



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/14/2022

45 Day Lock Exp.: 1/31/2022

60 Day Lock Exp.: 2/14/2022

W. Rate Sheet Dated: 12/15/2021

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	99.697	99.697	99.353	2.250	99.133	99.133	98.789	1.875	96.502	96.502	96.198	3.125	98.760	98.760	98.460
2.375	99.964	99.964	99.620	2.375	99.365	99.365	99.021	2.000	96.724	96.724	96.420	3.250	99.599	99.599	99.299
2.500	100.231	100.231	99.887	2.500	99.590	99.590	99.247	2.125	96.942	96.942	96.637	3.375	99.332	99.332	99.032
2.625	100.498	100.498	100.154	2.625	99.799	99.799	99.455	2.250	98.388	98.388	98.021	3.500	99.421	99.421	99.121
2.750	101.260	101.260	100.853	2.750	100.712	100.712	100.306	2.375	98.607	98.607	98.240	3.625	99.510	99.510	99.210
2.875	101.517	101.517	101.111	2.875	100.918	100.918	100.512	2.500	98.821	98.821	98.453	Margin = 2.250		Index = 0.250	
3.000	101.765	101.765	101.358	3.000	101.102	101.102	100.696	2.625	99.016	99.016	98.649	30 Year OTC			
3.125	102.010	102.010	101.603	3.125	101.276	101.276	100.870	2.750	99.806	99.806	99.506	Rate	30 Day	45 Day	60 Day
3.250	102.276	102.276	101.970	3.250	101.667	101.667	101.360	2.875	99.999	99.999	99.699	4.000	100.819	100.819	100.319
3.375	102.410	102.410	102.104	3.375	101.748	101.748	101.442	3.000	100.170	100.170	99.870	4.125	101.015	101.015	100.515
3.500	102.637	102.637	102.331	3.500	101.943	101.943	101.636	3.125	100.332	100.332	100.032	4.375	101.435	101.435	100.935
3.625	102.844	102.844	102.537	3.625	102.091	102.091	101.785	3.250	100.385	100.385	100.085	4.500	101.492	101.492	100.992
3.750	102.706	102.706	102.406	3.750	102.169	102.169	101.869	3.375	100.554	100.554	100.254	4.625	101.629	101.629	101.129
3.875	102.810	102.810	102.510	3.875	102.196	102.196	101.896	3.500	100.738	100.738	100.438	4.875	101.928	101.928	101.428
4.000	102.994	102.994	102.694	4.000	102.355	102.355	102.055	3.625	100.876	100.876	100.576	5.000	102.056	102.056	101.556
4.125	103.190	103.190	102.890	4.125	102.477	102.477	102.177	3.750	101.034	101.034	100.734	5.125	102.193	102.193	101.693
4.250	102.836	102.836	102.636	4.250	102.345	102.345	102.145	3.875	101.152	101.152	100.852	5.500	102.980	102.980	102.480
4.375	102.910	102.910	102.710	4.375	102.372	102.372	102.172	4.000	101.303	101.303	101.003	5.625	103.117	103.117	102.617
6.250	106.000	106.000	105.800	6.250	103.068	103.068	102.868	4.125	101.416	101.416	101.116	6.250	102.743	102.743	102.243

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	99.797	99.697	99.697	99.353	2.250	99.083	98.983	98.983	98.639	1.875	98.632	98.532	98.532	98.228	
2.375	100.064	99.964	99.964	99.620	2.375	99.315	99.215	99.215	98.871	2.000	98.854	98.754	98.754	98.450	
2.500	100.331	100.231	100.231	99.887	2.500	99.540	99.440	99.440	99.097	2.125	99.072	98.972	98.972	98.667	
2.625	100.598	100.498	100.498	100.154	2.625	99.749	99.649	99.649	99.305	2.250	100.518	100.418	100.418	100.051	
2.750	101.360	101.260	101.260	100.853	2.750	100.537	100.437	100.437	100.031	2.375	100.737	100.637	100.637	100.270	
2.875	101.617	101.517	101.517	101.111	2.875	100.743	100.643	100.643	100.237	2.500	100.951	100.851	100.851	100.483	
3.000	101.865	101.765	101.765	101.358	3.000	100.927	100.827	100.827	100.421	2.625	101.146	101.046	101.046	100.679	
3.125	102.110	102.010	102.010	101.603	3.125	101.101	101.001	101.001	100.595	2.750	100.836	100.736	100.736	100.436	
3.250	102.376	102.276	102.276	101.970	3.250	101.467	101.367	101.367	101.060	2.875	101.029	100.929	100.929	100.629	
3.375	102.610	102.510	102.510	102.204	3.375	101.648	101.548	101.548	101.242	3.000	101.200	101.100	101.100	100.800	
3.500	102.837	102.737	102.737	102.431	3.500	101.843	101.743	101.743	101.436	3.125	101.362	101.262	101.262	100.962	
3.625	103.044	102.944	102.944	102.637	3.625	101.991	101.891	101.891	101.585	3.250	102.015	101.915	101.915	101.615	
3.750	102.906	102.806	102.806	102.506	3.750	102.369	102.269	102.269	101.969	3.375	102.184	102.084	102.084	101.784	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.069	98.069	97.569	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.265	98.265	97.765	4.750	101.000	101.000	100.500
3.875	98.321	98.321	97.821	6.250	103.750	103.750	103.500	4.375	98.685	98.685	98.185	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.137	98.137	97.637					4.500	98.742	98.742	98.242	Rate	30 Day	45 Day	60 Day
4.125	97.942	97.942	97.442					4.625	98.879	98.879	98.379	5.750	103.000	103.000	102.500
4.250	99.476	99.476	98.976					4.875	99.178	99.178	98.678				
4.375	99.303	99.303	98.803					5.000	99.306	99.306	98.806				
4.500	99.245	99.245	98.745					5.125	99.443	99.443	98.943				
4.625	99.108	99.108	98.608					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	99.993	99.993	99.493	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 <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)

W. Rate Sheet Dated: 12/15/2021

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	98.355	98.355	98.055	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	98.548	98.548	98.248	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	98.719	98.719	98.419	Margin = 2.250		Index = .250	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.881	98.881	98.581	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.190	99.190	98.890	Rate	30 Day	45 Day	60 Day
3.250	101.439	101.439	101.133	3.250	100.929	100.929	100.623	3.375	99.359	99.359	99.059	3.250	101.439	101.439	100.939
3.375	101.673	101.673	101.367	3.375	101.110	101.110	100.804	3.500	99.543	99.543	99.243	3.375	101.673	101.673	101.173
3.500	101.900	101.900	101.594	3.500	101.305	101.305	100.999	3.625	99.681	99.681	99.381	3.500	101.900	101.900	101.400
3.625	102.106	102.106	101.800	3.625	101.454	101.454	101.148	3.750	100.339	100.339	100.039	3.625	102.106	102.106	101.606
3.750	101.394	101.394	101.094	3.750	100.956	100.956	100.656	3.875	N/A	N/A	N/A	3.750	101.394	101.394	100.894
3.875	101.598	101.598	101.298	3.875	101.083	101.083	100.783	4.000	N/A	N/A	N/A	3.875	101.598	101.598	101.098
4.000	101.781	101.781	101.481	4.000	101.243	101.243	100.943	4.125	N/A	N/A	N/A	4.000	101.781	101.781	101.281
4.125	101.977	101.977	101.677	4.125	101.365	101.365	101.065	4.250	N/A	N/A	N/A	4.125	101.977	101.977	101.477
4.250	101.286	101.286	101.086	4.250	100.895	100.895	100.695	4.375	N/A	N/A	N/A	4.250	101.286	101.286	100.786
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	100.947	100.847	100.847	100.441	2.750	100.475	100.375	100.375	99.969	2.750	100.673	100.573	100.573	100.273
2.875	101.205	101.105	101.105	100.699	2.875	100.680	100.580	100.580	100.174	2.875	100.866	100.766	100.766	100.466
3.000	101.452	101.352	101.352	100.946	3.000	100.864	100.764	100.764	100.358	3.000	101.038	100.938	100.938	100.638
3.125	101.697	101.597	101.597	101.191	3.125	101.039	100.939	100.939	100.533	3.125	101.200	101.100	101.100	100.800
3.250	101.539	101.439	101.439	101.133	3.250	101.029	100.929	100.929	100.623	3.250	101.478	101.378	101.378	101.078
3.375	101.773	101.673	101.673	101.367	3.375	101.210	101.110	101.110	100.804	3.375	101.646	101.546	101.546	101.246
3.500	102.000	101.900	101.900	101.594	3.500	101.405	101.305	101.305	100.999	3.500	101.831	101.731	101.731	101.431
3.625	102.206	102.106	102.106	101.800	3.625	101.554	101.454	101.454	101.148	3.625	101.969	101.869	101.869	101.569
3.750	101.494	101.394	101.394	101.094	3.750	101.056	100.956	100.956	100.656	3.750	101.752	101.652	101.652	101.352

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 $\leq$ 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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



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Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/14/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/15/2021

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	97.281	97.281	97.081	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.166	98.166	97.966	2.000	N/A	N/A	N/A	2.500	97.331	97.231	97.131
2.625	98.122	98.122	97.922	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.896	98.896	98.696	2.125	N/A	N/A	N/A	2.625	98.171	98.071	97.971
2.750	98.884	98.884	98.684	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.564	99.564	99.364	2.250	N/A	N/A	N/A	2.750	98.934	98.834	98.734
2.875	99.516	99.516	99.316	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.133	100.133	99.933	2.375	N/A	N/A	N/A	2.875	99.566	99.466	99.366
2.990	99.929	99.929	99.729	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.425	100.425	100.225	2.500	N/A	N/A	N/A	2.990	99.979	99.879	99.779
3.000	100.029	100.029	99.829	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.525	100.525	100.325	2.625	N/A	N/A	N/A	3.000	100.079	99.979	99.879
3.125	100.508	100.508	100.308	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.072	101.072	100.872	2.750	N/A	N/A	N/A	3.125	100.792	100.682	100.572
3.250	101.220	101.220	101.020	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.704	101.704	101.504	2.875	N/A	N/A	N/A	3.250	101.504	101.394	101.284
3.375	102.021	102.021	101.821	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.455	102.455	102.255	2.990	N/A	N/A	N/A	3.375	102.306	102.196	102.086
3.500	102.459	102.459	102.259	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.780	102.780	102.580	3.000	N/A	N/A	N/A	3.500	102.743	102.633	102.523
3.625	102.774	102.774	102.574	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.917	102.917	102.717	3.125	N/A	N/A	N/A	3.625	103.162	103.062	102.962
3.750	103.054	103.054	102.854	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.526	102.526	102.326	3.250	N/A	N/A	N/A	3.750	103.751	103.651	103.551
3.875	103.498	103.498	103.298	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.918	102.918	102.718	3.375	N/A	N/A	N/A	3.875	104.195	104.095	103.995
3.990	103.740	103.740	103.540	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.093	103.093	102.893	3.500	N/A	N/A	N/A	3.990	104.437	104.337	104.237
4.000	103.840	103.840	103.640	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.193	103.193	102.993	3.625	N/A	N/A	N/A	4.000	104.537	104.437	104.337
4.125	104.167	104.167	103.967	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.330	103.330	103.130	3.750	N/A	N/A	N/A	4.125	104.823	104.723	104.623
4.250	104.621	104.621	104.421	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.549	102.549	102.349	3.875	N/A	N/A	N/A	4.250	105.010	104.910	104.810
4.375	105.001	105.001	104.801	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.929	102.929	102.729	3.990	N/A	N/A	N/A	4.375	105.390	105.290	105.190
4.500	105.348	105.348	105.148	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.190	103.190	102.990	4.000	N/A	N/A	N/A	4.500	105.737	105.637	105.537
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.711	98.711	98.511	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.739	98.739	98.539	2.000	98.689	98.589	98.489
2.875	N/A	N/A	N/A	2.625	99.276	99.276	99.076	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.299	99.299	99.099	2.125	99.249	99.149	99.049
2.990	N/A	N/A	N/A	2.750	99.994	99.994	99.794	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.789	99.789	99.589	2.250	99.739	99.639	99.539
3.000	N/A	N/A	N/A	2.875	100.621	100.621	100.421	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.230	100.230	100.030	2.375	100.181	100.081	99.981
3.125	N/A	N/A	N/A	2.990	100.997	100.997	100.797	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.735	100.735	100.535	2.500	100.757	100.657	100.549
3.250	N/A	N/A	N/A	3.000	101.097	101.097	100.897	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.270	101.270	101.070	2.625	101.293	101.193	101.085
3.375	N/A	N/A	N/A	3.125	101.527	101.527	101.327	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.769	101.769	101.569	2.750	101.791	101.691	101.583
3.500	N/A	N/A	N/A	3.250	102.166	102.166	101.966	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.143	102.143	101.943	2.875	102.166	102.066	101.958
3.625	N/A	N/A	N/A	3.375	102.920	102.920	102.720	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.466	102.466	102.266	2.990	102.489	102.389	102.281
3.750	N/A	N/A	N/A	3.500	103.326	103.326	103.126	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.566	102.566	102.366	3.000	102.589	102.489	102.381
3.875	N/A	N/A	N/A	3.625	103.638	103.638	103.438	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.947	102.947	102.747	3.125	102.970	102.870	102.770
3.990	N/A	N/A	N/A	3.750	103.145	103.145	102.945	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.136	103.136	102.936	3.250	103.328	103.228	103.128
4.000	N/A	N/A	N/A	3.875	103.585	103.585	103.385	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.664	103.664	103.464	3.375	103.856	103.756	103.656
4.125	N/A	N/A	N/A	3.990	103.795	103.795	103.595	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.977	103.977	103.777	3.500	104.169	104.069	103.969
4.250	N/A	N/A	N/A	4.000	103.895	103.895	103.695	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.384	104.384	104.184	3.625	104.576	104.476	104.376
4.375	N/A	N/A	N/A	4.125	104.178	104.178	103.978	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.120	104.120	103.920	3.750	104.344	104.244	104.144
4.500	N/A	N/A	N/A	4.250	104.170	104.170	103.970	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.550	104.550	104.350	3.875	104.774	104.674	104.574
4.625	N/A	N/A	N/A	4.375	104.546	104.546	104.346	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.867	104.867	104.667	3.990	105.092	104.992	104.892
4.750	N/A	N/A	N/A	4.500	104.873	104.873	104.673	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.967	104.967	104.767	4.000	105.192	105.092	104.992
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.938	98.938	98.738	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.427	99.427	99.227
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.368	99.368	99.168	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.986	99.986	99.786
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.710	99.710	99.510	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.477	100.477	100.277
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.203	100.203	100.003	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.918	100.918	100.718
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.720	100.720	100.520	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.331	101.331	101.131
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.126	101.126	100.926	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.769	101.769	101.569
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.472	101.472	101.272	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.034	102.034	101.834
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.731	101.731	101.531	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.409	102.409	102.209
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.915	101.915	101.715	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.731	102.731	102.531
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.015	102.015	101.815	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.831	102.831	102.631
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.283	102.283	102.083	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.213	103.213	103.013
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.909	101.909	101.709	3.250	N/A	N/A	N/A	3.250	N/A	N/A					



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.:

1/14/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/15/2021

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	97.281	97.281	97.081	2.500	98.166	98.166	97.966	2.875	100.621	100.621	100.421	2.000	98.739	98.739	98.539	2.000	98.938	98.938	98.738
2.625	98.122	98.122	97.922	2.625	98.896	98.896	98.696	2.990	100.997	100.997	100.797	2.125	99.299	99.299	99.099	2.125	99.368	99.368	99.168
2.750	98.884	98.884	98.684	2.750	99.564	99.564	99.364	3.000	101.097	101.097	100.897	2.250	99.789	99.789	99.589	2.250	99.710	99.710	99.510
2.875	99.516	99.516	99.316	2.875	100.133	100.133	99.933	3.125	101.527	101.527	101.327	2.375	100.230	100.230	100.030	2.375	100.203	100.203	100.003
2.990	99.929	99.929	99.729	2.990	100.425	100.425	100.225	3.250	102.166	102.166	101.966	2.500	100.735	100.735	100.535	2.500	100.720	100.720	100.520
3.000	100.029	100.029	99.829	3.000	100.525	100.525	100.325	3.375	102.920	102.920	102.720	2.625	101.270	101.270	101.070	2.625	101.126	101.126	100.926
3.125	100.508	100.508	100.308	3.125	101.072	101.072	100.872	3.500	103.326	103.326	103.126	2.750	101.769	101.769	101.569	2.750	101.472	101.472	101.272
3.250	101.220	101.220	101.020	3.250	101.704	101.704	101.504	3.625	103.638	103.638	103.438	2.875	102.143	102.143	101.943	2.875	101.731	101.731	101.531
3.375	102.021	102.021	101.821	3.375	102.455	102.455	102.255	3.750	103.145	103.145	102.945	2.990	102.466	102.466	102.266	2.990	101.915	101.915	101.715
3.500	102.459	102.459	102.259	3.500	102.780	102.780	102.580	3.875	103.585	103.585	103.385	3.000	102.566	102.566	102.366	3.000	102.015	102.015	101.815
3.625	102.774	102.774	102.574	3.625	102.917	102.917	102.717	3.990	103.795	103.795	103.595	3.125	102.947	102.947	102.747	3.125	102.283	102.283	102.083
3.750	103.054	103.054	102.854	3.750	102.526	102.526	102.326	4.000	103.895	103.895	103.695	3.250	103.136	103.136	102.936	3.250	101.909	101.909	101.709
3.875	103.498	103.498	103.298	3.875	102.918	102.918	102.718	4.125	104.178	104.178	103.978	3.375	103.664	103.664	103.464	3.375	102.321	102.321	102.121
3.990	103.740	103.740	103.540	3.990	103.093	103.093	102.893	4.250	104.170	104.170	103.970	3.500	103.977	103.977	103.777	3.500	102.533	102.533	102.333
4.000	103.840	103.840	103.640	4.000	103.193	103.193	102.993	4.375	104.546	104.546	104.346	3.625	104.384	104.384	104.184	3.625	102.816	102.816	102.616
4.125	104.167	104.167	103.967	4.125	103.330	103.330	103.130	4.500	104.873	104.873	104.673	3.750	104.120	104.120	103.920	3.750	102.139	102.139	101.939
4.250	104.621	104.621	104.421	4.250	102.549	102.549	102.349	4.625	105.112	105.112	104.912	3.875	104.550	104.550	104.350	3.875	102.438	102.438	102.238
4.375	105.001	105.001	104.801	4.375	102.929	102.929	102.729	4.750	105.418	105.418	105.218	3.990	104.867	104.867	104.667	3.990	102.632	102.632	102.432
4.500	105.348	105.348	105.148	4.500	103.190	103.190	102.990	4.875	105.767	105.767	105.567	4.000	104.967	104.967	104.767	4.000	102.732	102.732	102.532

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

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

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

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

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



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

30 Day Lock Exp.: 1/14/2022
45 Day Lock Exp.: 1/31/2022
60 Day Lock Exp.: 2/14/2022

W. Rate Sheet Dated: 12/15/2021

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	97.222	97.222	96.950	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.016	97.016	96.744	2.750	N/A	N/A	N/A	2.500	96.604	96.482	96.332
2.625	98.215	98.215	97.945	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.011	98.011	97.741	2.875	N/A	N/A	N/A	2.625	97.596	97.476	97.326
2.750	99.074	99.074	98.811	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.868	98.868	98.605	2.990	N/A	N/A	N/A	2.750	98.456	98.341	98.193
2.875	99.755	99.755	99.496	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.549	99.549	99.290	3.000	N/A	N/A	N/A	2.875	99.136	99.024	98.877
2.990	100.169	100.169	99.913	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.963	99.963	99.707	3.125	N/A	N/A	N/A	2.990	99.550	99.440	99.294
3.000	100.269	100.269	100.013	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.063	100.063	99.807	3.250	N/A	N/A	N/A	3.000	99.650	99.540	99.394
3.125	100.669	100.669	100.459	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.065	101.065	100.855	3.375	N/A	N/A	N/A	3.125	100.103	99.988	99.893
3.250	101.416	101.416	101.201	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.078	101.078	100.863	3.500	N/A	N/A	N/A	3.250	100.672	100.561	100.457
3.375	102.216	102.216	101.999	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.880	101.880	101.663	3.625	N/A	N/A	N/A	3.375	101.472	101.361	101.255
3.500	102.692	102.692	102.476	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.356	102.356	102.140	3.750	N/A	N/A	N/A	3.500	101.948	101.837	101.732
3.625	102.931	102.931	102.714	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.595	102.595	102.378	3.875	N/A	N/A	N/A	3.625	102.188	102.077	101.971
3.750	103.098	103.098	102.877	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.570	101.570	101.349	3.990	N/A	N/A	N/A	3.750	101.233	101.133	101.012
3.875	103.586	103.586	103.366	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	102.056	102.056	101.836	4.000	N/A	N/A	N/A	3.875	101.721	101.621	101.501
3.990	103.814	103.814	103.595	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.286	102.286	102.067	4.125	N/A	N/A	N/A	3.990	101.949	101.849	101.730
4.000	103.914	103.914	103.695	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.386	102.386	102.167	4.250	N/A	N/A	N/A	4.000	102.049	101.949	101.830
4.125	104.273	104.273	104.054	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.743	102.743	102.524	4.375	N/A	N/A	N/A	4.125	102.408	102.308	102.189
4.250	104.660	104.660	104.440	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.446	100.446	100.227	4.500	N/A	N/A	N/A	4.250	101.745	101.645	101.526
4.375	105.066	105.066	104.798	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.852	100.852	100.633	4.625	N/A	N/A	N/A	4.375	102.152	102.052	101.933
4.500	105.419	105.419	105.151	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.205	101.205	100.987	4.750	N/A	N/A	N/A	4.500	102.504	102.354	102.235
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	98.067	98.067	97.867	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.889	98.889	98.689	2.000	98.202	98.102	98.002
2.875	N/A	N/A	N/A	2.625	99.432	99.432	99.159	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.463	99.463	99.263	2.125	98.775	98.675	98.575
2.990	N/A	N/A	N/A	2.750	99.912	99.912	99.639	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.944	99.944	99.744	2.250	99.257	99.157	99.057
3.000	N/A	N/A	N/A	2.875	100.521	100.521	100.247	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.342	100.342	100.142	2.375	99.654	99.554	99.454
3.125	N/A	N/A	N/A	2.990	100.894	100.894	100.621	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.004	101.004	100.804	2.500	100.458	100.358	100.258
3.250	N/A	N/A	N/A	3.000	100.994	100.994	100.721	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.492	101.492	101.292	2.625	100.868	100.768	100.668
3.375	N/A	N/A	N/A	3.125	101.534	101.534	101.213	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.965	101.965	101.765	2.750	100.778	100.678	100.578
3.500	N/A	N/A	N/A	3.250	102.021	102.021	101.700	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.276	102.276	102.076	2.875	101.089	100.989	100.889
3.625	N/A	N/A	N/A	3.375	102.778	102.778	102.458	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.519	102.519	102.319	2.990	101.332	101.232	101.132
3.750	N/A	N/A	N/A	3.500	103.220	103.220	102.900	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.619	102.619	102.419	3.000	101.432	101.332	101.232
3.875	N/A	N/A	N/A	3.625	103.514	103.514	103.193	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.501	102.501	102.301	3.125	102.068	101.968	101.868
3.990	N/A	N/A	N/A	3.750	103.360	103.360	103.114	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.998	102.998	102.798	3.250	101.174	101.074	100.974
4.000	N/A	N/A	N/A	3.875	103.725	103.725	103.478	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.487	103.487	103.287	3.375	101.664	101.564	101.464
4.125	N/A	N/A	N/A	3.990	103.954	103.954	103.708	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.718	103.718	103.518	3.500	101.895	101.795	101.695
4.250	N/A	N/A	N/A	4.000	104.054	104.054	103.808	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.337	103.337	103.137	3.625	102.324	102.217	102.116
4.375	N/A	N/A	N/A	4.125	104.096	104.096	103.876	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.687	103.687	103.487	3.750	101.760	101.654	101.554
4.500	N/A	N/A	N/A	4.250	104.485	104.485	104.266	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	103.846	103.846	103.646	3.875	101.919	101.815	101.714
4.625	N/A	N/A	N/A	4.375	104.747	104.747	104.527	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.095	104.095	103.895	3.990	102.168	102.066	101.965
4.750	N/A	N/A	N/A	4.500	104.976	104.976	104.756	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.195	104.195	103.995	4.000	102.268	102.166	102.065

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.565	98.565	98.365	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.139	99.139	98.939	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.620	99.620	99.420	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.018	100.018	99.818	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.738	100.738	100.538	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.074	101.074	100.874	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.891	100.891	100.691	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.202	101.202	101.002	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.445	101.445	101.245	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.545	101.545	101.345	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.791	102.791	102.591	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.622	100.622	100.422	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.111	101.111	100.911	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.342	101.342	101.142	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.003	103.003	102.795	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.191	101.191	100.985	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.348	101.348	101.143	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.597	101.597	101.394	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.697	101.697	101.494	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/14/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/15/2021

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	99.074	99.074	98.811	2.750	98.868	98.868	98.605	2.500	98.067	98.067	97.867	2.000	98.889	98.889	98.689	2.000	98.565	98.565	98.365
2.875	99.755	99.755	99.496	2.875	99.549	99.549	99.290	2.625	99.432	99.432	99.159	2.125	99.463	99.463	99.263	2.125	99.139	99.139	98.939
2.990	100.169	100.169	99.913	2.990	99.963	99.963	99.707	2.750	99.912	99.912	99.639	2.250	99.944	99.944	99.744	2.250	99.620	99.620	99.420
3.000	100.269	100.269	100.013	3.000	100.063	100.063	99.807	2.875	100.521	100.521	100.247	2.375	100.342	100.342	100.142	2.375	100.018	100.018	99.818
3.125	100.669	100.669	100.459	3.125	101.065	101.065	100.855	2.990	100.894	100.894	100.621	2.500	101.004	101.004	100.804	2.500	100.738	100.738	100.538
3.250	101.416	101.416	101.201	3.250	101.078	101.078	100.863	3.000	100.994	100.994	100.721	2.625	101.492	101.492	101.292	2.625	101.074	101.074	100.874
3.375	102.216	102.216	101.999	3.375	101.880	101.880	101.663	3.125	101.534	101.534	101.213	2.750	101.965	101.965	101.765	2.750	100.891	100.891	100.691
3.500	102.692	102.692	102.476	3.500	102.356	102.356	102.140	3.250	102.021	102.021	101.700	2.875	102.276	102.276	102.076	2.875	101.202	101.202	101.002
3.625	102.931	102.931	102.714	3.625	102.595	102.595	102.378	3.375	102.778	102.778	102.458	2.990	102.519	102.519	102.319	2.990	101.445	101.445	101.245
3.750	103.098	103.098	102.877	3.750	101.570	101.570	101.349	3.500	103.220	103.220	102.900	3.000	102.619	102.619	102.419	3.000	101.545	101.545	101.345
3.875	103.586	103.586	103.366	3.875	102.056	102.056	101.836	3.625	103.514	103.514	103.193	3.125	102.501	102.501	102.301	3.125	102.791	102.791	102.591
3.990	103.814	103.814	103.595	3.990	102.286	102.286	102.067	3.750	103.360	103.360	103.114	3.250	102.998	102.998	102.798	3.250	100.622	100.622	100.422
4.000	103.914	103.914	103.695	4.000	102.386	102.386	102.167	3.875	103.725	103.725	103.478	3.375	103.487	103.487	103.287	3.375	101.111	101.111	100.911
4.125	104.273	104.273	104.054	4.125	102.743	102.743	102.524	3.990	103.954	103.954	103.708	3.500	103.718	103.718	103.518	3.500	101.342	101.342	101.142
4.250	104.660	104.660	104.390	4.250	100.446	100.446	100.176	4.000	104.054	104.054	103.808	3.625	103.337	103.337	103.129	3.625	103.003	103.003	102.795
4.375	105.066	105.066	104.798	4.375	100.852	100.852	100.584	4.125	104.096	104.096	103.876	3.750	103.687	103.687	103.481	3.750	101.191	101.191	100.985
4.500	105.419	105.419	105.151	4.500	101.205	101.205	100.937	4.250	104.485	104.485	104.266	3.875	103.846	103.846	103.641	3.875	101.348	101.348	101.143
4.625	105.235	105.235	105.035	4.625	102.579	102.579	102.379	4.375	104.747	104.747	104.527	3.990	104.095	104.095	103.892	3.990	101.597	101.597	101.394
4.750	105.664	105.664	105.464	4.750	100.890	100.890	100.690	4.500	104.976	104.976	104.756	4.000	104.195	104.195	103.992	4.000	101.697	101.697	101.494

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/14/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/15/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals



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.:

1/14/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/15/2021

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	97.222	97.222	96.950	2.500	98.067	98.067	97.867	2.000	98.889	98.889	98.689	2.500	96.444	96.444	96.172	2.000	98.077	98.077	97.877
2.625	98.215	98.215	97.945	2.625	99.432	99.432	99.159	2.125	99.463	99.463	99.263	2.625	97.438	97.438	97.168	2.125	98.651	98.651	98.451
2.750	99.074	99.074	98.811	2.750	99.912	99.912	99.639	2.250	99.944	99.944	99.744	2.750	98.296	98.296	98.033	2.250	99.132	99.132	98.932
2.875	99.755	99.755	99.496	2.875	100.521	100.521	100.247	2.375	100.342	100.342	100.142	2.875	98.977	98.977	98.718	2.375	99.530	99.530	99.330
2.990	100.169	100.169	99.913	2.990	100.894	100.894	100.621	2.500	101.004	101.004	100.804	2.990	99.391	99.391	99.135	2.500	100.221	100.221	100.021
3.000	100.269	100.269	100.013	3.000	100.994	100.994	100.721	2.625	101.492	101.492	101.292	3.000	99.491	99.491	99.235	2.625	100.633	100.633	100.433
3.125	100.669	100.669	100.459	3.125	101.534	101.534	101.213	2.750	101.965	101.965	101.765	3.125	100.192	100.192	99.982	2.750	100.778	100.778	100.578
3.250	101.416	101.416	101.201	3.250	102.021	102.021	101.700	2.875	102.276	102.276	102.076	3.250	100.572	100.572	100.357	2.875	101.089	101.089	100.889
3.375	102.216	102.216	101.999	3.375	102.778	102.778	102.458	2.990	102.519	102.519	102.319	3.375	101.373	101.373	101.156	2.990	101.332	101.332	101.132
3.500	102.692	102.692	102.476	3.500	103.220	103.220	102.900	3.000	102.619	102.619	102.419	3.500	101.849	101.849	101.633	3.000	101.432	101.432	101.232
3.625	102.931	102.931	102.714	3.625	103.514	103.514	103.193	3.125	102.501	102.501	102.301	3.625	102.088	102.088	101.871	3.125	101.996	101.996	101.796
3.750	103.098	103.098	102.877	3.750	103.360	103.360	103.114	3.250	102.998	102.998	102.798	3.750	101.659	101.659	101.438	3.250	101.160	101.160	100.960
3.875	103.586	103.586	103.366	3.875	103.725	103.725	103.478	3.375	103.487	103.487	103.287	3.875	102.146	102.146	101.926	3.375	101.649	101.649	101.449
3.990	103.814	103.814	103.595	3.990	103.954	103.954	103.708	3.500	103.718	103.718	103.518	3.990	102.375	102.375	102.156	3.500	101.880	101.880	101.680
4.000	103.914	103.914	103.695	4.000	104.054	104.054	103.808	3.625	103.337	103.337	103.129	4.000	102.475	102.475	102.256	3.625	102.520	102.520	102.312
4.125	104.273	104.273	104.054	4.125	104.096	104.096	103.876	3.750	103.687	103.687	103.481	4.125	102.833	102.833	102.614	3.750	101.789	101.789	101.583
4.250	104.660	104.660	104.390	4.250	104.485	104.485	104.266	3.875	103.846	103.846	103.641	4.250	101.878	101.878	101.608	3.875	101.947	101.947	101.742
4.375	105.066	105.066	104.798	4.375	104.747	104.747	104.527	3.990	104.095	104.095	103.892	4.375	102.284	102.284	102.016	3.990	102.196	102.196	101.993
4.500	105.419	105.419	105.151	4.500	104.976	104.976	104.756	4.000	104.195	104.195	103.992	4.500	102.637	102.637	102.369	4.000	102.296	102.296	102.093

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/14/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/15/2021

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)