

W. Rate Sheet Dated: 12/16/2021

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	99.837	99.837	99.493	2.250	99.274	99.274	98.930	1.875	96.643	96.643	96.338	3.125	98.760	98.760	98.460
2.375	100.104	100.104	99.761	2.375	99.505	99.505	99.161	2.000	96.865	96.865	96.560	3.250	99.599	99.599	99.299
2.500	100.371	100.371	100.028	2.500	99.731	99.731	99.387	2.125	97.082	97.082	96.778	3.375	99.332	99.332	99.032
2.625	100.639	100.639	100.295	2.625	99.939	99.939	99.596	2.250	98.451	98.451	98.084	3.500	99.421	99.421	99.121
2.750	101.322	101.322	100.885	2.750	100.775	100.775	100.337	2.375	98.670	98.670	98.303	3.625	99.510	99.510	99.210
2.875	101.580	101.580	101.142	2.875	100.980	100.980	100.543	2.500	98.883	98.883	98.516	Margin = 2.250		Index = 0.290	
3.000	101.827	101.827	101.390	3.000	101.164	101.164	100.727	2.625	99.079	99.079	98.712	30 Year OTC			
3.125	102.072	102.072	101.635	3.125	101.339	101.339	100.901	2.750	99.946	99.946	99.646	Rate	30 Day	45 Day	60 Day
3.250	102.370	102.370	102.032	3.250	101.760	101.760	101.423	2.875	100.139	100.139	99.839	4.000	100.756	100.756	100.256
3.375	102.504	102.504	102.167	3.375	101.842	101.842	101.504	3.000	100.311	100.311	100.011	4.125	100.952	100.952	100.452
3.500	102.731	102.731	102.393	3.500	102.036	102.036	101.699	3.125	100.473	100.473	100.173	4.375	101.560	101.560	101.060
3.625	102.937	102.937	102.600	3.625	102.185	102.185	101.847	3.250	100.823	100.823	100.523	4.500	101.617	101.617	101.117
3.750	102.644	102.644	102.344	3.750	102.106	102.106	101.806	3.375	100.991	100.991	100.691	4.625	101.754	101.754	101.254
3.875	102.748	102.748	102.448	3.875	102.133	102.133	101.833	3.500	101.176	101.176	100.876	4.875	101.896	101.896	101.396
4.000	102.931	102.931	102.631	4.000	102.293	102.293	101.993	3.625	101.314	101.314	101.014	5.000	102.025	102.025	101.525
4.125	103.127	103.127	102.827	4.125	102.415	102.415	102.115	3.750	101.097	101.097	100.797	5.125	102.162	102.162	101.662
4.250	102.961	102.961	102.761	4.250	102.470	102.470	102.270	3.875	101.215	101.215	100.915	5.500	102.198	102.198	101.698
4.375	103.035	103.035	102.835	4.375	102.497	102.497	102.297	4.000	101.365	101.365	101.065	5.625	102.335	102.335	101.835
6.250	106.000	106.000	105.800	6.250	102.943	102.943	102.743	4.125	101.479	101.479	101.179	6.250	102.618	102.618	102.118

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	99.937	99.837	99.837	99.493	2.250	99.224	99.124	99.124	98.780	1.875	98.773	98.673	98.673	98.368
2.375	100.204	100.104	100.104	99.761	2.375	99.455	99.355	99.355	99.011	2.000	98.995	98.895	98.895	98.590
2.500	100.471	100.371	100.371	100.028	2.500	99.681	99.581	99.581	99.237	2.125	99.212	99.112	99.112	98.808
2.625	100.739	100.639	100.639	100.295	2.625	99.889	99.789	99.789	99.446	2.250	100.581	100.481	100.481	100.114
2.750	101.422	101.322	101.322	100.885	2.750	100.600	100.500	100.500	100.062	2.375	100.800	100.700	100.700	100.333
2.875	101.680	101.580	101.580	101.142	2.875	100.805	100.705	100.705	100.268	2.500	101.013	100.913	100.913	100.546
3.000	101.927	101.827	101.827	101.390	3.000	100.989	100.889	100.889	100.452	2.625	101.209	101.109	101.109	100.742
3.125	102.172	102.072	102.072	101.635	3.125	101.164	101.064	101.064	100.626	2.750	100.976	100.876	100.876	100.576
3.250	102.470	102.370	102.370	102.032	3.250	101.560	101.460	101.460	101.123	2.875	101.169	101.069	101.069	100.769
3.375	102.704	102.604	102.604	102.267	3.375	101.742	101.642	101.642	101.304	3.000	101.341	101.241	101.241	100.941
3.500	102.931	102.831	102.831	102.493	3.500	101.936	101.836	101.836	101.499	3.125	101.503	101.403	101.403	101.103
3.625	103.137	103.037	103.037	102.700	3.625	102.085	101.985	101.985	101.647	3.250	102.453	102.353	102.353	102.053
3.750	102.844	102.744	102.744	102.444	3.750	102.306	102.206	102.206	101.906	3.375	102.621	102.521	102.521	102.221

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 LLPAs on <= 15 yr term	
NY	-0.250	Non Owner Occupancy -2.000	
2 Unit	0.000	VA Jumbo -0.350	
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.006	98.006	97.506	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.202	98.202	97.702	4.750	101.000	101.000	100.500
3.875	98.258	98.258	97.758					4.375	98.810	98.810	98.310	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.075	98.075	97.575	6.250	103.750	103.750	103.500	4.500	98.867	98.867	98.367	Rate	30 Day	45 Day	60 Day
4.125	97.879	97.879	97.379					4.625	99.004	99.004	98.504	5.750	103.000	103.000	102.500
4.250	99.601	99.601	99.101					4.875	99.146	99.146	98.646	6.250	105.750	105.750	105.250
4.375	99.428	99.428	98.928					5.000	99.275	99.275	98.775	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.370	99.370	98.870					5.125	99.412	99.412	98.912				
4.625	99.233	99.233	98.733					5.500	99.448	99.448	98.948				
4.750	100.078	100.078	99.578					5.625	99.585	99.585	99.085				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.868	99.868	99.368				

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@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/17/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/16/2021

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 = .290	
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	99.628	99.628	99.328	Rate	30 Day	45 Day	60 Day
3.250	101.595	101.595	101.258	3.250	101.085	101.085	100.748	3.375	99.796	99.796	99.496	3.250	101.595	101.595	101.095
3.375	101.829	101.829	101.492	3.375	101.267	101.267	100.930	3.500	99.981	99.981	99.681	3.375	101.829	101.829	101.329
3.500	102.056	102.056	101.719	3.500	101.461	101.461	101.124	3.625	100.119	100.119	99.819	3.500	102.056	102.056	101.556
3.625	102.262	102.262	101.925	3.625	101.610	101.610	101.273	3.750	100.402	100.402	100.102	3.625	102.262	102.262	101.762
3.750	101.206	101.206	100.906	3.750	100.769	100.769	100.469	3.875	N/A	N/A	N/A	3.750	101.206	101.206	100.706
3.875	101.410	101.410	101.110	3.875	100.896	100.896	100.596	4.000	N/A	N/A	N/A	3.875	101.410	101.410	100.910
4.000	101.594	101.594	101.294	4.000	101.055	101.055	100.755	4.125	N/A	N/A	N/A	4.000	101.594	101.594	101.094
4.125	101.790	101.790	101.490	4.125	101.177	101.177	100.877	4.250	N/A	N/A	N/A	4.125	101.790	101.790	101.290
4.250	101.849	101.849	101.649	4.250	101.458	101.458	101.258	4.375	N/A	N/A	N/A	4.250	101.849	101.849	101.349
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	100.760	100.660	100.660	100.223	2.750	100.287	100.187	100.187	99.750	2.750	100.564	100.464	100.464	100.164
2.875	101.017	100.917	100.917	100.480	2.875	100.493	100.393	100.393	99.956	2.875	100.757	100.657	100.657	100.357
3.000	101.265	101.165	101.165	100.728	3.000	100.677	100.577	100.577	100.140	3.000	100.928	100.828	100.828	100.528
3.125	101.510	101.410	101.410	100.973	3.125	100.851	100.751	100.751	100.314	3.125	101.091	100.991	100.991	100.691
3.250	101.695	101.595	101.595	101.258	3.250	101.185	101.085	101.085	100.748	3.250	101.978	101.878	101.878	101.578
3.375	101.929	101.829	101.829	101.492	3.375	101.367	101.267	101.267	100.930	3.375	102.146	102.046	102.046	101.746
3.500	102.156	102.056	102.056	101.719	3.500	101.561	101.461	101.461	101.124	3.500	102.331	102.231	102.231	101.931
3.625	102.362	102.262	102.262	101.925	3.625	101.710	101.610	101.610	101.273	3.625	102.469	102.369	102.369	102.069
3.750	101.306	101.206	101.206	100.906	3.750	100.869	100.769	100.769	100.469	3.750	101.689	101.589	101.589	101.289

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <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.:

1/17/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/16/2021

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	97.246	97.246	97.046	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.129	98.129	97.929	2.000	N/A	N/A	N/A	2.500	97.293	97.193	97.093
2.625	98.086	98.086	97.886	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.861	98.861	98.661	2.125	N/A	N/A	N/A	2.625	98.133	98.033	97.933
2.750	98.849	98.849	98.649	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.529	99.529	99.329	2.250	N/A	N/A	N/A	2.750	98.896	98.796	98.696
2.875	99.483	99.483	99.283	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.099	100.099	99.899	2.375	N/A	N/A	N/A	2.875	99.530	99.430	99.330
2.990	99.897	99.897	99.697	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.390	100.390	100.190	2.500	N/A	N/A	N/A	2.990	99.944	99.844	99.744
3.000	99.997	99.997	99.797	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.490	100.490	100.290	2.625	N/A	N/A	N/A	3.000	100.044	99.944	99.844
3.125	100.455	100.455	100.255	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.019	101.019	100.819	2.750	N/A	N/A	N/A	3.125	100.737	100.627	100.517
3.250	101.168	101.168	100.968	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.652	101.652	101.452	2.875	N/A	N/A	N/A	3.250	101.451	101.341	101.231
3.375	101.969	101.969	101.769	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.403	102.403	102.203	2.990	N/A	N/A	N/A	3.375	102.252	102.142	102.032
3.500	102.410	102.410	102.210	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.728	102.728	102.528	3.000	N/A	N/A	N/A	3.500	102.692	102.582	102.472
3.625	102.726	102.726	102.526	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.865	102.865	102.665	3.125	N/A	N/A	N/A	3.625	103.217	103.117	103.017
3.750	103.115	103.115	102.915	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.587	102.587	102.387	3.250	N/A	N/A	N/A	3.750	103.808	103.708	103.608
3.875	103.560	103.560	103.360	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.980	102.980	102.780	3.375	N/A	N/A	N/A	3.875	104.253	104.153	104.053
3.990	103.803	103.803	103.603	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.153	103.153	102.953	3.500	N/A	N/A	N/A	3.990	104.496	104.396	104.296
4.000	103.903	103.903	103.703	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.253	103.253	103.053	3.625	N/A	N/A	N/A	4.000	104.596	104.496	104.396
4.125	104.259	104.259	104.059	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.390	103.390	103.190	3.750	N/A	N/A	N/A	4.125	104.879	104.779	104.679
4.250	104.715	104.715	104.515	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.643	102.643	102.443	3.875	N/A	N/A	N/A	4.250	105.097	104.997	104.897
4.375	105.095	105.095	104.895	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.023	103.023	102.823	3.990	N/A	N/A	N/A	4.375	105.477	105.377	105.277
4.500	105.445	105.445	105.245	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.284	103.284	103.084	4.000	N/A	N/A	N/A	4.500	105.827	105.727	105.627
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	98.617	98.617	98.417	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	98.767	98.767	98.567	2.000	98.717	98.617	98.517
2.875	N/A	N/A	N/A	2.625	99.241	99.241	99.041	2.990	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.125	99.327	99.327	99.127	2.125	99.277	99.177	99.077
2.990	N/A	N/A	N/A	2.750	99.959	99.959	99.759	3.000	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.250	99.817	99.817	99.617	2.250	99.767	99.667	99.567
3.000	N/A	N/A	N/A	2.875	100.588	100.588	100.388	3.125	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.375	100.258	100.258	100.058	2.375	100.224	100.124	100.024
3.125	N/A	N/A	N/A	2.990	100.965	100.965	100.765	3.250	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.500	100.846	100.846	100.646	2.500	100.876	100.776	100.676
3.250	N/A	N/A	N/A	3.000	101.065	101.065	100.865	3.375	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.625	101.383	101.383	101.183	2.625	101.412	101.312	101.212
3.375	N/A	N/A	N/A	3.125	101.491	101.491	101.291	3.500	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.880	101.880	101.680	2.750	101.910	101.810	101.710
3.500	N/A	N/A	N/A	3.250	102.115	102.115	101.915	3.625	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.258	102.258	102.058	2.875	102.288	102.188	102.078
3.625	N/A	N/A	N/A	3.375	102.868	102.868	102.668	3.750	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.578	102.578	102.378	2.990	102.607	102.507	102.397
3.750	N/A	N/A	N/A	3.500	103.278	103.278	103.078	3.875	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	102.678	102.678	102.478	3.000	102.707	102.607	102.497
3.875	N/A	N/A	N/A	3.625	103.591	103.591	103.391	3.990	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	103.064	103.064	102.864	3.125	103.094	102.994	102.884
3.990	N/A	N/A	N/A	3.750	103.206	103.206	103.006	4.000	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	103.196	103.196	102.996	3.250	103.419	103.319	103.219
4.000	N/A	N/A	N/A	3.875	103.647	103.647	103.447	4.125	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.727	103.727	103.527	3.375	103.950	103.850	103.750
4.125	N/A	N/A	N/A	3.990	103.858	103.858	103.658	4.250	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	104.041	104.041	103.841	3.500	104.264	104.164	104.064
4.250	N/A	N/A	N/A	4.000	103.958	103.958	103.758	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	104.444	104.444	104.244	3.625	104.667	104.567	104.467
4.375	N/A	N/A	N/A	4.125	104.238	104.238	104.038	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	104.194	104.194	103.994	3.750	104.513	104.413	104.313
4.500	N/A	N/A	N/A	4.250	104.264	104.264	104.064	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	104.624	104.624	104.424	3.875	104.942	104.842	104.742
4.625	N/A	N/A	N/A	4.375	104.640	104.640	104.440	4.750	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	104.941	104.941	104.741	3.990	105.260	105.160	105.060
4.750	N/A	N/A	N/A	4.500	104.970	104.970	104.770	4.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	105.041	105.041	104.841	4.000	105.360	105.260	105.160
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	98.965	98.965	98.765	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.454	99.454	99.254
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.396	99.396	99.196	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.014	100.014	99.814
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.779	99.779	99.579	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.505	100.505	100.305
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.313	100.313	100.113	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.946	100.946	100.746
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.832	100.832	100.632	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.359	101.359	101.159
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.239	101.239	101.039	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.803	101.803	101.603
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.586	101.586	101.386	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.146	102.146	101.946
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.843	101.843	101.643	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.524	102.524	102.324
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.031	102.031	101.831	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.843	102.843	102.643
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.131	102.131	101.931	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.943	102.943	102.743
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.395	102.395	102.195	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.330	103.330	103.130
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.000	102.000	101.800	3.250	N/A	N/A	N/A	3.250	N/A	N/A</					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/17/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/16/2021

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	97.246	97.246	97.046	2.500	98.129	98.129	97.929	2.875	100.588	100.588	100.388	2.000	98.767	98.767	98.567	2.000	98.965	98.965	98.765
2.625	98.086	98.086	97.886	2.625	98.861	98.861	98.661	2.990	100.965	100.965	100.765	2.125	99.327	99.327	99.127	2.125	99.396	99.396	99.196
2.750	98.849	98.849	98.649	2.750	99.529	99.529	99.329	3.000	101.065	101.065	100.865	2.250	99.817	99.817	99.617	2.250	99.779	99.779	99.579
2.875	99.483	99.483	99.283	2.875	100.099	100.099	99.899	3.125	101.491	101.491	101.291	2.375	100.258	100.258	100.058	2.375	100.313	100.313	100.113
2.990	99.897	99.897	99.697	2.990	100.390	100.390	100.190	3.250	102.115	102.115	101.915	2.500	100.846	100.846	100.646	2.500	100.832	100.832	100.632
3.000	99.997	99.997	99.797	3.000	100.490	100.490	100.290	3.375	102.868	102.868	102.668	2.625	101.383	101.383	101.183	2.625	101.239	101.239	101.039
3.125	100.455	100.455	100.255	3.125	101.019	101.019	100.819	3.500	103.278	103.278	103.078	2.750	101.880	101.880	101.680	2.750	101.586	101.586	101.386
3.250	101.168	101.168	100.968	3.250	101.652	101.652	101.452	3.625	103.591	103.591	103.391	2.875	102.258	102.258	102.058	2.875	101.843	101.843	101.643
3.375	101.969	101.969	101.769	3.375	102.403	102.403	102.203	3.750	103.206	103.206	103.006	2.990	102.578	102.578	102.378	2.990	102.031	102.031	101.831
3.500	102.410	102.410	102.210	3.500	102.728	102.728	102.528	3.875	103.647	103.647	103.447	3.000	102.678	102.678	102.478	3.000	102.131	102.131	101.931
3.625	102.726	102.726	102.526	3.625	102.865	102.865	102.665	3.990	103.858	103.858	103.658	3.125	103.064	103.064	102.864	3.125	102.395	102.395	102.195
3.750	103.115	103.115	102.915	3.750	102.587	102.587	102.387	4.000	103.958	103.958	103.758	3.250	103.196	103.196	102.996	3.250	102.000	102.000	101.800
3.875	103.560	103.560	103.360	3.875	102.980	102.980	102.780	4.125	104.238	104.238	104.038	3.375	103.727	103.727	103.527	3.375	102.412	102.412	102.212
3.990	103.803	103.803	103.603	3.990	103.153	103.153	102.953	4.250	104.264	104.264	104.064	3.500	104.041	104.041	103.841	3.500	102.624	102.624	102.424
4.000	103.903	103.903	103.703	4.000	103.253	103.253	103.053	4.375	104.640	104.640	104.440	3.625	104.444	104.444	104.244	3.625	102.907	102.907	102.707
4.125	104.259	104.259	104.059	4.125	103.390	103.390	103.190	4.500	104.970	104.970	104.770	3.750	104.194	104.194	103.994	3.750	102.307	102.307	102.107
4.250	104.715	104.715	104.515	4.250	102.643	102.643	102.443	4.625	105.206	105.206	105.006	3.875	104.624	104.624	104.424	3.875	102.609	102.609	102.409
4.375	105.095	105.095	104.895	4.375	103.023	103.023	102.823	4.750	105.481	105.481	105.281	3.990	104.941	104.941	104.741	3.990	102.800	102.800	102.600
4.500	105.445	105.445	105.245	4.500	103.284	103.284	103.084	4.875	105.830	105.830	105.630	4.000	105.041	105.041	104.841	4.000	102.900	102.900	102.700

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.: 1/17/2022
45 Day Lock Exp.: 1/31/2022
60 Day Lock Exp.: 2/14/2022

W. Rate Sheet Dated: 12/16/2021

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.500	97.168	97.168	96.904	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.122	97.122	96.858	2.750	N/A	N/A	N/A	2.500	96.550	96.436	96.286	2.625	98.161	98.161	97.899	2.875	N/A	N/A	N/A	2.625	97.542	97.430	97.280
2.625	98.161	98.161	97.899	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.115	98.115	97.853	2.875	N/A	N/A	N/A	2.625	97.542	97.430	97.280	2.750	99.021	99.021	98.768	2.990	N/A	N/A	N/A	2.750	98.403	98.298	98.150
2.750	99.021	99.021	98.768	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.975	98.975	98.722	2.990	N/A	N/A	N/A	2.750	98.403	98.298	98.150	2.875	99.703	99.703	99.452	3.000	N/A	N/A	N/A	2.875	99.084	98.981	98.833
2.875	99.703	99.703	99.452	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.657	99.657	99.406	3.000	N/A	N/A	N/A	2.875	99.084	98.981	98.833	2.990	100.117	100.117	99.870	3.125	N/A	N/A	N/A	2.990	99.498	99.398	99.251
2.990	100.117	100.117	99.870	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.071	100.071	99.824	3.125	N/A	N/A	N/A	2.990	99.498	99.398	99.251	3.000	100.217	100.217	99.970	3.250	N/A	N/A	N/A	3.000	99.598	99.498	99.351
3.000	100.217	100.217	99.970	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.171	100.171	99.924	3.250	N/A	N/A	N/A	3.000	99.598	99.498	99.351	3.125	100.571	100.571	100.371	3.375	N/A	N/A	N/A	3.125	100.005	99.898	99.805
3.125	100.571	100.571	100.371	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.241	101.241	101.041	3.375	N/A	N/A	N/A	3.125	100.005	99.898	99.805	3.250	101.318	101.318	101.118	3.500	N/A	N/A	N/A	3.250	100.574	100.473	100.374
3.250	101.318	101.318	101.118	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.146	101.146	100.946	3.500	N/A	N/A	N/A	3.250	100.574	100.473	100.374	3.375	102.117	102.117	101.917	3.625	N/A	N/A	N/A	3.375	101.373	101.273	101.173
3.375	102.117	102.117	101.917	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.947	101.947	101.747	3.625	N/A	N/A	N/A	3.375	101.373	101.273	101.173	3.500	102.591	102.591	102.391	3.875	N/A	N/A	N/A	3.500	101.847	101.747	101.647
3.500	102.591	102.591	102.391	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	102.421	102.421	102.221	3.875	N/A	N/A	N/A	3.500	101.847	101.747	101.647	3.625	102.829	102.829	102.629	4.000	N/A	N/A	N/A	3.625	102.086	101.986	101.886
3.625	102.829	102.829	102.629	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	102.657	102.657	102.457	4.000	N/A	N/A	N/A	3.625	102.086	101.986	101.886	3.750	103.123	103.123	102.923	4.250	N/A	N/A	N/A	3.750	101.258	101.158	101.043
3.750	103.123	103.123	102.923	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.750	101.577	101.577	101.377	4.250	N/A	N/A	N/A	3.750	101.258	101.158	101.043	3.875	103.612	103.612	103.412	4.500	N/A	N/A	N/A	3.875	101.747	101.647	101.532
3.875	103.612	103.612	103.412	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	102.068	102.068	101.868	4.500	N/A	N/A	N/A	3.875	101.747	101.647	101.532	3.990	103.840	103.840	103.640	4.750	N/A	N/A	N/A	3.990	101.975	101.875	101.761
3.990	103.840	103.840	103.640	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	102.294	102.294	102.094	4.750	N/A	N/A	N/A	3.990	101.975	101.875	101.761	4.000	103.940	103.940	103.740	5.000	N/A	N/A	N/A	4.000	102.075	101.975	101.861
4.000	103.940	103.940	103.740	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.000	102.394	102.394	102.194	5.000	N/A	N/A	N/A	4.000	102.075	101.975	101.861	4.125	104.298	104.298	104.098	5.250	N/A	N/A	N/A	4.125	102.433	102.333	102.220
4.125	104.298	104.298	104.098	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.125	102.541	102.541	102.341	5.250	N/A	N/A	N/A	4.125	102.433	102.333	102.220	4.250	104.678	104.678	104.478	5.500	N/A	N/A	N/A	4.250	101.763	101.647	101.544
4.250	104.678	104.678	104.478	5.500	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.250	102.646	102.646	102.446	5.500	N/A	N/A	N/A	4.250	101.763	101.647	101.544	4.375	105.085	105.085	104.885	5.750	N/A	N/A	N/A	4.375	102.171	102.056	101.953
4.375	105.085	105.085	104.885	5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.375	102.750	102.750	102.550	5.750	N/A	N/A	N/A	4.375	102.171	102.056	101.953	4.500	105.437	105.437	105.237	6.000	N/A	N/A	N/A	4.500	102.522	102.409	102.306
4.500	105.437	105.437	105.237	6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.500	101.225	101.225	101.025	6.000	N/A	N/A	N/A	4.500	102.522	102.409	102.306	4.625	105.847	105.847	105.647	6.250	N/A	N/A	N/A	4.625	102.657	102.557	102.457
4.625	105.847	105.847	105.647	6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	101.325	101.325	101.125	6.250	N/A	N/A	N/A	4.625	102.657	102.557	102.457	4.750	106.257	106.257	106.057	6.500	N/A	N/A	N/A	4.750	102.757	102.657	102.557
4.750	106.257	106.257	106.057	6.500	N/A	N/A	N/A	6.500	N/A	N/A	N/A	4.750	101.425	101.425	101.225	6.500	N/A	N/A	N/A	4.750	102.757	102.657	102.557	4.875	106.667	106.667	106.467	6.750	N/A	N/A	N/A	4.875	102.857	102.757	102.657
4.875	106.667	106.667	106.467	6.750	N/A	N/A	N/A	6.750	N/A	N/A	N/A	4.875	101.525	101.525	101.325	6.750	N/A	N/A	N/A	4.875	102.857	102.757	102.657	4.990	107.077	107.077	106.877	7.000	N/A	N/A	N/A	4.990	102.957	102.857	102.757
4.990	107.077	107.077	106.877	7.000	N/A	N/A	N/A	7.000	N/A	N/A	N/A	4.990	101.625	101.625	101.425	7.000	N/A	N/A	N/A	4.990	102.957	102.857	102.757	5.000	107.487	107.487	107.287	7.250	N/A	N/A	N/A	5.000	103.057	102.957	102.857
5.000	107.487	107.487	107.287	7.250	N/A	N/A	N/A	7.250	N/A	N/A	N/A	5.000	101.725	101.725	101.525	7.250	N/A	N/A	N/A	5.000	103.057	102.957	102.857	5.125	107.897	107.897	107.697	7.500	N/A	N/A	N/A	5.125	103.157	103.057	102.957
5.125	107.897	107.897	107.697	7.500	N/A	N/A	N/A	7.500	N/A	N/A	N/A	5.125	101.825	101.825	101.625	7.500	N/A	N/A	N/A	5.125	103.157	103.057	102.957	5.250	108.307	108.307	108.107	7.750	N/A	N/A	N/A	5.250	103.257	103.157	103.057
5.250	108.307	108.307	108.107	7.750	N/A	N/A	N/A	7.750	N/A	N/A	N/A	5.250	101.925	101.925	101.725	7.750	N/A	N/A	N/A	5.250	103.257	103.157	103.057	5.375	108.717	108.717	108.517	8.000	N/A	N/A	N/A	5.375	103.357	103.257	103.157
5.375	108.717	108.717	108.517	8.000	N/A	N/A	N/A	8.000	N/A	N/A	N/A	5.375	102.025	102.025	101.825	8.000	N/A	N/A	N/A	5.375	103.357	103.257	103.157	5.500	109.127	109.127	108.927	8.250	N/A	N/A	N/A	5.500	103.457	103.357	103.257
5.500	109.127	109.127	108.927	8.250	N/A	N/A	N/A	8.250	N/A	N/A	N/A	5.500	102.125	102.125	101.925	8.250	N/A	N/A	N/A	5.500	103.457	103.357	103.257	5.625	109.537	109.537	109.337	8.500	N/A	N/A	N/A	5.625	103.557	103.457	103.357
5.625	109.537	109.537	109.337	8.500	N/A	N/A	N/A	8.500	N/A	N/A	N/A	5.625	102.225	102.225	102.025	8.500	N/A	N/A	N/A	5.625	103.557	103.457	103.357	5.750	109.947	109.947	109.747	8.750	N/A	N/A	N/A	5.750	103.657	103.557	103.457
5.750	109.947	109.947	109.747	8.750	N/A	N/A	N/A	8.750	N/A	N/A	N/A	5.750	102.325	102.325	102.125	8.750	N/A	N/A	N/A	5.750	103.657	103.557	103.457	5.875	110.357	110.357	110.157	9.000	N/A	N/A	N/A	5.875	103.757	103.657	103.557
5.875	110.357	110.357	110.157	9.000	N/A	N/A	N/A	9.000	N/A	N/A	N/A	5.875	102.425	102.425	102.225	9.000	N/A	N/A	N/A	5.875	103.757	103.657	103.557	5.990	110.767	110.767	110.567	9.250	N/A	N/A	N/A	5.990	103.857	103.757	103.657
5.990	110.767	110.767	110.567	9.250	N/A	N/A	N/A	9.250	N/A	N/A	N/A	5.990	102.525	102.525	102.325	9.250	N/A	N/A	N/A	5.990	103.857	103.757	103.657	6.000	111.177	111.177	110.977	9.500	N/A	N/A	N/A	6.000	103.957	103.857	103.757
6.000	111.177</																																		



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.:

1/17/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/16/2021

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	99.021	99.021	98.768	2.750	98.975	98.975	98.722	2.500	98.197	98.197	97.918	2.000	98.880	98.880	98.680	2.000	98.556	98.556	98.356
2.875	99.703	99.703	99.452	2.875	99.657	99.657	99.406	2.625	99.375	99.375	99.116	2.125	99.453	99.453	99.253	2.125	99.129	99.129	98.929
2.990	100.117	100.117	99.870	2.990	100.071	100.071	99.824	2.750	99.855	99.855	99.596	2.250	99.935	99.935	99.735	2.250	99.611	99.611	99.411
3.000	100.217	100.217	99.970	3.000	100.171	100.171	99.924	2.875	100.463	100.463	100.204	2.375	100.332	100.332	100.132	2.375	100.008	100.008	99.808
3.125	100.571	100.571	100.371	3.125	101.241	101.241	101.041	2.990	100.836	100.836	100.578	2.500	101.005	101.005	100.805	2.500	100.719	100.719	100.519
3.250	101.318	101.318	101.118	3.250	101.146	101.146	100.946	3.000	100.936	100.936	100.678	2.625	101.493	101.493	101.293	2.625	101.045	101.045	100.845
3.375	102.117	102.117	101.917	3.375	101.947	101.947	101.747	3.125	101.428	101.428	101.159	2.750	101.966	101.966	101.766	2.750	100.892	100.892	100.692
3.500	102.591	102.591	102.391	3.500	102.421	102.421	102.221	3.250	101.915	101.915	101.646	2.875	102.280	102.280	102.080	2.875	101.206	101.206	101.006
3.625	102.829	102.829	102.629	3.625	102.657	102.657	102.457	3.375	102.672	102.672	102.403	2.990	102.524	102.524	102.324	2.990	101.452	101.452	101.252
3.750	103.123	103.123	102.908	3.750	101.577	101.577	101.362	3.500	103.114	103.114	102.845	3.000	102.624	102.624	102.424	3.000	101.552	101.552	101.352
3.875	103.612	103.612	103.397	3.875	102.068	102.068	101.853	3.625	103.408	103.408	103.139	3.125	102.622	102.622	102.422	3.125	102.818	102.818	102.618
3.990	103.840	103.840	103.626	3.990	102.294	102.294	102.080	3.750	103.374	103.374	103.137	3.250	103.118	103.118	102.918	3.250	100.754	100.754	100.554
4.000	103.940	103.940	103.726	4.000	102.394	102.394	102.180	3.875	103.739	103.739	103.502	3.375	103.608	103.608	103.408	3.375	101.242	101.242	101.042
4.125	104.298	104.298	104.085	4.125	102.754	102.754	102.541	3.990	103.968	103.968	103.731	3.500	103.838	103.838	103.638	3.500	101.474	101.474	101.274
4.250	104.678	104.678	104.459	4.250	100.464	100.464	100.245	4.000	104.068	104.068	103.831	3.625	103.827	103.827	103.627	3.625	102.767	102.767	102.567
4.375	105.085	105.085	104.867	4.375	100.873	100.873	100.655	4.125	104.098	104.098	103.898	3.750	104.178	104.178	103.978	3.750	101.550	101.550	101.350
4.500	105.437	105.437	105.221	4.500	101.225	101.225	101.009	4.250	104.487	104.487	104.287	3.875	104.337	104.337	104.137	3.875	101.709	101.709	101.509
4.625	105.213	105.213	105.013	4.625	102.571	102.571	102.371	4.375	104.749	104.749	104.549	3.990	104.584	104.584	104.384	3.990	101.956	101.956	101.756
4.750	105.643	105.643	105.443	4.750	100.869	100.869	100.669	4.500	104.979	104.979	104.779	4.000	104.684	104.684	104.484	4.000	102.056	102.056	101.856

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/17/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/16/2021

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.:

1/17/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/16/2021

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	97.168	97.168	96.904	2.500	98.197	98.197	97.918	2.000	98.880	98.880	98.680	2.500	96.470	96.470	96.206	2.000	98.068	98.068	97.868
2.625	98.161	98.161	97.899	2.625	99.375	99.375	99.116	2.125	99.453	99.453	99.253	2.625	97.463	97.463	97.201	2.125	98.641	98.641	98.441
2.750	99.021	99.021	98.768	2.750	99.855	99.855	99.596	2.250	99.935	99.935	99.735	2.750	98.323	98.323	98.070	2.250	99.123	99.123	98.923
2.875	99.703	99.703	99.452	2.875	100.463	100.463	100.204	2.375	100.332	100.332	100.132	2.875	99.005	99.005	98.754	2.375	99.520	99.520	99.320
2.990	100.117	100.117	99.870	2.990	100.836	100.836	100.578	2.500	101.005	101.005	100.805	2.990	99.419	99.419	99.172	2.500	100.212	100.212	100.012
3.000	100.217	100.217	99.970	3.000	100.936	100.936	100.678	2.625	101.493	101.493	101.293	3.000	99.519	99.519	99.272	2.625	100.619	100.619	100.419
3.125	100.571	100.571	100.371	3.125	101.428	101.428	101.159	2.750	101.966	101.966	101.766	3.125	100.231	100.231	100.031	2.750	100.779	100.779	100.579
3.250	101.318	101.318	101.118	3.250	101.915	101.915	101.646	2.875	102.280	102.280	102.080	3.250	100.557	100.557	100.357	2.875	101.093	101.093	100.893
3.375	102.117	102.117	101.917	3.375	102.672	102.672	102.403	2.990	102.524	102.524	102.324	3.375	101.357	101.357	101.157	2.990	101.338	101.338	101.138
3.500	102.591	102.591	102.391	3.500	103.114	103.114	102.845	3.000	102.624	102.624	102.424	3.500	101.831	101.831	101.631	3.000	101.438	101.438	101.238
3.625	102.829	102.829	102.629	3.625	103.408	103.408	103.139	3.125	102.622	102.622	102.422	3.625	102.068	102.068	101.868	3.125	102.070	102.070	101.870
3.750	103.123	103.123	102.908	3.750	103.374	103.374	103.137	3.250	103.118	103.118	102.918	3.750	101.675	101.675	101.460	3.250	101.286	101.286	101.086
3.875	103.612	103.612	103.397	3.875	103.739	103.739	103.502	3.375	103.608	103.608	103.408	3.875	102.165	102.165	101.950	3.375	101.775	101.775	101.575
3.990	103.840	103.840	103.626	3.990	103.968	103.968	103.731	3.500	103.838	103.838	103.638	3.990	102.392	102.392	102.178	3.500	102.006	102.006	101.806
4.000	103.940	103.940	103.726	4.000	104.068	104.068	103.831	3.625	103.827	103.827	103.627	4.000	102.492	102.492	102.278	3.625	102.647	102.647	102.447
4.125	104.298	104.298	104.085	4.125	104.098	104.098	103.898	3.750	104.178	104.178	103.978	4.125	102.851	102.851	102.638	3.750	102.214	102.214	102.014
4.250	104.678	104.678	104.459	4.250	104.487	104.487	104.287	3.875	104.337	104.337	104.137	4.250	101.896	101.896	101.677	3.875	102.373	102.373	102.173
4.375	105.085	105.085	104.867	4.375	104.749	104.749	104.549	3.990	104.584	104.584	104.384	4.375	102.304	102.304	102.086	3.990	102.620	102.620	102.420
4.500	105.437	105.437	105.221	4.500	104.979	104.979	104.779	4.000	104.684	104.684	104.484	4.500	102.656	102.656	102.440	4.000	102.720	102.720	102.520

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

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

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

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

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

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

1/17/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/14/2022

W. Rate Sheet Dated: 12/16/2021

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)