

W. Rate Sheet Dated: 12/17/2021

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	99.462	2.250	99.274	99.274	98.899	1.875	96.854	96.854	96.549	3.125	98.760	98.760	98.460
2.375	100.104	100.104	99.729	2.375	99.505	99.505	99.130	2.000	97.076	97.076	96.771	3.250	99.599	99.599	99.299
2.500	100.371	100.371	99.996	2.500	99.731	99.731	99.356	2.125	97.293	97.293	96.989	3.375	99.332	99.332	99.032
2.625	100.639	100.639	100.264	2.625	99.939	99.939	99.564	2.250	98.670	98.670	98.287	3.500	99.421	99.421	99.121
2.750	101.369	101.369	100.931	2.750	100.822	100.822	100.384	2.375	98.888	98.888	98.506	3.625	99.510	99.510	99.210
2.875	101.627	101.627	101.189	2.875	101.027	101.027	100.590	2.500	99.102	99.102	98.719	Margin = 2.250		Index = 0.290	
3.000	101.874	101.874	101.436	3.000	101.211	101.211	100.774	2.625	99.298	99.298	98.915	30 Year OTC			
3.125	102.119	102.119	101.681	3.125	101.386	101.386	100.948	2.750	100.009	100.009	99.709	Rate	30 Day	45 Day	60 Day
3.250	102.354	102.354	101.995	3.250	101.745	101.745	101.385	2.875	100.202	100.202	99.902	4.000	100.756	100.756	100.256
3.375	102.489	102.489	102.129	3.375	101.826	101.826	101.467	3.000	100.373	100.373	100.073	4.125	100.952	100.952	100.452
3.500	102.715	102.715	102.356	3.500	102.021	102.021	101.661	3.125	100.536	100.536	100.236	4.375	101.450	101.450	100.950
3.625	102.922	102.922	102.562	3.625	102.169	102.169	101.810	3.250	100.932	100.932	100.632	4.500	101.508	101.508	101.008
3.750	102.644	102.644	102.344	3.750	102.106	102.106	101.806	3.375	101.101	101.101	100.801	4.625	101.645	101.645	101.145
3.875	102.748	102.748	102.448	3.875	102.133	102.133	101.833	3.500	101.285	101.285	100.985	4.875	102.099	102.099	101.599
4.000	102.931	102.931	102.631	4.000	102.293	102.293	101.993	3.625	101.423	101.423	101.123	5.000	102.228	102.228	101.728
4.125	103.127	103.127	102.827	4.125	102.415	102.415	102.115	3.750	100.722	100.722	100.422	5.125	102.365	102.365	101.865
4.250	102.852	102.852	102.652	4.250	102.361	102.361	102.161	3.875	100.840	100.840	100.540	5.500	103.870	103.870	103.370
4.375	102.925	102.925	102.725	4.375	102.388	102.388	102.188	4.000	100.990	100.990	100.690	5.625	104.007	104.007	103.507
6.250	106.000	106.000	105.800	6.250	104.677	104.677	104.477	4.125	101.104	101.104	100.804	6.250	104.352	104.352	103.852

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	99.462	2.250	99.224	99.124	99.124	98.749	1.875	98.984	98.884	98.884	98.579
2.375	100.204	100.104	100.104	99.729	2.375	99.455	99.355	99.355	98.980	2.000	99.206	99.106	99.106	98.801
2.500	100.471	100.371	100.371	99.996	2.500	99.681	99.581	99.581	99.206	2.125	99.423	99.323	99.323	99.019
2.625	100.739	100.639	100.639	100.264	2.625	99.889	99.789	99.789	99.414	2.250	100.800	100.700	100.700	100.317
2.750	101.469	101.369	101.369	100.931	2.750	100.647	100.547	100.547	100.109	2.375	101.018	100.918	100.918	100.536
2.875	101.727	101.627	101.627	101.189	2.875	100.852	100.752	100.752	100.315	2.500	101.232	101.132	101.132	100.749
3.000	101.974	101.874	101.874	101.436	3.000	101.036	100.936	100.936	100.499	2.625	101.428	101.328	101.328	100.945
3.125	102.219	102.119	102.119	101.681	3.125	101.211	101.111	101.111	100.673	2.750	101.039	100.939	100.939	100.639
3.250	102.454	102.354	102.354	101.995	3.250	101.545	101.445	101.445	101.085	2.875	101.232	101.132	101.132	100.832
3.375	102.689	102.589	102.589	102.229	3.375	101.726	101.626	101.626	101.267	3.000	101.403	101.303	101.303	101.003
3.500	102.915	102.815	102.815	102.456	3.500	101.921	101.821	101.821	101.461	3.125	101.566	101.466	101.466	101.166
3.625	103.122	103.022	103.022	102.662	3.625	102.069	101.969	101.969	101.610	3.250	102.562	102.462	102.462	102.162
3.750	102.844	102.744	102.744	102.444	3.750	102.306	102.206	102.206	101.906	3.375	102.731	102.631	102.631	102.331

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.006	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	6.250	103.750	103.750	103.500	4.375	98.700	98.700	98.200	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.075	98.075	97.575					4.500	98.758	98.758	98.258	Rate	30 Day	45 Day	60 Day
4.125	97.879	97.879	97.379					4.625	98.895	98.895	98.395	5.750	103.000	103.000	102.500
4.250	99.492	99.492	98.992					4.875	99.349	99.349	98.849	6.250	105.750	105.750	105.250
4.375	99.318	99.318	98.818					5.000	99.478	99.478	98.978	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.261	99.261	98.761					5.125	99.615	99.615	99.115				
4.625	99.124	99.124	98.624					5.500	101.120	101.120	100.620				
4.750	100.281	100.281	99.781					5.625	101.257	101.257	100.757				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.602	101.602	101.102				

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
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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@afrawholesale.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.:

2/15/2022

W. Rate Sheet Dated: 12/17/2021

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	98.558	98.558	98.258	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	98.751	98.751	98.451	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	98.922	98.922	98.622	Margin = 2.250		Index = .290	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.084	99.084	98.784	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.737	99.737	99.437	Rate	30 Day	45 Day	60 Day
3.250	101.579	101.579	101.220	3.250	101.070	101.070	100.711	3.375	99.906	99.906	99.606	3.250	101.579	101.579	101.079
3.375	101.814	101.814	101.455	3.375	101.251	101.251	100.892	3.500	100.090	100.090	99.790	3.375	101.814	101.814	101.314
3.500	102.040	102.040	101.681	3.500	101.446	101.446	101.087	3.625	100.228	100.228	99.928	3.500	102.040	102.040	101.540
3.625	102.247	102.247	101.888	3.625	101.594	101.594	101.235	3.750	100.027	100.027	99.727	3.625	102.247	102.247	101.747
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	101.739	101.739	101.539	4.250	101.349	101.349	101.149	4.375	N/A	N/A	N/A	4.250	101.739	101.739	101.239
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	100.806	100.706	100.706	100.269	2.750	100.334	100.234	100.234	99.797	2.750	100.626	100.526	100.526	100.226
2.875	101.064	100.964	100.964	100.527	2.875	100.540	100.440	100.440	100.003	2.875	100.819	100.719	100.719	100.419
3.000	101.311	101.211	101.211	100.774	3.000	100.724	100.624	100.624	100.187	3.000	100.991	100.891	100.891	100.591
3.125	101.556	101.456	101.456	101.019	3.125	100.898	100.798	100.798	100.361	3.125	101.153	101.053	101.053	100.753
3.250	101.679	101.579	101.579	101.220	3.250	101.170	101.070	101.070	100.711	3.250	102.087	101.987	101.987	101.687
3.375	101.914	101.814	101.814	101.455	3.375	101.351	101.251	101.251	100.892	3.375	102.256	102.156	102.156	101.856
3.500	102.140	102.040	102.040	101.681	3.500	101.546	101.446	101.446	101.087	3.500	102.440	102.340	102.340	102.040
3.625	102.347	102.247	102.247	101.888	3.625	101.694	101.594	101.594	101.235	3.625	102.578	102.478	102.478	102.178
3.750	101.306	101.206	101.206	100.906	3.750	100.869	100.769	100.769	100.469	3.750	101.314	101.214	101.214	100.914

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.: 2/15/2022

W. Rate Sheet Dated: 12/17/2021

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	97.586	97.586	97.386	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.469	98.469	98.269	2.000	N/A	N/A	N/A	2.500	97.631	97.531	97.431
2.625	98.426	98.426	98.226	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.200	99.200	99.000	2.125	N/A	N/A	N/A	2.625	98.471	98.371	98.271
2.750	99.189	99.189	98.989	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.869	99.869	99.669	2.250	N/A	N/A	N/A	2.750	99.234	99.134	99.034
2.875	99.821	99.821	99.621	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.437	100.437	100.237	2.375	N/A	N/A	N/A	2.875	99.866	99.766	99.666
2.990	100.234	100.234	100.034	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.727	100.727	100.527	2.500	N/A	N/A	N/A	2.990	100.279	100.179	100.079
3.000	100.334	100.334	100.134	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.827	100.827	100.627	2.625	N/A	N/A	N/A	3.000	100.379	100.279	100.179
3.125	100.765	100.765	100.565	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.312	101.312	101.112	2.750	N/A	N/A	N/A	3.125	101.027	100.910	100.792
3.250	101.459	101.459	101.259	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.943	101.943	101.743	2.875	N/A	N/A	N/A	3.250	101.738	101.621	101.503
3.375	102.257	102.257	102.057	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.691	102.691	102.491	2.990	N/A	N/A	N/A	3.375	102.536	102.419	102.301
3.500	102.693	102.693	102.493	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.014	103.014	102.814	3.000	N/A	N/A	N/A	3.500	102.971	102.854	102.736
3.625	103.006	103.006	102.806	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.150	103.150	102.950	3.125	N/A	N/A	N/A	3.625	103.387	103.287	103.187
3.750	103.283	103.283	103.083	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.754	102.754	102.554	3.250	N/A	N/A	N/A	3.750	103.974	103.874	103.774
3.875	103.724	103.724	103.524	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.144	103.144	102.944	3.375	N/A	N/A	N/A	3.875	104.415	104.315	104.215
3.990	103.963	103.963	103.763	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.317	103.317	103.117	3.500	N/A	N/A	N/A	3.990	104.654	104.554	104.454
4.000	104.063	104.063	103.863	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.417	103.417	103.217	3.625	N/A	N/A	N/A	4.000	104.754	104.654	104.554
4.125	104.434	104.434	104.234	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.553	103.553	103.353	3.750	N/A	N/A	N/A	4.125	105.039	104.939	104.839
4.250	104.885	104.885	104.685	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.813	102.813	102.613	3.875	N/A	N/A	N/A	4.250	105.262	105.162	105.062
4.375	105.263	105.263	105.063	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.191	103.191	102.991	3.990	N/A	N/A	N/A	4.375	105.639	105.539	105.439
4.500	105.608	105.608	105.408	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.450	103.450	103.250	4.000	N/A	N/A	N/A	4.500	105.984	105.884	105.784
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	99.052	99.052	98.852	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.013	99.013	98.813	2.000	98.964	98.864	98.764
2.875	N/A	N/A	N/A	2.625	99.581	99.581	99.381	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.574	99.574	99.374	2.125	99.524	99.424	99.324
2.990	N/A	N/A	N/A	2.750	100.299	100.299	100.099	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.064	100.064	99.864	2.250	100.014	99.914	99.814
3.000	N/A	N/A	N/A	2.875	100.925	100.925	100.725	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.505	100.505	100.305	2.375	100.456	100.356	100.256
3.125	N/A	N/A	N/A	2.990	101.301	101.301	101.101	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.061	101.061	100.861	2.500	101.091	100.991	100.891
3.250	N/A	N/A	N/A	3.000	101.401	101.401	101.201	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.596	101.596	101.396	2.625	101.626	101.516	101.399
3.375	N/A	N/A	N/A	3.125	101.827	101.827	101.627	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.093	102.093	101.893	2.750	102.123	102.013	101.896
3.500	N/A	N/A	N/A	3.250	102.405	102.405	102.205	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.466	102.466	102.266	2.875	102.496	102.386	102.269
3.625	N/A	N/A	N/A	3.375	103.156	103.156	102.956	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.783	102.783	102.583	2.990	102.813	102.703	102.586
3.750	N/A	N/A	N/A	3.500	103.560	103.560	103.360	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.883	102.883	102.683	3.000	102.913	102.803	102.686
3.875	N/A	N/A	N/A	3.625	103.870	103.870	103.670	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.268	103.268	103.068	3.125	103.298	103.188	103.071
3.990	N/A	N/A	N/A	3.750	103.372	103.372	103.172	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.283	103.283	103.083	3.250	103.506	103.406	103.306
4.000	N/A	N/A	N/A	3.875	103.810	103.810	103.610	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.811	103.811	103.611	3.375	104.034	103.934	103.834
4.125	N/A	N/A	N/A	3.990	104.018	104.018	103.818	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.119	104.119	103.919	3.500	104.342	104.242	104.142
4.250	N/A	N/A	N/A	4.000	104.118	104.118	103.918	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.524	104.524	104.324	3.625	104.747	104.647	104.547
4.375	N/A	N/A	N/A	4.125	104.399	104.399	104.199	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.280	104.280	104.080	3.750	104.599	104.499	104.399
4.500	N/A	N/A	N/A	4.250	104.434	104.434	104.234	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.708	104.708	104.508	3.875	105.026	104.926	104.826
4.625	N/A	N/A	N/A	4.375	104.807	104.807	104.607	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.019	105.019	104.819	3.990	105.337	105.237	105.137
4.750	N/A	N/A	N/A	4.500	105.133	105.133	104.933	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.119	105.119	104.919	4.000	105.437	105.337	105.237
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	99.212	99.212	99.012	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.701	99.701	99.501
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.642	99.642	99.442	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.261	100.261	100.061
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.997	99.997	99.797	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.751	100.751	100.551
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.529	100.529	100.329	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.192	101.192	100.992
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.046	101.046	100.846	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.606	101.606	101.406
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.452	101.452	101.252	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.044	102.044	101.844
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.798	101.798	101.598	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.358	102.358	102.158
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.054	102.054	101.854	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.732	102.732	102.532
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.237	102.237	102.037	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.049	103.049	102.849
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.337	102.337	102.137	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.149	103.149	102.949
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.598	102.598	102.398	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.533	103.533	103.333
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.:

1/17/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/15/2022

W. Rate Sheet Dated: 12/17/2021

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	97.586	97.586	97.386	2.500	98.469	98.469	98.269	2.875	100.925	100.925	100.725	2.000	99.013	99.013	98.813	2.000	99.212	99.212	99.012
2.625	98.426	98.426	98.226	2.625	99.200	99.200	99.000	2.990	101.301	101.301	101.101	2.125	99.574	99.574	99.374	2.125	99.642	99.642	99.442
2.750	99.189	99.189	98.989	2.750	99.869	99.869	99.669	3.000	101.401	101.401	101.201	2.250	100.064	100.064	99.864	2.250	99.997	99.997	99.797
2.875	99.821	99.821	99.621	2.875	100.437	100.437	100.237	3.125	101.827	101.827	101.627	2.375	100.505	100.505	100.305	2.375	100.529	100.529	100.329
2.990	100.234	100.234	100.034	2.990	100.727	100.727	100.527	3.250	102.405	102.405	102.205	2.500	101.061	101.061	100.861	2.500	101.046	101.046	100.846
3.000	100.334	100.334	100.134	3.000	100.827	100.827	100.627	3.375	103.156	103.156	102.956	2.625	101.596	101.596	101.396	2.625	101.452	101.452	101.252
3.125	100.765	100.765	100.565	3.125	101.312	101.312	101.112	3.500	103.560	103.560	103.360	2.750	102.093	102.093	101.893	2.750	101.798	101.798	101.598
3.250	101.459	101.459	101.259	3.250	101.943	101.943	101.743	3.625	103.870	103.870	103.670	2.875	102.466	102.466	102.266	2.875	102.054	102.054	101.854
3.375	102.257	102.257	102.057	3.375	102.691	102.691	102.491	3.750	103.372	103.372	103.172	2.990	102.783	102.783	102.583	2.990	102.237	102.237	102.037
3.500	102.693	102.693	102.493	3.500	103.014	103.014	102.814	3.875	103.810	103.810	103.610	3.000	102.883	102.883	102.683	3.000	102.337	102.337	102.137
3.625	103.006	103.006	102.806	3.625	103.150	103.150	102.950	3.990	104.018	104.018	103.818	3.125	103.268	103.268	103.068	3.125	102.598	102.598	102.398
3.750	103.283	103.283	103.083	3.750	102.754	102.754	102.554	4.000	104.118	104.118	103.918	3.250	103.283	103.283	103.083	3.250	102.087	102.087	101.887
3.875	103.724	103.724	103.524	3.875	103.144	103.144	102.944	4.125	104.399	104.399	104.199	3.375	103.811	103.811	103.611	3.375	102.497	102.497	102.297
3.990	103.963	103.963	103.763	3.990	103.317	103.317	103.117	4.250	104.434	104.434	104.234	3.500	104.119	104.119	103.919	3.500	102.711	102.711	102.511
4.000	104.063	104.063	103.863	4.000	103.417	103.417	103.217	4.375	104.807	104.807	104.607	3.625	104.524	104.524	104.324	3.625	102.992	102.992	102.792
4.125	104.434	104.434	104.234	4.125	103.553	103.553	103.353	4.500	105.133	105.133	104.933	3.750	104.280	104.280	104.080	3.750	102.393	102.393	102.193
4.250	104.885	104.885	104.685	4.250	102.813	102.813	102.613	4.625	105.369	105.369	105.169	3.875	104.708	104.708	104.508	3.875	102.693	102.693	102.493
4.375	105.263	105.263	105.063	4.375	103.191	103.191	102.991	4.750	105.651	105.651	105.451	3.990	105.019	105.019	104.819	3.990	102.881	102.881	102.681
4.500	105.608	105.608	105.408	4.500	103.450	103.450	103.250	4.875	105.997	105.997	105.797	4.000	105.119	105.119	104.919	4.000	102.981	102.981	102.781

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 LPAs 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@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.: 2/15/2022

W. Rate Sheet Dated: 12/17/2021

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	97.499	97.499	97.235	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.447	97.447	97.183	2.750	N/A	N/A	N/A	2.500	96.881	96.760	96.617
2.625	98.482	98.482	98.219	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.428	98.428	98.165	2.875	N/A	N/A	N/A	2.625	97.863	97.745	97.600
2.750	99.326	99.326	99.072	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.274	99.274	99.020	2.990	N/A	N/A	N/A	2.750	98.708	98.597	98.454
2.875	99.986	99.986	99.739	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.932	99.932	99.685	3.000	N/A	N/A	N/A	2.875	99.367	99.260	99.120
2.990	100.378	100.378	100.139	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.326	100.326	100.087	3.125	N/A	N/A	N/A	2.990	99.759	99.655	99.520
3.000	100.478	100.478	100.239	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.426	100.426	100.187	3.250	N/A	N/A	N/A	3.000	99.859	99.755	99.620
3.125	100.891	100.891	100.691	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.363	101.363	101.163	3.375	N/A	N/A	N/A	3.125	100.325	100.219	100.125
3.250	101.613	101.613	101.413	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.385	101.385	101.185	3.500	N/A	N/A	N/A	3.250	100.869	100.769	100.669
3.375	102.397	102.397	102.197	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.171	102.171	101.971	3.625	N/A	N/A	N/A	3.375	101.653	101.553	101.453
3.500	102.852	102.852	102.652	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.624	102.624	102.424	3.750	N/A	N/A	N/A	3.500	102.108	102.008	101.908
3.625	103.083	103.083	102.883	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.855	102.855	102.655	3.875	N/A	N/A	N/A	3.625	102.340	102.240	102.140
3.750	103.286	103.286	103.081	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.716	101.716	101.511	3.990	N/A	N/A	N/A	3.750	101.421	101.321	101.216
3.875	103.756	103.756	103.554	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	102.186	102.186	101.984	4.000	N/A	N/A	N/A	3.875	101.891	101.791	101.689
3.990	103.970	103.970	103.770	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.400	102.400	102.200	4.125	N/A	N/A	N/A	3.990	102.105	102.005	101.905
4.000	104.070	104.070	103.870	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.500	102.500	102.300	4.250	N/A	N/A	N/A	4.000	102.205	102.105	102.005
4.125	104.409	104.409	104.209	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.839	102.839	102.639	4.375	N/A	N/A	N/A	4.125	102.544	102.444	102.344
4.250	104.664	104.664	104.443	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.452	100.452	100.231	4.500	N/A	N/A	N/A	4.250	101.749	101.640	101.528
4.375	105.053	105.053	104.837	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.841	100.841	100.625	4.625	N/A	N/A	N/A	4.375	102.139	102.031	101.923
4.500	105.389	105.389	105.179	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.177	101.177	100.967	4.750	N/A	N/A	N/A	4.500	102.474	102.368	102.264
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	98.467	98.467	98.267	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.132	99.132	98.932	2.000	98.445	98.345	98.245
2.875	N/A	N/A	N/A	2.625	99.688	99.688	99.437	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.699	99.699	99.499	2.125	99.011	98.911	98.811
2.990	N/A	N/A	N/A	2.750	100.161	100.161	99.909	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.170	100.170	99.970	2.250	99.483	99.383	99.283
3.000	N/A	N/A	N/A	2.875	100.758	100.758	100.507	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.557	100.557	100.357	2.375	99.869	99.769	99.669
3.125	N/A	N/A	N/A	2.990	101.121	101.121	100.867	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.228	101.228	101.022	2.500	100.682	100.582	100.476
3.250	N/A	N/A	N/A	3.000	101.221	101.221	100.967	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.705	101.705	101.499	2.625	101.081	100.981	100.875
3.375	N/A	N/A	N/A	3.125	101.743	101.743	101.453	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.165	102.165	101.963	2.750	100.978	100.878	100.776
3.500	N/A	N/A	N/A	3.250	102.218	102.218	101.929	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.470	102.470	102.270	2.875	101.283	101.183	101.083
3.625	N/A	N/A	N/A	3.375	102.961	102.961	102.673	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.708	102.708	102.506	2.990	101.521	101.421	101.319
3.750	N/A	N/A	N/A	3.500	103.390	103.390	103.102	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.808	102.808	102.606	3.000	101.621	101.521	101.419
3.875	N/A	N/A	N/A	3.625	103.672	103.672	103.390	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.679	102.679	102.479	3.125	102.246	102.146	102.046
3.990	N/A	N/A	N/A	3.750	103.538	103.538	103.311	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.164	103.164	102.964	3.250	101.340	101.240	101.140
4.000	N/A	N/A	N/A	3.875	103.892	103.892	103.665	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.642	103.642	103.442	3.375	101.819	101.719	101.619
4.125	N/A	N/A	N/A	3.990	104.108	104.108	103.885	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.868	103.868	103.668	3.500	102.045	101.945	101.845
4.250	N/A	N/A	N/A	4.000	104.208	104.208	103.985	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.868	103.868	103.668	3.625	102.855	102.755	102.655
4.375	N/A	N/A	N/A	4.125	104.112	104.112	103.912	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.208	104.208	104.008	3.750	102.281	102.181	102.081
4.500	N/A	N/A	N/A	4.250	104.491	104.491	104.291	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.362	104.362	104.162	3.875	102.435	102.335	102.235
4.625	N/A	N/A	N/A	4.375	104.744	104.744	104.544	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.597	104.597	104.397	3.990	102.670	102.570	102.470
4.750	N/A	N/A	N/A	4.500	104.967	104.967	104.767	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.697	104.697	104.497	4.000	102.770	102.670	102.570
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	98.808	98.808	98.608	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	99.375	99.375	99.175	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	99.846	99.846	99.646	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	100.233	100.233	100.033	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	100.884	100.884	100.678	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	101.209	101.209	101.003	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	101.093	101.093	100.891	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	101.396	101.396	101.196	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	101.634	101.634	101.432	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	101.734	101.734	101.532	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	103.045	103.045	102.845	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	100.798	100.798	100.598	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	101.278	101.278	101.078	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	101.502	101.502	101.302	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	102.780	102.780	102.580	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	101.582</														



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.:

2/15/2022

W. Rate Sheet Dated: 12/17/2021

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	99.326	99.326	99.072	2.750	99.274	99.274	99.020	2.500	98.467	98.467	98.267	2.000	99.132	99.132	98.932	2.000	98.808	98.808	98.608
2.875	99.986	99.986	99.739	2.875	99.932	99.932	99.685	2.625	99.688	99.688	99.437	2.125	99.699	99.699	99.499	2.125	99.375	99.375	99.175
2.990	100.378	100.378	100.139	2.990	100.326	100.326	100.087	2.750	100.161	100.161	99.909	2.250	100.170	100.170	99.970	2.250	99.846	99.846	99.646
3.000	100.478	100.478	100.239	3.000	100.426	100.426	100.187	2.875	100.758	100.758	100.507	2.375	100.557	100.557	100.357	2.375	100.233	100.233	100.033
3.125	100.891	100.891	100.691	3.125	101.363	101.363	101.163	2.990	101.121	101.121	100.867	2.500	101.228	101.228	101.022	2.500	100.884	100.884	100.678
3.250	101.613	101.613	101.413	3.250	101.385	101.385	101.185	3.000	101.221	101.221	100.967	2.625	101.705	101.705	101.499	2.625	101.209	101.209	101.003
3.375	102.397	102.397	102.197	3.375	102.171	102.171	101.971	3.125	101.743	101.743	101.453	2.750	102.165	102.165	101.963	2.750	101.093	101.093	100.891
3.500	102.852	102.852	102.652	3.500	102.624	102.624	102.424	3.250	102.218	102.218	101.929	2.875	102.470	102.470	102.270	2.875	101.396	101.396	101.196
3.625	103.083	103.083	102.883	3.625	102.855	102.855	102.655	3.375	102.961	102.961	102.673	2.990	102.708	102.708	102.506	2.990	101.634	101.634	101.432
3.750	103.286	103.286	103.081	3.750	101.716	101.716	101.511	3.500	103.390	103.390	103.102	3.000	102.808	102.808	102.606	3.000	101.734	101.734	101.532
3.875	103.756	103.756	103.554	3.875	102.186	102.186	101.984	3.625	103.672	103.672	103.390	3.125	102.679	102.679	102.479	3.125	103.045	103.045	102.845
3.990	103.970	103.970	103.770	3.990	102.400	102.400	102.200	3.750	103.538	103.538	103.311	3.250	103.164	103.164	102.964	3.250	100.798	100.798	100.598
4.000	104.070	104.070	103.870	4.000	102.500	102.500	102.300	3.875	103.892	103.892	103.665	3.375	103.642	103.642	103.442	3.375	101.278	101.278	101.078
4.125	104.409	104.409	104.209	4.125	102.839	102.839	102.639	3.990	104.108	104.108	103.885	3.500	103.868	103.868	103.668	3.500	101.502	101.502	101.302
4.250	104.664	104.664	104.464	4.250	100.452	100.452	100.231	4.000	104.208	104.208	103.985	3.625	103.868	103.868	103.668	3.625	102.780	102.780	102.580
4.375	105.053	105.053	104.837	4.375	100.841	100.841	100.625	4.125	104.112	104.112	103.912	3.750	104.208	104.208	104.008	3.750	101.582	101.582	101.382
4.500	105.389	105.389	105.179	4.500	101.177	101.177	100.967	4.250	104.491	104.491	104.291	3.875	104.362	104.362	104.162	3.875	101.734	101.734	101.534
4.625	105.194	105.194	104.994	4.625	102.568	102.568	102.368	4.375	104.744	104.744	104.544	3.990	104.597	104.597	104.397	3.990	101.969	101.969	101.769
4.750	105.610	105.610	105.410	4.750	100.834	100.834	100.634	4.500	104.967	104.967	104.767	4.000	104.697	104.697	104.497	4.000	102.069	102.069	101.869

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@afrown.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.: 2/15/2022

W. Rate Sheet Dated: 12/17/2021

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 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.:

2/15/2022

W. Rate Sheet Dated: 12/17/2021

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	97.499	97.499	97.235	2.500	98.467	98.467	98.267	2.000	99.132	99.132	98.932	2.500	96.798	96.798	96.534	2.000	98.320	98.320	98.120
2.625	98.482	98.482	98.219	2.625	99.688	99.688	99.437	2.125	99.699	99.699	99.499	2.625	97.780	97.780	97.517	2.125	98.887	98.887	98.687
2.750	99.326	99.326	99.072	2.750	100.161	100.161	99.909	2.250	100.170	100.170	99.970	2.750	98.625	98.625	98.371	2.250	99.358	99.358	99.158
2.875	99.986	99.986	99.739	2.875	100.758	100.758	100.507	2.375	100.557	100.557	100.357	2.875	99.284	99.284	99.037	2.375	99.745	99.745	99.545
2.990	100.378	100.378	100.139	2.990	101.121	101.121	100.867	2.500	101.228	101.228	101.022	2.990	99.677	99.677	99.438	2.500	100.406	100.406	100.200
3.000	100.478	100.478	100.239	3.000	101.221	101.221	100.967	2.625	101.705	101.705	101.499	3.000	99.777	99.777	99.538	2.625	100.807	100.807	100.601
3.125	100.891	100.891	100.691	3.125	101.743	101.743	101.453	2.750	102.165	102.165	101.963	3.125	100.452	100.452	100.252	2.750	100.979	100.979	100.777
3.250	101.613	101.613	101.413	3.250	102.218	102.218	101.929	2.875	102.470	102.470	102.270	3.250	100.824	100.824	100.624	2.875	101.283	101.283	101.083
3.375	102.397	102.397	102.197	3.375	102.961	102.961	102.673	2.990	102.708	102.708	102.506	3.375	101.609	101.609	101.409	2.990	101.521	101.521	101.319
3.500	102.852	102.852	102.652	3.500	103.390	103.390	103.102	3.000	102.808	102.808	102.606	3.500	102.063	102.063	101.863	3.000	101.621	101.621	101.419
3.625	103.083	103.083	102.883	3.625	103.672	103.672	103.390	3.125	102.679	102.679	102.479	3.625	102.294	102.294	102.094	3.125	102.212	102.212	102.012
3.750	103.286	103.286	103.081	3.750	103.538	103.538	103.311	3.250	103.164	103.164	102.964	3.750	101.826	101.826	101.621	3.250	101.331	101.331	101.131
3.875	103.756	103.756	103.554	3.875	103.892	103.892	103.665	3.375	103.642	103.642	103.442	3.875	102.296	102.296	102.094	3.375	101.810	101.810	101.610
3.990	103.970	103.970	103.770	3.990	104.108	104.108	103.885	3.500	103.868	103.868	103.668	3.990	102.510	102.510	102.310	3.500	102.035	102.035	101.835
4.000	104.070	104.070	103.870	4.000	104.208	104.208	103.985	3.625	103.868	103.868	103.668	4.000	102.610	102.610	102.410	3.625	102.674	102.674	102.474
4.125	104.409	104.409	104.209	4.125	104.112	104.112	103.912	3.750	104.208	104.208	104.008	4.125	102.949	102.949	102.749	3.750	102.245	102.245	102.045
4.250	104.664	104.664	104.443	4.250	104.491	104.491	104.291	3.875	104.362	104.362	104.162	4.250	101.883	101.883	101.662	3.875	102.398	102.398	102.198
4.375	105.053	105.053	104.837	4.375	104.744	104.744	104.544	3.990	104.597	104.597	104.397	4.375	102.272	102.272	102.056	3.990	102.633	102.633	102.433
4.500	105.389	105.389	105.179	4.500	104.967	104.967	104.767	4.000	104.697	104.697	104.497	4.500	102.608	102.608	102.398	4.000	102.733	102.733	102.533

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.:

1/17/2022

45 Day Lock Exp.:

1/31/2022

60 Day Lock Exp.:

2/15/2022

W. Rate Sheet Dated: 12/17/2021

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)