 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)