

W. Rate Sheet Dated: 12/14/2021

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	99.822	99.822	99.462	2.250	99.258	99.258	98.899	1.875	96.604	96.604	96.304	3.125	98.760	98.760	98.460
2.375	100.089	100.089	99.729	2.375	99.490	99.490	99.130	2.000	96.826	96.826	96.526	3.250	99.599	99.599	99.299
2.500	100.356	100.356	99.996	2.500	99.715	99.715	99.356	2.125	97.043	97.043	96.743	3.375	99.332	99.332	99.032
2.625	100.623	100.623	100.264	2.625	99.924	99.924	99.564	2.250	98.509	98.509	98.072	3.500	99.421	99.421	99.121
2.750	101.369	101.369	100.963	2.750	100.822	100.822	100.415	2.375	98.728	98.728	98.291	3.625	99.510	99.510	99.210
2.875	101.627	101.627	101.221	2.875	101.027	101.027	100.621	2.500	98.942	98.942	98.504	Margin = 2.250		Index = 0.250	
3.000	101.874	101.874	101.468	3.000	101.211	101.211	100.805	2.625	99.138	99.138	98.700	30 Year OTC			
3.125	102.119	102.119	101.713	3.125	101.386	101.386	100.980	2.750	99.946	99.946	99.646	Rate	30 Day	45 Day	60 Day
3.250	102.276	102.276	101.954	3.250	101.667	101.667	101.345	2.875	100.139	100.139	99.839	4.000	100.944	100.944	100.444
3.375	102.410	102.410	102.089	3.375	101.748	101.748	101.426	3.000	100.311	100.311	100.011	4.125	101.140	101.140	100.640
3.500	102.637	102.637	102.315	3.500	101.943	101.943	101.621	3.125	100.473	100.473	100.173	4.375	101.419	101.419	100.919
3.625	102.844	102.844	102.522	3.625	102.091	102.091	101.769	3.250	100.912	100.912	100.612	4.500	101.476	101.476	100.976
3.750	102.831	102.831	102.531	3.750	102.294	102.294	101.994	3.375	101.081	101.081	100.781	4.625	101.613	101.613	101.113
3.875	102.935	102.935	102.635	3.875	102.321	102.321	102.021	3.500	101.266	101.266	100.966	4.875	101.928	101.928	101.428
4.000	103.119	103.119	102.819	4.000	102.480	102.480	102.180	3.625	101.403	101.403	101.103	5.000	102.056	102.056	101.556
4.125	103.315	103.315	103.015	4.125	102.602	102.602	102.302	3.750	101.315	101.315	101.015	5.125	102.193	102.193	101.693
4.250	102.820	102.820	102.620	4.250	102.330	102.330	102.130	3.875	101.433	101.433	101.133	5.500	102.980	102.980	102.480
4.375	102.894	102.894	102.694	4.375	102.357	102.357	102.157	4.000	101.584	101.584	101.284	5.625	103.117	103.117	102.617
6.250	106.000	106.000	105.800	6.250	103.302	103.302	103.102	4.125	101.698	101.698	101.398	6.250	102.977	102.977	102.477

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	99.922	99.822	99.822	99.462	2.250	99.208	99.108	99.108	98.749	1.875	98.734	98.634	98.634	98.334
2.375	100.189	100.089	100.089	99.729	2.375	99.440	99.340	99.340	98.980	2.000	98.956	98.856	98.856	98.556
2.500	100.456	100.356	100.356	99.996	2.500	99.665	99.565	99.565	99.206	2.125	99.173	99.073	99.073	98.773
2.625	100.723	100.623	100.623	100.264	2.625	99.874	99.774	99.774	99.414	2.250	100.639	100.539	100.539	100.102
2.750	101.469	101.369	101.369	100.963	2.750	100.647	100.547	100.547	100.140	2.375	100.858	100.758	100.758	100.321
2.875	101.727	101.627	101.627	101.221	2.875	100.852	100.752	100.752	100.346	2.500	101.072	100.972	100.972	100.534
3.000	101.974	101.874	101.874	101.468	3.000	101.036	100.936	100.936	100.530	2.625	101.268	101.168	101.168	100.730
3.125	102.219	102.119	102.119	101.713	3.125	101.211	101.111	101.111	100.705	2.750	100.976	100.876	100.876	100.576
3.250	102.376	102.276	102.276	101.954	3.250	101.467	101.367	101.367	101.045	2.875	101.169	101.069	101.069	100.769
3.375	102.610	102.510	102.510	102.189	3.375	101.648	101.548	101.548	101.226	3.000	101.341	101.241	101.241	100.941
3.500	102.837	102.737	102.737	102.415	3.500	101.843	101.743	101.743	101.421	3.125	101.503	101.403	101.403	101.103
3.625	103.044	102.944	102.944	102.622	3.625	101.991	101.891	101.891	101.569	3.250	102.542	102.442	102.442	102.142
3.750	103.031	102.931	102.931	102.631	3.750	102.494	102.394	102.394	102.094	3.375	102.711	102.611	102.611	102.311

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.194	98.194	97.694	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.390	98.390	97.890	4.750	101.000	101.000	100.500
3.875	98.446	98.446	97.946	6.250	103.750	103.750	103.500	4.375	98.669	98.669	98.169	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.262	98.262	97.762					4.500	98.726	98.726	98.226	Rate	30 Day	45 Day	60 Day
4.125	98.067	98.067	97.567					4.625	98.863	98.863	98.363	5.750	103.000	103.000	102.500
4.250	99.461	99.461	98.961					4.875	99.178	99.178	98.678	6.250	105.750	105.750	105.250
4.375	99.287	99.287	98.787					5.000	99.306	99.306	98.806	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.230	99.230	98.730					5.125	99.443	99.443	98.943				
4.625	99.093	99.093	98.593					5.500	100.230	100.230	99.730				
4.750	100.109	100.109	99.609					5.625	100.367	100.367	99.867				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.227	100.227	99.727				

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/13/2022

45 Day Lock Exp.:

1/28/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/14/2021

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	98.495	98.495	98.195	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	98.688	98.688	98.388	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	98.860	98.860	98.560	Margin = 2.250		Index = .250	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.022	99.022	98.722	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.717	99.717	99.417	Rate	30 Day	45 Day	60 Day
3.250	101.439	101.439	101.117	3.250	100.929	100.929	100.607	3.375	99.886	99.886	99.586	3.250	101.439	101.439	100.939
3.375	101.673	101.673	101.351	3.375	101.110	101.110	100.788	3.500	100.071	100.071	99.771	3.375	101.673	101.673	101.173
3.500	101.900	101.900	101.578	3.500	101.305	101.305	100.983	3.625	100.208	100.208	99.908	3.500	101.900	101.900	101.400
3.625	102.106	102.106	101.784	3.625	101.454	101.454	101.132	3.750	100.620	100.620	100.320	3.625	102.106	102.106	101.606
3.750	101.519	101.519	101.219	3.750	101.081	101.081	100.781	3.875	N/A	N/A	N/A	3.750	101.519	101.519	101.019
3.875	101.723	101.723	101.423	3.875	101.208	101.208	100.908	4.000	N/A	N/A	N/A	3.875	101.723	101.723	101.223
4.000	101.906	101.906	101.606	4.000	101.368	101.368	101.068	4.125	N/A	N/A	N/A	4.000	101.906	101.906	101.406
4.125	102.102	102.102	101.802	4.125	101.490	101.490	101.190	4.250	N/A	N/A	N/A	4.125	102.102	102.102	101.602
4.250	101.270	101.270	101.070	4.250	100.880	100.880	100.680	4.375	N/A	N/A	N/A	4.250	101.270	101.270	100.770
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	101.056	100.956	100.956	100.550	2.750	100.584	100.484	100.484	100.078	2.750	100.814	100.714	100.714	100.414
2.875	101.314	101.214	101.214	100.808	2.875	100.790	100.690	100.690	100.284	2.875	101.007	100.907	100.907	100.607
3.000	101.561	101.461	101.461	101.055	3.000	100.974	100.874	100.874	100.468	3.000	101.178	101.078	101.078	100.778
3.125	101.806	101.706	101.706	101.300	3.125	101.148	101.048	101.048	100.642	3.125	101.341	101.241	101.241	100.941
3.250	101.539	101.439	101.439	101.117	3.250	101.029	100.929	100.929	100.607	3.250	102.005	101.905	101.905	101.605
3.375	101.773	101.673	101.673	101.351	3.375	101.210	101.110	101.110	100.788	3.375	102.174	102.074	102.074	101.774
3.500	102.000	101.900	101.900	101.578	3.500	101.405	101.305	101.305	100.983	3.500	102.358	102.258	102.258	101.958
3.625	102.206	102.106	102.106	101.784	3.625	101.554	101.454	101.454	101.132	3.625	102.496	102.396	102.396	102.096
3.750	101.619	101.519	101.519	101.219	3.750	101.181	101.081	101.081	100.781	3.750	102.033	101.933	101.933	101.633

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

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/13/2022

45 Day Lock Exp.:

1/28/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/14/2021

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	97.285	97.285	97.085		2.000	N/A	N/A	N/A		2.000	N/A	N/A	N/A		2.500	98.201	98.201	98.001		2.000	N/A	N/A	N/A		2.500	97.337	97.237	97.137	
2.625	98.126	98.126	97.926		2.125	N/A	N/A	N/A		2.125	N/A	N/A	N/A		2.625	98.910	98.910	98.710		2.125	N/A	N/A	N/A		2.625	98.178	98.078	97.978	
2.750	98.888	98.888	98.688		2.250	N/A	N/A	N/A		2.250	N/A	N/A	N/A		2.750	99.553	99.553	99.353		2.250	N/A	N/A	N/A		2.750	98.940	98.840	98.740	
2.875	99.520	99.520	99.320		2.375	N/A	N/A	N/A		2.375	N/A	N/A	N/A		2.875	100.090	100.090	99.890		2.375	N/A	N/A	N/A		2.875	99.572	99.472	99.372	
2.990	99.933	99.933	99.733		2.500	N/A	N/A	N/A		2.500	N/A	N/A	N/A		2.990	100.359	100.359	100.159		2.500	N/A	N/A	N/A		2.990	99.985	99.885	99.785	
3.000	100.033	100.033	99.833		2.625	N/A	N/A	N/A		2.625	N/A	N/A	N/A		3.000	100.459	100.459	100.259		2.625	N/A	N/A	N/A		3.000	100.085	99.985	99.885	
3.125	100.472	100.472	100.272		2.750	N/A	N/A	N/A		2.750	N/A	N/A	N/A		3.125	101.043	101.043	100.843		2.750	N/A	N/A	N/A		3.125	100.753	100.636	100.519	
3.250	101.177	101.177	100.977		2.875	N/A	N/A	N/A		2.875	N/A	N/A	N/A		3.250	101.651	101.651	101.451		2.875	N/A	N/A	N/A		3.250	101.464	101.347	101.230	
3.375	101.978	101.978	101.778		2.990	N/A	N/A	N/A		2.990	N/A	N/A	N/A		3.375	102.378	102.378	102.178		2.990	N/A	N/A	N/A		3.375	102.264	102.147	102.030	
3.500	102.414	102.414	102.214		3.000	N/A	N/A	N/A		3.000	N/A	N/A	N/A		3.500	102.688	102.688	102.488		3.000	N/A	N/A	N/A		3.500	102.701	102.584	102.467	
3.625	102.728	102.728	102.528		3.125	N/A	N/A	N/A		3.125	N/A	N/A	N/A		3.625	102.817	102.817	102.617		3.125	N/A	N/A	N/A		3.625	103.137	103.037	102.937	
3.750	103.025	103.025	102.825		3.250	N/A	N/A	N/A		3.250	N/A	N/A	N/A		3.750	102.487	102.487	102.287		3.250	N/A	N/A	N/A		3.750	103.725	103.625	103.525	
3.875	103.468	103.468	103.268		3.375	N/A	N/A	N/A		3.375	N/A	N/A	N/A		3.875	102.867	102.867	102.667		3.375	N/A	N/A	N/A		3.875	104.167	104.067	103.967	
3.990	103.708	103.708	103.508		3.500	N/A	N/A	N/A		3.500	N/A	N/A	N/A		3.990	103.031	103.031	102.831		3.500	N/A	N/A	N/A		3.990	104.408	104.308	104.208	
4.000	103.808	103.808	103.608		3.625	N/A	N/A	N/A		3.625	N/A	N/A	N/A		4.000	103.131	103.131	102.931		3.625	N/A	N/A	N/A		4.000	104.508	104.408	104.308	
4.125	104.136	104.136	103.936		3.750	N/A	N/A	N/A		3.750	N/A	N/A	N/A		4.125	103.274	103.274	103.074		3.750	N/A	N/A	N/A		4.125	104.793	104.693	104.593	
4.250	104.589	104.589	104.389		3.875	N/A	N/A	N/A		3.875	N/A	N/A	N/A		4.250	102.516	102.516	102.316		3.875	N/A	N/A	N/A		4.250	104.983	104.883	104.783	
4.375	104.968	104.968	104.768		3.990	N/A	N/A	N/A		3.990	N/A	N/A	N/A		4.375	102.898	102.898	102.698		3.990	N/A	N/A	N/A		4.375	105.362	105.262	105.162	
4.500	105.314	105.314	105.114		4.000	N/A	N/A	N/A		4.000	N/A	N/A	N/A		4.500	103.167	103.167	102.967		4.000	N/A	N/A	N/A		4.500	105.707	105.607	105.507	
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	N/A	2.500	98.730	98.730	98.530		2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A		2.000	98.708	98.708	98.508	2.000	98.637	98.537	98.437	
2.875	N/A	N/A	N/A	N/A	2.625	99.280	99.280	99.080		2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A		2.125	99.268	99.268	99.068	2.125	99.197	99.097	98.997	
2.990	N/A	N/A	N/A	N/A	2.750	99.997	99.997	99.797		3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A		2.250	99.758	99.758	99.558	2.250	99.687	99.587	99.487	
3.000	N/A	N/A	N/A	N/A	2.875	100.625	100.625	100.425		3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A		2.375	100.199	100.199	99.999	2.375	100.135	100.035	99.935	
3.125	N/A	N/A	N/A	N/A	2.990	101.001	101.001	100.801		3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A		2.500	100.783	100.783	100.583	2.500	100.785	100.685	100.572	
3.250	N/A	N/A	N/A	N/A	3.000	101.101	101.101	100.901		3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A		2.625	101.319	101.319	101.119	2.625	101.320	101.216	101.107	
3.375	N/A	N/A	N/A	N/A	3.125	101.526	101.526	101.326		3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A		2.750	101.815	101.815	101.615	2.750	101.817	101.713	101.604	
3.500	N/A	N/A	N/A	N/A	3.250	102.123	102.123	101.923		3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A		2.875	102.189	102.189	101.989	2.875	102.190	102.086	101.977	
3.625	N/A	N/A	N/A	N/A	3.375	102.876	102.876	102.676		3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A		2.990	102.510	102.510	102.310	2.990	102.512	102.408	102.299	
3.750	N/A	N/A	N/A	N/A	3.500	103.281	103.281	103.081		3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A		3.000	102.610	102.610	102.410	3.000	102.612	102.508	102.399	
3.875	N/A	N/A	N/A	N/A	3.625	103.592	103.592	103.392		3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A		3.125	102.990	102.990	102.790	3.125	102.992	102.892	102.792	
3.990	N/A	N/A	N/A	N/A	3.750	103.115	103.115	102.915		4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A		3.250	103.156	103.156	102.956	3.250	103.156	103.056	102.956	
4.000	N/A	N/A	N/A	N/A	3.875	103.554	103.554	103.354		4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A		3.375	103.682	103.682	103.482	3.375	103.685	103.585	103.485	
4.125	N/A	N/A	N/A	N/A	3.990	103.763	103.763	103.563		4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A		3.500	103.994	103.994	103.794	3.500	104.207	104.107	104.007	
4.250	N/A	N/A	N/A	N/A	4.000	103.863	103.863	103.663		4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A		3.625	104.400	104.400	104.200	3.625	104.613	104.513	104.413	
4.375	N/A	N/A	N/A	N/A	4.125	104.145	104.145	103.945		4.500	N/A	N/A	N/A	N/A	4.500	N/A	N/A	N/A	N/A		3.750	104.169	104.169	103.969	3.750	104.393	104.293	104.193	
4.500	N/A	N/A	N/A	N/A	4.250	104.138	104.138	103.938		4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A		3.875	104.597	104.597	104.397	3.875	104.822	104.722	104.622	
4.625	N/A	N/A	N/A	N/A	4.375	104.513	104.513	104.313		4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A		3.990	104.909	104.909	104.709	3.990	105.134	105.034	104.934	
4.750	N/A	N/A	N/A	N/A	4.500	104.839	104.839	104.639		4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A		4.000	105.009	105.009	104.809	4.000	105.234	105.134	105.034	
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	N/A	2.000	N/A	N/A	N/A	N/A	2.000	98.907	98.907	98.707	2.000	N/A	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	N/A	2.000	99.396	99.396	99.196	
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	2.125	99.337	99.337	99.137	2.125	N/A	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	2.125	99.956	99.956	99.756	
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	99.716	99.716	99.516	2.250	N/A	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	100.446	100.446	100.246	
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	100.252	100.252	100.052	2.375	N/A	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	100.887	100.887	100.687	
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	100.769	100.769	100.569	2.500	N/A	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	101.301	101.301	101.101	
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	101.175	101.175	100.975	2.625	N/A	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	101.739	101.739	101.539	
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.750	101.521	101.521	101.321	2.750	N/A	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.7				



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.:

1/13/2022

45 Day Lock Exp.:

1/28/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/14/2021

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	97.285	97.285	97.085	2.500	98.201	98.201	98.001	2.875	100.625	100.625	100.425	2.000	98.708	98.708	98.508	2.000	98.907	98.907	98.707
2.625	98.126	98.126	97.926	2.625	98.910	98.910	98.710	2.990	101.001	101.001	100.801	2.125	99.268	99.268	99.068	2.125	99.337	99.337	99.137
2.750	98.888	98.888	98.688	2.750	99.553	99.553	99.353	3.000	101.101	101.101	100.901	2.250	99.758	99.758	99.558	2.250	99.716	99.716	99.516
2.875	99.520	99.520	99.320	2.875	100.090	100.090	99.890	3.125	101.526	101.526	101.326	2.375	100.199	100.199	99.999	2.375	100.252	100.252	100.052
2.990	99.933	99.933	99.733	2.990	100.359	100.359	100.159	3.250	102.123	102.123	101.923	2.500	100.783	100.783	100.583	2.500	100.769	100.769	100.569
3.000	100.033	100.033	99.833	3.000	100.459	100.459	100.259	3.375	102.876	102.876	102.676	2.625	101.319	101.319	101.119	2.625	101.175	101.175	100.975
3.125	100.472	100.472	100.272	3.125	101.043	101.043	100.843	3.500	103.281	103.281	103.081	2.750	101.815	101.815	101.615	2.750	101.521	101.521	101.321
3.250	101.177	101.177	100.977	3.250	101.651	101.651	101.451	3.625	103.592	103.592	103.392	2.875	102.189	102.189	101.989	2.875	101.777	101.777	101.577
3.375	101.978	101.978	101.778	3.375	102.378	102.378	102.178	3.750	103.115	103.115	102.915	2.990	102.510	102.510	102.310	2.990	101.964	101.964	101.764
3.500	102.414	102.414	102.214	3.500	102.688	102.688	102.488	3.875	103.554	103.554	103.354	3.000	102.610	102.610	102.410	3.000	102.064	102.064	101.864
3.625	102.728	102.728	102.528	3.625	102.817	102.817	102.617	3.990	103.763	103.763	103.563	3.125	102.990	102.990	102.790	3.125	102.326	102.326	102.126
3.750	103.025	103.025	102.825	3.750	102.487	102.487	102.287	4.000	103.863	103.863	103.663	3.250	103.156	103.156	102.956	3.250	101.928	101.928	101.728
3.875	103.468	103.468	103.268	3.875	102.867	102.867	102.667	4.125	104.145	104.145	103.945	3.375	103.682	103.682	103.482	3.375	102.339	102.339	102.139
3.990	103.708	103.708	103.508	3.990	103.031	103.031	102.831	4.250	104.138	104.138	103.938	3.500	103.994	103.994	103.794	3.500	102.550	102.550	102.350
4.000	103.808	103.808	103.608	4.000	103.131	103.131	102.931	4.375	104.513	104.513	104.313	3.625	104.400	104.400	104.200	3.625	102.832	102.832	102.632
4.125	104.136	104.136	103.936	4.125	103.274	103.274	103.074	4.500	104.839	104.839	104.639	3.750	104.169	104.169	103.969	3.750	102.188	102.188	101.988
4.250	104.589	104.589	104.389	4.250	102.516	102.516	102.316	4.625	105.076	105.076	104.876	3.875	104.597	104.597	104.397	3.875	102.489	102.489	102.289
4.375	104.968	104.968	104.768	4.375	102.898	102.898	102.698	4.750	105.385	105.385	105.185	3.990	104.909	104.909	104.709	3.990	102.678	102.678	102.478
4.500	105.314	105.314	105.114	4.500	103.167	103.167	102.967	4.875	105.734	105.734	105.534	4.000	105.009	105.009	104.809	4.000	102.778	102.778	102.578

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.: 1/13/2022
45 Day Lock Exp.: 1/28/2022
60 Day Lock Exp.: 2/14/2022

W. Rate Sheet Dated: 12/14/2021

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	97.215	97.215	96.928	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.019	97.019	96.732	2.750	N/A	N/A	N/A	2.500	96.597	96.480	96.310				
2.625	98.210	98.210	97.922	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.014	98.014	97.726	2.875	N/A	N/A	N/A	2.625	97.591	97.473	97.303				
2.750	99.067	99.067	98.785	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.871	98.871	98.589	2.990	N/A	N/A	N/A	2.750	98.449	98.336	98.167				
2.875	99.743	99.743	99.465	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.547	99.547	99.269	3.000	N/A	N/A	N/A	2.875	99.124	99.015	98.846				
2.990	100.151	100.151	99.879	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.955	99.955	99.683	3.125	N/A	N/A	N/A	2.990	99.532	99.428	99.260				
3.000	100.251	100.251	99.979	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.055	100.055	99.783	3.250	N/A	N/A	N/A	3.000	99.632	99.528	99.360				
3.125	100.658	100.658	100.442	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.998	100.998	100.782	3.375	N/A	N/A	N/A	3.125	100.092	99.981	99.876				
3.250	101.396	101.396	101.178	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.070	101.070	100.852	3.500	N/A	N/A	N/A	3.250	100.652	100.549	100.434				
3.375	102.193	102.193	101.974	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.865	101.865	101.646	3.625	N/A	N/A	N/A	3.375	101.449	101.347	101.230				
3.500	102.661	102.661	102.445	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.333	102.333	102.117	3.750	N/A	N/A	N/A	3.500	101.917	101.817	101.701				
3.625	102.896	102.896	102.681	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.568	102.568	102.353	3.875	N/A	N/A	N/A	3.625	102.153	102.053	101.938				
3.750	103.069	103.069	102.860	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.545	103.545	103.336	3.990	N/A	N/A	N/A	3.750	102.104	102.001	101.895				
3.875	103.552	103.552	103.345	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	102.028	102.028	101.821	4.000	N/A	N/A	N/A	3.875	101.687	101.587	101.480				
3.990	103.775	103.775	103.571	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.253	102.253	102.049	4.125	N/A	N/A	N/A	3.990	101.910	101.810	101.706				
4.000	103.875	103.875	103.671	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.353	102.353	102.149	4.250	N/A	N/A	N/A	4.000	102.010	101.910	101.806				
4.125	104.225	104.225	104.025	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.703	102.703	102.503	4.375	N/A	N/A	N/A	4.125	102.360	102.260	102.160				
4.250	104.714	104.714	104.499	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	103.000	103.000	102.800	4.500	N/A	N/A	N/A	4.250	102.799	102.699	102.594				
4.375	105.112	105.112	104.863	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	103.900	103.900	103.700	4.625	N/A	N/A	N/A	4.375	102.198	102.074	101.949				
4.500	105.456	105.456	105.212	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	104.244	104.244	104.000	4.750	N/A	N/A	N/A	4.500	102.541	102.422	102.297				
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	98.219	98.219	98.016	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.768	98.768	98.568	2.000	98.081	97.981	97.881				
2.875	N/A	N/A	N/A	2.625	99.424	99.424	99.128	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.339	99.339	99.139	2.125	98.651	98.551	98.451				
2.990	N/A	N/A	N/A	2.750	99.904	99.904	99.606	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.818	99.818	99.618	2.250	99.131	99.031	98.931				
3.000	N/A	N/A	N/A	2.875	100.513	100.513	100.214	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.211	100.211	100.011	2.375	99.523	99.423	99.323				
3.125	N/A	N/A	N/A	2.990	100.883	100.883	100.583	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.931	100.931	100.731	2.500	100.385	100.285	100.185				
3.250	N/A	N/A	N/A	3.000	100.983	100.983	100.683	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.416	101.416	101.216	2.625	100.792	100.692	100.592				
3.375	N/A	N/A	N/A	3.125	101.512	101.512	101.187	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.885	101.885	101.685	2.750	100.698	100.598	100.498				
3.500	N/A	N/A	N/A	3.250	101.995	101.995	101.671	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.193	102.193	101.993	2.875	101.006	100.906	100.806				
3.625	N/A	N/A	N/A	3.375	102.748	102.748	102.425	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.437	102.437	102.237	2.990	101.250	101.150	101.050				
3.750	N/A	N/A	N/A	3.500	103.185	103.185	102.863	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.537	102.537	102.337	3.000	101.350	101.250	101.150				
3.875	N/A	N/A	N/A	3.625	103.476	103.476	103.154	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.515	102.515	102.315	3.125	102.082	101.982	101.882				
3.990	N/A	N/A	N/A	3.750	103.332	103.332	103.097	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.008	103.008	102.808	3.250	101.184	101.084	100.984				
4.000	N/A	N/A	N/A	3.875	103.693	103.693	103.458	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.492	103.492	103.292	3.375	101.669	101.569	101.469				
4.125	N/A	N/A	N/A	3.990	103.916	103.916	103.685	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.722	103.722	103.522	3.500	101.899	101.799	101.699				
4.250	N/A	N/A	N/A	4.000	104.016	104.016	103.785	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.765	103.765	103.565	3.625	102.752	102.652	102.552				
4.375	N/A	N/A	N/A	4.125	104.148	104.148	103.934	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.113	104.113	103.913	3.750	102.186	102.086	101.986				
4.500	N/A	N/A	N/A	4.250	104.532	104.532	104.321	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.269	104.269	104.069	3.875	102.342	102.242	102.142				
4.625	N/A	N/A	N/A	4.375	104.790	104.790	104.581	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.511	104.511	104.311	3.990	102.584	102.484	102.384				
4.750	N/A	N/A	N/A	4.500	105.015	105.015	104.809	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.611	104.611	104.411	4.000	102.684	102.584	102.484				



AFR Loan Center

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Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/13/2022

45 Day Lock Exp.:

1/28/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/14/2021

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	99.067	99.067	98.785	2.750	98.871	98.871	98.589	2.500	98.219	98.219	98.016	2.000	98.768	98.768	98.568	2.000	98.444	98.444	98.244
2.875	99.743	99.743	99.465	2.875	99.547	99.547	99.269	2.625	99.424	99.424	99.128	2.125	99.339	99.339	99.139	2.125	99.015	99.015	98.815
2.990	100.151	100.151	99.879	2.990	99.955	99.955	99.683	2.750	99.904	99.904	99.606	2.250	99.818	99.818	99.618	2.250	99.494	99.494	99.294
3.000	100.251	100.251	99.979	3.000	100.055	100.055	99.783	2.875	100.513	100.513	100.214	2.375	100.211	100.211	100.011	2.375	99.887	99.887	99.687
3.125	100.658	100.658	100.442	3.125	100.998	100.998	100.782	2.990	100.883	100.883	100.583	2.500	100.931	100.931	100.731	2.500	100.581	100.581	100.381
3.250	101.396	101.396	101.178	3.250	101.070	101.070	100.852	3.000	100.983	100.983	100.683	2.625	101.416	101.416	101.216	2.625	100.904	100.904	100.704
3.375	102.193	102.193	101.974	3.375	101.865	101.865	101.646	3.125	101.512	101.512	101.187	2.750	101.885	101.885	101.685	2.750	100.811	100.811	100.611
3.500	102.661	102.661	102.445	3.500	102.333	102.333	102.117	3.250	101.995	101.995	101.671	2.875	102.193	102.193	101.993	2.875	101.121	101.121	100.921
3.625	102.896	102.896	102.681	3.625	102.568	102.568	102.353	3.375	102.748	102.748	102.425	2.990	102.437	102.437	102.237	2.990	101.363	101.363	101.163
3.750	103.069	103.069	102.860	3.750	101.545	101.545	101.336	3.500	103.185	103.185	102.863	3.000	102.537	102.537	102.337	3.000	101.463	101.463	101.263
3.875	103.552	103.552	103.345	3.875	102.028	102.028	101.821	3.625	103.476	103.476	103.154	3.125	102.515	102.515	102.315	3.125	102.627	102.627	102.427
3.990	103.775	103.775	103.571	3.990	102.253	102.253	102.049	3.750	103.332	103.332	103.097	3.250	103.008	103.008	102.808	3.250	100.694	100.694	100.494
4.000	103.875	103.875	103.671	4.000	102.353	102.353	102.149	3.875	103.693	103.693	103.458	3.375	103.492	103.492	103.292	3.375	101.180	101.180	100.980
4.125	104.225	104.225	104.025	4.125	102.703	102.703	102.503	3.990	103.916	103.916	103.685	3.500	103.722	103.722	103.522	3.500	101.410	101.410	101.210
4.250	104.714	104.714	104.459	4.250	100.500	100.500	100.245	4.000	104.016	104.016	103.785	3.625	103.765	103.765	103.565	3.625	102.635	102.635	102.435
4.375	105.112	105.112	104.863	4.375	100.900	100.900	100.651	4.125	104.148	104.148	103.934	3.750	104.113	104.113	103.913	3.750	101.805	101.805	101.605
4.500	105.456	105.456	105.212	4.500	101.244	101.244	101.000	4.250	104.532	104.532	104.321	3.875	104.269	104.269	104.069	3.875	101.961	101.961	101.761
4.625	105.251	105.251	105.051	4.625	102.641	102.641	102.441	4.375	104.790	104.790	104.581	3.990	104.511	104.511	104.311	3.990	102.203	102.203	102.003
4.750	105.674	105.674	105.474	4.750	100.898	100.898	100.698	4.500	105.015	105.015	104.809	4.000	104.611	104.611	104.411	4.000	102.303	102.303	102.103

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		

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.			
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1/28/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/14/2021

Release Time: 10:00 am ET

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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



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.:

1/13/2022

45 Day Lock Exp.:

1/28/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/14/2021

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	97.215	97.215	96.928	2.500	98.219	98.219	98.016	2.000	98.768	98.768	98.568	2.500	96.442	96.442	96.155	2.000	97.956	97.956	97.756
2.625	98.210	98.210	97.922	2.625	99.424	99.424	99.128	2.125	99.339	99.339	99.139	2.625	97.437	97.437	97.149	2.125	98.527	98.527	98.327
2.750	99.067	99.067	98.785	2.750	99.904	99.904	99.606	2.250	99.818	99.818	99.618	2.750	98.294	98.294	98.012	2.250	99.006	99.006	98.806
2.875	99.743	99.743	99.465	2.875	100.513	100.513	100.214	2.375	100.211	100.211	100.011	2.875	98.970	98.970	98.692	2.375	99.399	99.399	99.199
2.990	100.151	100.151	99.879	2.990	100.883	100.883	100.583	2.500	100.931	100.931	100.731	2.990	99.378	99.378	99.106	2.500	100.106	100.106	99.906
3.000	100.251	100.251	99.979	3.000	100.983	100.983	100.683	2.625	101.416	101.416	101.216	3.000	99.478	99.478	99.206	2.625	100.510	100.510	100.310
3.125	100.658	100.658	100.442	3.125	101.512	101.512	101.187	2.750	101.885	101.885	101.685	3.125	100.153	100.153	99.937	2.750	100.698	100.698	100.498
3.250	101.396	101.396	101.178	3.250	101.995	101.995	101.671	2.875	102.193	102.193	101.993	3.250	100.558	100.558	100.340	2.875	101.007	101.007	100.807
3.375	102.193	102.193	101.974	3.375	102.748	102.748	102.425	2.990	102.437	102.437	102.237	3.375	101.354	101.354	101.135	2.990	101.250	101.250	101.050
3.500	102.661	102.661	102.445	3.500	103.185	103.185	102.863	3.000	102.537	102.537	102.337	3.500	101.822	101.822	101.606	3.000	101.350	101.350	101.150
3.625	102.896	102.896	102.681	3.625	103.476	103.476	103.154	3.125	102.515	102.515	102.315	3.625	102.057	102.057	101.842	3.125	101.921	101.921	101.721
3.750	103.069	103.069	102.860	3.750	103.332	103.332	103.097	3.250	103.008	103.008	102.808	3.750	101.632	101.632	101.423	3.250	101.201	101.201	101.001
3.875	103.552	103.552	103.345	3.875	103.693	103.693	103.458	3.375	103.492	103.492	103.292	3.875	102.115	102.115	101.908	3.375	101.686	101.686	101.486
3.990	103.775	103.775	103.571	3.990	103.916	103.916	103.685	3.500	103.722	103.722	103.522	3.990	102.339	102.339	102.135	3.500	101.916	101.916	101.716
4.000	103.875	103.875	103.671	4.000	104.016	104.016	103.785	3.625	103.765	103.765	103.565	4.000	102.439	102.439	102.235	3.625	102.550	102.550	102.350
4.125	104.225	104.225	104.025	4.125	104.148	104.148	103.934	3.750	104.113	104.113	103.913	4.125	102.789	102.789	102.589	3.750	102.309	102.309	102.109
4.250	104.714	104.714	104.459	4.250	104.532	104.532	104.321	3.875	104.269	104.269	104.069	4.250	101.932	101.932	101.677	3.875	102.465	102.465	102.265
4.375	105.112	105.112	104.863	4.375	104.790	104.790	104.581	3.990	104.511	104.511	104.311	4.375	102.331	102.331	102.082	3.990	102.707	102.707	102.507
4.500	105.456	105.456	105.212	4.500	105.015	105.015	104.809	4.000	104.611	104.611	104.411	4.500	102.675	102.675	102.431	4.000	102.807	102.807	102.607

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
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	-1.500	-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
SC Purchase or R/T Refi	-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.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/13/2022

45 Day Lock Exp.:

1/28/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/14/2021

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)