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.: **1/19/2022**
45 Day Lock Exp.: **2/3/2022**
60 Day Lock Exp.: **2/18/2022**

W. Rate Sheet Dated: **12/20/2021** **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	99.853	99.853	99.493	2.250	99.289	99.289	98.930	1.875	96.791	96.791	96.491	3.125	98.760	98.760	98.460
2.375	100.120	100.120	99.761	2.375	99.521	99.521	99.161	2.000	97.013	97.013	96.713	3.250	99.599	99.599	99.299
2.500	100.387	100.387	100.028	2.500	99.747	99.747	99.387	2.125	97.231	97.231	96.931	3.375	99.332	99.332	99.032
2.625	100.654	100.654	100.295	2.625	99.955	99.955	99.596	2.250	98.568	98.568	98.193	3.500	99.421	99.421	99.121
2.750	101.306	101.306	100.853	2.750	100.759	100.759	100.306	2.375	98.787	98.787	98.412	3.625	99.510	99.510	99.210
2.875	101.564	101.564	101.111	2.875	100.965	100.965	100.512	2.500	99.000	99.000	98.625	Margin = 2.250		Index = 0.290	
3.000	101.811	101.811	101.358	3.000	101.149	101.149	100.696	2.625	99.196	99.196	98.821	30 Year OTC			
3.125	102.056	102.056	101.603	3.125	101.323	101.323	100.870	2.750	99.974	99.974	99.674	Rate	30 Day	45 Day	60 Day
3.250	102.245	102.245	101.885	3.250	101.635	101.635	101.276	2.875	100.167	100.167	99.867	4.000	100.631	100.631	100.131
3.375	102.379	102.379	102.020	3.375	101.717	101.717	101.357	3.000	100.338	100.338	100.038	4.125	100.827	100.827	100.327
3.500	102.606	102.606	102.246	3.500	101.911	101.911	101.552	3.125	100.500	100.500	100.200	4.375	101.528	101.528	101.028
3.625	102.812	102.812	102.453	3.625	102.060	102.060	101.700	3.250	100.948	100.948	100.648	4.500	101.586	101.586	101.086
3.750	102.519	102.519	102.219	3.750	101.981	101.981	101.681	3.375	101.116	101.116	100.816	4.625	101.723	101.723	101.223
3.875	102.623	102.623	102.323	3.875	102.008	102.008	101.708	3.500	101.301	101.301	101.001	4.875	101.896	101.896	101.396
4.000	102.806	102.806	102.506	4.000	102.168	102.168	101.868	3.625	101.439	101.439	101.139	5.000	102.025	102.025	101.525
4.125	103.002	103.002	102.702	4.125	102.290	102.290	101.990	3.750	101.175	101.175	100.875	5.125	102.162	102.162	101.662
4.250	102.930	102.930	102.730	4.250	102.439	102.439	102.239	3.875	101.293	101.293	100.993	5.500	103.808	103.808	103.308
4.375	103.003	103.003	102.803	4.375	102.466	102.466	102.266	4.000	101.443	101.443	101.143	5.625	103.945	103.945	103.445
6.250	106.000	106.000	105.800	6.250	104.614	104.614	104.414	4.125	101.557	101.557	101.257	6.250	104.290	104.290	103.790

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	99.953	99.853	99.853	99.493	2.250	99.239	99.139	99.139	98.780	1.875	98.921	98.821	98.821	98.521
2.375	100.220	100.120	100.120	99.761	2.375	99.471	99.371	99.371	99.011	2.000	99.143	99.043	99.043	98.743
2.500	100.487	100.387	100.387	100.028	2.500	99.697	99.597	99.597	99.237	2.125	99.361	99.261	99.261	98.961
2.625	100.754	100.654	100.654	100.295	2.625	99.905	99.805	99.805	99.446	2.250	100.698	100.598	100.598	100.223
2.750	101.406	101.306	101.306	100.853	2.750	100.584	100.484	100.484	100.031	2.375	100.917	100.817	100.817	100.442
2.875	101.664	101.564	101.564	101.111	2.875	100.790	100.690	100.690	100.237	2.500	101.130	101.030	101.030	100.655
3.000	101.911	101.811	101.811	101.358	3.000	100.974	100.874	100.874	100.421	2.625	101.326	101.226	101.226	100.851
3.125	102.156	102.056	102.056	101.603	3.125	101.148	101.048	101.048	100.595	2.750	101.004	100.904	100.904	100.604
3.250	102.345	102.245	102.245	101.885	3.250	101.435	101.335	101.335	100.976	2.875	101.197	101.097	101.097	100.797
3.375	102.579	102.479	102.479	102.120	3.375	101.617	101.517	101.517	101.157	3.000	101.368	101.268	101.268	100.968
3.500	102.806	102.706	102.706	102.346	3.500	101.811	101.711	101.711	101.352	3.125	101.530	101.430	101.430	101.130
3.625	103.012	102.912	102.912	102.553	3.625	101.960	101.860	101.860	101.500	3.250	102.578	102.478	102.478	102.178
3.750	102.719	102.619	102.619	102.319	3.750	102.181	102.081	102.081	101.781	3.375	102.746	102.646	102.646	102.346

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"							
30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	98.133	98.133	97.633	6.250	103.750	103.750	103.500
4.000	97.950	97.950	97.450				
4.125	97.754	97.754	97.254				
4.250	99.570	99.570	99.070				
4.375	99.397	99.397	98.897				
4.500	99.339	99.339	98.839				
4.625	99.202	99.202	98.702				
4.750	100.078	100.078	99.578				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"			
Rate	30 Day	45 Day	60 Day
4.000	97.881	97.881	97.381
4.125	98.077	98.077	97.577
4.375	98.778	98.778	98.278
4.500	98.836	98.836	98.336
4.625	98.973	98.973	98.473
4.875	99.146	99.146	98.646
5.000	99.275	99.275	98.775
5.125	99.412	99.412	98.912
5.500	101.058	101.058	100.558
5.625	101.195	101.195	100.695
6.250	101.540	101.540	101.040

30 yr DPA "3.5% DPA ; Borrower Paid Only"			
Rate	30 Day	45 Day	60 Day
4.250	100.000	100.000	99.500
4.750	101.000	101.000	100.500

30 yr DPA "3.5% DPA ; Lender Paid Only"			
Rate	30 Day	45 Day	60 Day
5.750	103.000	103.000	102.500
6.250	105.750	105.750	105.250

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

Lock Desk Policy

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

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

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

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

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

30 Day Lock Exp.: 1/19/2022
45 Day Lock Exp.: 2/3/2022
60 Day Lock Exp.: 2/18/2022

W. Rate Sheet Dated: 12/20/2021 **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	98.523	98.523	98.223	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	98.716	98.716	98.416	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	98.887	98.887	98.587	Margin = 2.250		Index = .290	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.049	99.049	98.749	**30 Year OTC**			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.753	99.753	99.453	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	101.532	101.532	101.173	3.250	101.023	101.023	100.664	3.375	99.921	99.921	99.621	3.250	101.532	101.532	101.032
3.375	101.767	101.767	101.408	3.375	101.204	101.204	100.845	3.500	100.106	100.106	99.806	3.375	101.767	101.767	101.267
3.500	101.993	101.993	101.634	3.500	101.399	101.399	101.040	3.625	100.244	100.244	99.944	3.500	101.993	101.993	101.493
3.625	102.200	102.200	101.841	3.625	101.547	101.547	101.188	3.750	100.480	100.480	100.180	3.625	102.200	102.200	101.700
3.750	101.706	101.706	101.406	3.750	101.269	101.269	100.969	3.875	N/A	N/A	N/A	3.750	101.706	101.706	101.206
3.875	101.910	101.910	101.610	3.875	101.396	101.396	101.096	4.000	N/A	N/A	N/A	3.875	101.910	101.910	101.410
4.000	102.094	102.094	101.794	4.000	101.555	101.555	101.255	4.125	N/A	N/A	N/A	4.000	102.094	102.094	101.594
4.125	102.290	102.290	101.990	4.125	101.677	101.677	101.377	4.250	N/A	N/A	N/A	4.125	102.290	102.290	101.790
4.250	102.067	102.067	101.867	4.250	101.677	101.677	101.477	4.375	N/A	N/A	N/A	4.250	102.067	102.067	101.567
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	100.744	100.644	100.644	100.191	2.750	100.272	100.172	100.172	99.719	2.750	100.591	100.491	100.491	100.191
2.875	101.002	100.902	100.902	100.449	2.875	100.477	100.377	100.377	99.924	2.875	100.784	100.684	100.684	100.384
3.000	101.249	101.149	101.149	100.696	3.000	100.661	100.561	100.561	100.108	3.000	100.956	100.856	100.856	100.556
3.125	101.494	101.394	101.394	100.941	3.125	100.836	100.736	100.736	100.283	3.125	101.118	101.018	101.018	100.718
3.250	101.632	101.532	101.532	101.173	3.250	101.123	101.023	101.023	100.664	3.250	102.165	102.065	102.065	101.765
3.375	101.867	101.767	101.767	101.408	3.375	101.304	101.204	101.204	100.845	3.375	102.334	102.234	102.234	101.934
3.500	102.093	101.993	101.993	101.634	3.500	101.499	101.399	101.399	101.040	3.500	102.518	102.418	102.418	102.118
3.625	102.300	102.200	102.200	101.841	3.625	101.647	101.547	101.547	101.188	3.625	102.656	102.556	102.556	102.256
3.750	101.806	101.706	101.706	101.406	3.750	101.369	101.269	101.269	100.969	3.750	102.392	102.292	102.292	101.992

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs

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

Specialty Adjustment

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

DPA Advantage Adjustment

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"

30/25 Year				30/25 Year Lender Paid			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A
4.000	N/A	N/A	N/A				
4.125	N/A	N/A	N/A				
4.250	N/A	N/A	N/A				
4.375	N/A	N/A	N/A				
4.500	N/A	N/A	N/A				
4.625	N/A	N/A	N/A				
4.750	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only			

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

Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A

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

Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A

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

Rate	30 Day	45 Day	60 Day
5.750	N/A	N/A	N/A
6.250	N/A	N/A	N/A

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

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30 Day Lock Exp.: **1/19/2022**
45 Day Lock Exp.: **2/3/2022**
60 Day Lock Exp.: **2/18/2022**

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Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	97.421	97.421	97.221
2.625	98.259	98.259	98.059
2.750	99.019	99.019	98.819
2.875	99.647	99.647	99.447
2.990	100.053	100.053	99.853
3.000	100.153	100.153	99.953
3.125	100.586	100.586	100.386
3.250	101.285	101.285	101.085
3.375	102.079	102.079	101.879
3.500	102.509	102.509	102.309
3.625	102.819	102.819	102.619
3.750	103.132	103.132	102.932
3.875	103.568	103.568	103.368
3.990	103.803	103.803	103.603
4.000	103.903	103.903	103.703
4.125	104.251	104.251	104.051
4.250	104.695	104.695	104.495
4.375	105.068	105.068	104.868
4.500	105.408	105.408	105.208

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	98.304	98.304	98.104
2.625	99.034	99.034	98.834
2.750	99.699	99.699	99.499
2.875	100.263	100.263	100.063
2.990	100.550	100.550	100.350
3.000	100.650	100.650	100.450
3.125	101.144	101.144	100.944
3.250	101.769	101.769	101.569
3.375	102.512	102.512	102.312
3.500	102.832	102.832	102.632
3.625	102.965	102.965	102.765
3.750	102.604	102.604	102.404
3.875	102.988	102.988	102.788
3.990	103.158	103.158	102.958
4.000	103.258	103.258	103.058
4.125	103.391	103.391	103.191
4.250	102.623	102.623	102.423
4.375	102.996	102.996	102.796
4.500	103.251	103.251	103.051

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	97.459	97.359	97.259
2.625	98.297	98.197	98.097
2.750	99.057	98.957	98.857
2.875	99.685	99.585	99.485
2.990	100.092	99.992	99.892
3.000	100.192	100.092	99.992
3.125	100.850	100.733	100.611
3.250	101.556	101.439	101.317
3.375	102.349	102.232	102.110
3.500	102.780	102.663	102.541
3.625	103.235	103.135	103.035
3.750	103.815	103.715	103.615
3.875	104.251	104.151	104.051
3.990	104.486	104.386	104.286
4.000	104.586	104.486	104.386
4.125	104.862	104.762	104.662
4.250	105.054	104.954	104.854
4.375	105.427	105.327	105.227
4.500	105.767	105.667	105.567

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

20 Year

Rate	30 Day	45 Day	60 Day
2.500	98.865	98.865	98.665
2.625	99.413	99.413	99.213
2.750	100.128	100.128	99.928
2.875	100.750	100.750	100.550
2.990	101.120	101.120	100.920
3.000	101.220	101.220	101.020
3.125	101.641	101.641	101.441
3.250	102.230	102.230	102.030
3.375	102.976	102.976	102.776
3.500	103.376	103.376	103.176
3.625	103.682	103.682	103.482
3.750	103.221	103.221	103.021
3.875	103.653	103.653	103.453
3.990	103.857	103.857	103.657
4.000	103.957	103.957	103.757
4.125	104.230	104.230	104.030
4.250	104.243	104.243	104.043
4.375	104.611	104.611	104.411
4.500	104.932	104.932	104.732

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A
4.875	N/A	N/A	N/A

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A
4.875	N/A	N/A	N/A

15 Year

Rate	30 Day	45 Day	60 Day
2.000	98.879	98.879	98.679
2.125	99.437	99.437	99.237
2.250	99.925	99.925	99.725
2.375	100.360	100.360	100.160
2.500	100.971	100.971	100.771
2.625	101.503	101.503	101.303
2.750	101.994	101.994	101.794
2.875	102.363	102.363	102.163
2.990	102.675	102.675	102.475
3.000	102.775	102.775	102.575
3.125	103.155	103.155	102.955
3.250	103.235	103.235	103.035
3.375	103.759	103.759	103.559
3.500	104.062	104.062	103.862
3.625	104.462	104.462	104.262
3.750	104.198	104.198	103.998
3.875	104.618	104.618	104.418
3.990	104.927	104.927	104.727
4.000	105.027	105.027	104.827

15/10 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	98.828	98.728	98.628
2.125	99.385	99.285	99.185
2.250	99.873	99.773	99.673
2.375	100.351	100.251	100.151
2.500	100.998	100.889	100.780
2.625	101.530	101.421	101.312
2.750	102.021	101.912	101.803
2.875	102.389	102.280	102.171
2.990	102.702	102.593	102.484
3.000	102.802	102.693	102.584
3.125	103.182	103.073	102.964
3.250	103.457	103.357	103.257
3.375	103.981	103.881	103.781
3.500	104.283	104.183	104.083
3.625	104.684	104.584	104.484
3.750	104.514	104.414	104.314
3.875	104.934	104.834	104.734
3.990	105.243	105.143	105.043
4.000	105.343	105.243	105.143

15 Year 105-125 / **15 Year >125** / **15 Year 105-125 High Balance** / **15 Year >125 High Balance**

Rate	15 Year 105-125 30 Day	45 Day	60 Day	15 Year >125 30 Day	45 Day	60 Day	15 Year 105-125 HB 30 Day	45 Day	60 Day	15 Year >125 HB 30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.250	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.750	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2.990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.250	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.750	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.875	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3.990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4.000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.000	99.077	99.077	98.877
2.125	99.507	99.507	99.307
2.250	99.909	99.909	99.709
2.375	100.440	100.440	100.240
2.500	100.957	100.957	100.757
2.625	101.360	101.360	101.160
2.750	101.702	101.702	101.502
2.875	101.954	101.954	101.754
2.990	102.137	102.137	101.937
3.000	102.237	102.237	102.037
3.125	102.497	102.497	102.297
3.250	102.043	102.043	101.843
3.375	102.451	102.451	102.251
3.500	102.658	102.658	102.458
3.625	102.936	102.936	102.736
3.750	102.313	102.313	102.113
3.875	102.610	102.610	102.410
3.990	102.795	102.795	102.595
4.000	102.895	102.895	102.695

10 Year

Rate	30 Day	45 Day	60 Day
2.000	99.567	99.567	99.367
2.125	100.125	100.125	99.925
2.250	100.612	100.612	100.412
2.375	101.048	101.048	100.848
2.500	101.458	101.458	101.258
2.625	101.893	101.893	101.693
2.750	102.228	102.228	102.028
2.875	102.597	102.597	102.397
2.990	102.910	102.910	102.710
3.000	103.010	103.010	102.810
3.125	103.389	103.389	103.189
3.250	103.139	103.139	102.939
3.375	103.663	103.663	103.463
3.500	103.966	103.966	103.766
3.625	104.366	104.366	104.166
3.750	104.243	104.243	104.043
3.875	104.662	104.662	104.462
3.990	104.972	104.972	104.772
4.000	105.072	105.072	104.872

Applicable for all mortgages with greater than 15 year terms

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500
< 620 *	-1.500	-2.500	-4.000	-4.000	-4.250	-4.250	-4.250	-4.750	-4.750

* Applicalbe on FNMA Standard, HomeReady, HomeStyle & TX a(6) /a(4) loans with a DU approve/eligible only

Product Features

Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

Cash-Out Refinance*

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

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

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	0.000
$125,001 - $175,000	0.000
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

High LTV Refi Option LLPA Caps

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

HomeReady LLPA Caps*

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

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

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

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

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

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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

30 Day Lock Exp.: **1/19/2022**
45 Day Lock Exp.: **2/3/2022**
60 Day Lock Exp.: **2/18/2022**

W. Rate Sheet Dated: **12/20/2021** **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	97.421	97.421	97.221	2.500	98.304	98.304	98.104	2.875	100.750	100.750	100.550	2.000	98.879	98.879	98.679	2.000	99.077	99.077	98.877
2.625	98.259	98.259	98.059	2.625	99.034	99.034	98.834	2.990	101.120	101.120	100.920	2.125	99.437	99.437	99.237	2.125	99.507	99.507	99.307
2.750	99.019	99.019	98.819	2.750	99.699	99.699	99.499	3.000	101.220	101.220	101.020	2.250	99.925	99.925	99.725	2.250	99.909	99.909	99.709
2.875	99.647	99.647	99.447	2.875	100.263	100.263	100.063	3.125	101.641	101.641	101.441	2.375	100.360	100.360	100.160	2.375	100.440	100.440	100.240
2.990	100.053	100.053	99.853	2.990	100.550	100.550	100.350	3.250	102.230	102.230	102.030	2.500	100.971	100.971	100.771	2.500	100.957	100.957	100.757
3.000	100.153	100.153	99.953	3.000	100.650	100.650	100.450	3.375	102.976	102.976	102.776	2.625	101.503	101.503	101.303	2.625	101.360	101.360	101.160
3.125	100.586	100.586	100.386	3.125	101.144	101.144	100.944	3.500	103.376	103.376	103.176	2.750	101.994	101.994	101.794	2.750	101.702	101.702	101.502
3.250	101.285	101.285	101.085	3.250	101.769	101.769	101.569	3.625	103.682	103.682	103.482	2.875	102.363	102.363	102.163	2.875	101.954	101.954	101.754
3.375	102.079	102.079	101.879	3.375	102.512	102.512	102.312	3.750	103.221	103.221	103.021	2.990	102.675	102.675	102.475	2.990	102.137	102.137	101.937
3.500	102.509	102.509	102.309	3.500	102.832	102.832	102.632	3.875	103.653	103.653	103.453	3.000	102.775	102.775	102.575	3.000	102.237	102.237	102.037
3.625	102.819	102.819	102.619	3.625	102.965	102.965	102.765	3.990	103.857	103.857	103.657	3.125	103.155	103.155	102.955	3.125	102.497	102.497	102.297
3.750	103.132	103.132	102.932	3.750	102.604	102.604	102.404	4.000	103.957	103.957	103.757	3.250	103.235	103.235	103.035	3.250	102.043	102.043	101.843
3.875	103.568	103.568	103.368	3.875	102.988	102.988	102.788	4.125	104.230	104.230	104.030	3.375	103.759	103.759	103.559	3.375	102.451	102.451	102.251
3.990	103.803	103.803	103.603	3.990	103.158	103.158	102.958	4.250	104.243	104.243	104.043	3.500	104.062	104.062	103.862	3.500	102.658	102.658	102.458
4.000	103.903	103.903	103.703	4.000	103.258	103.258	103.058	4.375	104.611	104.611	104.411	3.625	104.462	104.462	104.262	3.625	102.936	102.936	102.736
4.125	104.251	104.251	104.051	4.125	103.391	103.391	103.191	4.500	104.932	104.932	104.732	3.750	104.198	104.198	103.998	3.750	102.313	102.313	102.113
4.250	104.695	104.695	104.495	4.250	102.623	102.623	102.423	4.625	105.169	105.169	104.969	3.875	104.618	104.618	104.418	3.875	102.610	102.610	102.410
4.375	105.068	105.068	104.868	4.375	102.996	102.996	102.796	4.750	105.288	105.288	105.088	3.990	104.927	104.927	104.727	3.990	102.795	102.795	102.595
4.500	105.408	105.408	105.208	4.500	103.251	103.251	103.051	4.875	105.631	105.631	105.431	4.000	105.027	105.027	104.827	4.000	102.895	102.895	102.695

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

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

Product Features

Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

* Not applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

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.

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.: 1/19/2022
45 Day Lock Exp.: 2/3/2022
60 Day Lock Exp.: 2/18/2022

W. Rate Sheet Dated: **12/20/2021** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Conforming FHLMC

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	97.351	97.351	97.077
2.625	98.341	98.341	98.069
2.750	99.195	99.195	98.932
2.875	99.868	99.868	99.608
2.990	100.272	100.272	100.017
3.000	100.372	100.372	100.117
3.125	100.717	100.717	100.517
3.250	101.452	101.452	101.252
3.375	102.242	102.242	102.042
3.500	102.709	102.709	102.509
3.625	102.942	102.942	102.742
3.750	103.160	103.160	102.953
3.875	103.638	103.638	103.433
3.990	103.858	103.858	103.657
4.000	103.958	103.958	103.757
4.125	104.307	104.307	104.107
4.250	104.658	104.658	104.370
4.375	105.055	105.055	104.772
4.500	105.396	105.396	105.120

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30/25 Year SC

Rate	30 Day	45 Day	60 Day
2.500	97.321	97.321	97.047
2.625	98.311	98.311	98.039
2.750	99.163	99.163	98.900
2.875	99.836	99.836	99.576
2.990	100.242	100.242	99.987
3.000	100.342	100.342	100.087
3.125	101.285	101.285	101.085
3.250	101.244	101.244	101.044
3.375	102.034	102.034	101.834
3.500	102.501	102.501	102.301
3.625	102.734	102.734	102.534
3.750	101.790	101.790	101.583
3.875	102.268	102.268	102.063
3.990	102.488	102.488	102.287
4.000	102.588	102.588	102.387
4.125	102.937	102.937	102.737
4.250	100.444	100.444	100.156
4.375	100.843	100.843	100.560
4.500	101.182	101.182	100.906

30/25 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	96.733	96.610	96.459
2.625	97.722	97.601	97.450
2.750	98.577	98.463	98.314
2.875	99.249	99.137	98.989
2.990	99.653	99.545	99.398
3.000	99.753	99.645	99.498
3.125	100.151	100.039	99.951
3.250	100.708	100.600	100.508
3.375	101.498	101.391	101.298
3.500	101.965	101.858	101.765
3.625	102.199	102.092	101.999
3.750	101.295	101.195	101.088
3.875	101.773	101.673	101.568
3.990	101.993	101.893	101.792
4.000	102.093	101.993	101.892
4.125	102.442	102.342	102.242
4.250	101.743	101.620	101.455
4.375	102.141	102.019	101.858
4.500	102.481	102.360	102.205

30/25 Year SC >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

20 Year

Rate	30 Day	45 Day	60 Day
2.500	98.498	98.498	98.223
2.625	99.567	99.567	99.311
2.750	100.042	100.042	99.786
2.875	100.647	100.647	100.388
2.990	101.013	101.013	100.753
3.000	101.113	101.113	100.853
3.125	101.569	101.569	101.266
3.250	102.049	102.049	101.746
3.375	102.798	102.798	102.495
3.500	103.232	103.232	102.933
3.625	103.519	103.519	103.221
3.750	103.352	103.352	103.124
3.875	103.710	103.710	103.484
3.990	103.932	103.932	103.706
4.000	104.032	104.032	103.806
4.125	104.105	104.105	103.879
4.250	104.489	104.489	104.263
4.375	104.745	104.745	104.521
4.500	104.969	104.969	104.748

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A

20 Year >125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A

15 Year

Rate	30 Day	45 Day	60 Day
2.000	99.004	99.004	98.804
2.125	99.574	99.574	99.374
2.250	100.050	100.050	99.850
2.375	100.444	100.444	100.244
2.500	101.144	101.144	100.944
2.625	101.626	101.626	101.426
2.750	102.095	102.095	101.895
2.875	102.406	102.406	102.206
2.990	102.645	102.645	102.445
3.000	102.745	102.745	102.545
3.125	102.662	102.662	102.462
3.250	103.155	103.155	102.955
3.375	103.638	103.638	103.438
3.500	103.869	103.869	103.669
3.625	103.928	103.928	103.728
3.750	104.276	104.276	104.076
3.875	104.431	104.431	104.231
3.990	104.674	104.674	104.474
4.000	104.774	104.774	104.574

15 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	98.317	98.217	98.117
2.125	98.886	98.786	98.686
2.250	99.363	99.263	99.163
2.375	99.756	99.656	99.556
2.500	100.598	100.498	100.398
2.625	101.002	100.902	100.802
2.750	100.908	100.808	100.708
2.875	101.219	101.119	101.019
2.990	101.458	101.358	101.258
3.000	101.558	101.458	101.358
3.125	102.229	102.129	102.029
3.250	101.331	101.231	101.131
3.375	101.815	101.715	101.615
3.500	102.046	101.946	101.846
3.625	102.915	102.815	102.715
3.750	102.349	102.249	102.149
3.875	102.504	102.404	102.304
3.990	102.747	102.647	102.547
4.000	102.847	102.747	102.647

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC

Rate	30 Day	45 Day	60 Day
2.000	98.680	98.680	98.480
2.125	99.250	99.250	99.050
2.250	99.726	99.726	99.526
2.375	100.118	100.118	99.918
2.500	100.728	100.728	100.528
2.625	101.048	101.048	100.848
2.750	101.021	101.021	100.821
2.875	101.332	101.332	101.132
2.990	101.571	101.571	101.371
3.000	101.671	101.671	101.471
3.125	103.082	103.082	102.882
3.250	100.823	100.823	100.623
3.375	101.306	101.306	101.106
3.500	101.535	101.535	101.335
3.625	102.684	102.684	102.484
3.750	101.660	101.660	101.460
3.875	101.815	101.815	101.615
3.990	102.056	102.056	101.856
4.000	102.156	102.156	101.956

15 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years

FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500

Cash Out Refi

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

Program Features

Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
CHOICE Renovation	-1.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	0.000
$125,001 - $175,000	0.000
$175,001 - $275,000	0.000
$275,001 up to SC	0.125

Subordination

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

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

Subordination Enhanced Reflief Refi

LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Reflief Refi LLPA Caps

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

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	1/19/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	2/3/2022
			60 Day Lock Exp.:	2/18/2022

W. Rate Sheet Dated: 12/20/2021 **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	99.195	99.195	98.932	2.750	99.163	99.163	98.900	2.500	98.498	98.498	98.223	2.000	99.004	99.004	98.804	2.000	98.680	98.680	98.480
2.875	99.868	99.868	99.608	2.875	99.836	99.836	99.576	2.625	99.567	99.567	99.311	2.125	99.574	99.574	99.374	2.125	99.250	99.250	99.050
2.990	100.272	100.272	100.017	2.990	100.242	100.242	99.987	2.750	100.042	100.042	99.786	2.250	100.050	100.050	99.850	2.250	99.726	99.726	99.526
3.000	100.372	100.372	100.117	3.000	100.342	100.342	100.087	2.875	100.647	100.647	100.388	2.375	100.444	100.444	100.244	2.375	100.118	100.118	99.918
3.125	100.717	100.717	100.517	3.125	101.285	101.285	101.085	2.990	101.013	101.013	100.753	2.500	101.144	101.144	100.944	2.500	100.728	100.728	100.528
3.250	101.452	101.452	101.252	3.250	101.244	101.244	101.044	3.000	101.113	101.113	100.853	2.625	101.626	101.626	101.426	2.625	101.048	101.048	100.848
3.375	102.242	102.242	102.042	3.375	102.034	102.034	101.834	3.125	101.569	101.569	101.266	2.750	102.095	102.095	101.895	2.750	101.021	101.021	100.821
3.500	102.709	102.709	102.509	3.500	102.501	102.501	102.301	3.250	102.049	102.049	101.746	2.875	102.406	102.406	102.206	2.875	101.332	101.332	101.132
3.625	102.942	102.942	102.742	3.625	102.734	102.734	102.534	3.375	102.798	102.798	102.495	2.990	102.645	102.645	102.445	2.990	101.571	101.571	101.371
3.750	103.160	103.160	102.953	3.750	101.790	101.790	101.583	3.500	103.232	103.232	102.933	3.000	102.745	102.745	102.545	3.000	101.671	101.671	101.471
3.875	103.638	103.638	103.433	3.875	102.268	102.268	102.063	3.625	103.519	103.519	103.221	3.125	102.662	102.662	102.462	3.125	103.082	103.082	102.882
3.990	103.858	103.858	103.657	3.990	102.488	102.488	102.287	3.750	103.352	103.352	103.124	3.250	103.155	103.155	102.955	3.250	100.823	100.823	100.623
4.000	103.958	103.958	103.757	4.000	102.588	102.588	102.387	3.875	103.710	103.710	103.484	3.375	103.638	103.638	103.438	3.375	101.306	101.306	101.106
4.125	104.307	104.307	104.107	4.125	102.937	102.937	102.737	3.990	103.932	103.932	103.706	3.500	103.869	103.869	103.669	3.500	101.535	101.535	101.335
4.250	104.658	104.658	104.370	4.250	100.444	100.444	100.156	4.000	104.032	104.032	103.806	3.625	103.928	103.928	103.728	3.625	102.684	102.684	102.484
4.375	105.055	105.055	104.772	4.375	100.843	100.843	100.560	4.125	104.105	104.105	103.879	3.750	104.276	104.276	104.076	3.750	101.660	101.660	101.460
4.500	105.396	105.396	105.120	4.500	101.182	101.182	100.906	4.250	104.489	104.489	104.263	3.875	104.431	104.431	104.231	3.875	101.815	101.815	101.615
4.625	105.188	105.188	104.988	4.625	102.562	102.562	102.362	4.375	104.745	104.745	104.521	3.990	104.674	104.674	104.474	3.990	102.056	102.056	101.856
4.750	105.610	105.610	105.410	4.750	100.836	100.836	100.636	4.500	104.969	104.969	104.748	4.000	104.774	104.774	104.574	4.000	102.156	102.156	101.956

Applicable for all mortgages with terms greater than 15 years

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

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	0.000
$125,001 - $175,000	0.000
$175,001 - $275,000	0.000
$275,001 up to SC	0.125

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

Program Features

Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

HP LLPA Cap

FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500

Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout

Subordination

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

Home Possible Subordinate Financing

LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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.: 1/19/2022
45 Day Lock Exp.: 2/3/2022
60 Day Lock Exp.: 2/18/2022

W. Rate Sheet Dated: 12/20/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year

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

FHLMC 30/25 Year

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

FNMA 20 Year

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

FHLMC 20 Year

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

FNMA 15 Year

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

FHLMC 15 Year

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

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	1/19/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/3/2022
		60 Day Lock Exp.:	2/18/2022

W. Rate Sheet Dated: 12/20/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Home Possible

30/25 Year			
Rate	30 Day	45 Day	60 Day
2.500	97.351	97.351	97.077
2.625	98.341	98.341	98.069
2.750	99.195	99.195	98.932
2.875	99.868	99.868	99.608
2.990	100.272	100.272	100.017
3.000	100.372	100.372	100.117
3.125	100.717	100.717	100.517
3.250	101.452	101.452	101.252
3.375	102.242	102.242	102.042
3.500	102.709	102.709	102.509
3.625	102.942	102.942	102.742
3.750	103.160	103.160	102.953
3.875	103.638	103.638	103.433
3.990	103.858	103.858	103.657
4.000	103.958	103.958	103.757
4.125	104.307	104.307	104.107
4.250	104.658	104.658	104.370
4.375	105.055	105.055	104.772
4.500	105.396	105.396	105.120

20 Year			
Rate	30 Day	45 Day	60 Day
2.500	98.498	98.498	98.223
2.625	99.567	99.567	99.311
2.750	100.042	100.042	99.786
2.875	100.647	100.647	100.388
2.990	101.013	101.013	100.753
3.000	101.113	101.113	100.853
3.125	101.569	101.569	101.266
3.250	102.049	102.049	101.746
3.375	102.798	102.798	102.495
3.500	103.232	103.232	102.933
3.625	103.519	103.519	103.221
3.750	103.352	103.352	103.124
3.875	103.710	103.710	103.484
3.990	103.932	103.932	103.706
4.000	104.032	104.032	103.806
4.125	104.105	104.105	103.879
4.250	104.489	104.489	104.263
4.375	104.745	104.745	104.521
4.500	104.969	104.969	104.748

15 Year			
Rate	30 Day	45 Day	60 Day
2.000	99.004	99.004	98.804
2.125	99.574	99.574	99.374
2.250	100.050	100.050	99.850
2.375	100.444	100.444	100.244
2.500	101.144	101.144	100.944
2.625	101.626	101.626	101.426
2.750	102.095	102.095	101.895
2.875	102.406	102.406	102.206
2.990	102.645	102.645	102.445
3.000	102.745	102.745	102.545
3.125	102.662	102.662	102.462
3.250	103.155	103.155	102.955
3.375	103.638	103.638	103.438
3.500	103.869	103.869	103.669
3.625	103.928	103.928	103.728
3.750	104.276	104.276	104.076
3.875	104.431	104.431	104.231
3.990	104.674	104.674	104.474
4.000	104.774	104.774	104.574

Super Conforming - 30-20 Year			
Rate	30 Day	45 Day	60 Day
2.500	96.661	96.661	96.387
2.625	97.651	97.651	97.379
2.750	98.504	98.504	98.241
2.875	99.177	99.177	98.917
2.990	99.582	99.582	99.327
3.000	99.682	99.682	99.427
3.125	100.326	100.326	100.126
3.250	100.673	100.673	100.473
3.375	101.463	101.463	101.263
3.500	101.930	101.930	101.730
3.625	102.163	102.163	101.963
3.750	101.800	101.800	101.593
3.875	102.278	102.278	102.073
3.990	102.498	102.498	102.297
4.000	102.598	102.598	102.397
4.125	102.947	102.947	102.747
4.250	101.876	101.876	101.588
4.375	102.274	102.274	101.991
4.500	102.614	102.614	102.338

Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day
2.000	98.192	98.192	97.992
2.125	98.762	98.762	98.562
2.250	99.238	99.238	99.038
2.375	99.631	99.631	99.431
2.500	100.286	100.286	100.086
2.625	100.687	100.687	100.487
2.750	100.908	100.908	100.708
2.875	101.219	101.219	101.019
2.990	101.458	101.458	101.258
3.000	101.558	101.558	101.358
3.125	102.222	102.222	102.022
3.250	101.339	101.339	101.139
3.375	101.822	101.822	101.622
3.500	102.052	102.052	101.852
3.625	102.656	102.656	102.456
3.750	102.318	102.318	102.118
3.875	102.473	102.473	102.273
3.990	102.715	102.715	102.515
4.000	102.815	102.815	102.615

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@afrwholesale.com	
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.: 1/19/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.: 2/3/2022
		60 Day Lock Exp.: 2/18/2022

W. Rate Sheet Dated: **12/20/2021** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed

All-in Price Cap "Before Lender Paid Comp - Max = $20,000" **101.850**

Rate	30 Day	45 Day	60 Day
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A
4.875	N/A	N/A	N/A

15 Yr. Fixed

All-in Price Cap "Before Lender Paid Comp - Max = $20,000" **101.850**

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A

7/1 Hybrid ARMs

All-in Price Cap "Before Lender Paid Comp - Max = $20,000" **101.850**

Rate	30 Day	45 Day	60 Day
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A
1 year LIBOR "Wall Street Journal"			
Margin	2.250	Cap	5/2/5

FICO/CLTV Adjuster

FICO	CLTV <=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out Refi[1]	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only[2]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor[1]	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI[1]	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

[1]Full Am. [2]ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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