

W. Rate Sheet Dated: 12/21/2021

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	99.525	99.525	99.150	2.250	98.979	98.979	98.604	1.875	96.698	96.698	96.398	3.125	98.760	98.760	98.460
2.375	99.792	99.792	99.417	2.375	99.211	99.211	98.836	2.000	96.920	96.920	96.620	3.250	99.599	99.599	99.299
2.500	100.059	100.059	99.684	2.500	99.436	99.436	99.061	2.125	97.137	97.137	96.837	3.375	99.332	99.332	99.032
2.625	100.308	100.308	99.933	2.625	99.645	99.645	99.270	2.250	98.545	98.545	98.162	3.500	99.421	99.421	99.121
2.750	101.134	101.134	100.696	2.750	100.605	100.605	100.168	2.375	98.763	98.763	98.381	3.625	99.510	99.510	99.210
2.875	101.387	101.387	100.949	2.875	100.811	100.811	100.373	2.500	98.977	98.977	98.594	Margin = 2.250		Index = 0.270	
3.000	101.634	101.634	101.197	3.000	100.995	100.995	100.557	2.625	99.173	99.173	98.790	30 Year OTC			
3.125	101.876	101.876	101.438	3.125	101.169	101.169	100.732	2.750	99.931	99.931	99.631	Rate	30 Day	45 Day	60 Day
3.250	102.141	102.141	101.751	3.250	101.560	101.560	101.169	2.875	100.124	100.124	99.824	4.000	100.858	100.858	100.358
3.375	102.275	102.275	101.884	3.375	101.641	101.641	101.250	3.000	100.295	100.295	99.995	4.125	100.985	100.985	100.485
3.500	102.490	102.490	102.099	3.500	101.833	101.833	101.442	3.125	100.457	100.457	100.157	4.375	101.348	101.348	100.848
3.625	102.686	102.686	102.296	3.625	101.981	101.981	101.591	3.250	100.448	100.448	100.148	4.500	101.487	101.487	100.987
3.750	102.741	102.741	102.441	3.750	102.228	102.228	101.928	3.375	100.616	100.616	100.316	4.625	101.674	101.674	101.174
3.875	102.835	102.835	102.535	3.875	102.255	102.255	101.955	3.500	100.801	100.801	100.501	4.875	101.943	101.943	101.443
4.000	103.033	103.033	102.733	4.000	102.415	102.415	102.115	3.625	100.939	100.939	100.639	5.000	102.082	102.082	101.582
4.125	103.160	103.160	102.860	4.125	102.537	102.537	102.237	3.750	101.159	101.159	100.859	5.125	102.270	102.270	101.770
4.250	102.826	102.826	102.626	4.250	102.358	102.358	102.158	3.875	101.277	101.277	100.977	5.500	103.802	103.802	103.302
4.375	102.823	102.823	102.623	4.375	102.385	102.385	102.185	4.000	101.428	101.428	101.128	5.625	103.990	103.990	103.490
6.250	106.000	106.000	105.800	6.250	104.627	104.627	104.427	4.125	101.541	101.541	101.241	6.250	104.281	104.281	103.781

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	99.625	99.525	99.525	99.150	2.250	98.929	98.829	98.829	98.454	1.875	98.828	98.728	98.728	98.428
2.375	99.892	99.792	99.792	99.417	2.375	99.161	99.061	99.061	98.686	2.000	99.050	98.950	98.950	98.650
2.500	100.159	100.059	100.059	99.684	2.500	99.386	99.286	99.286	98.911	2.125	99.267	99.167	99.167	98.867
2.625	100.408	100.308	100.308	99.933	2.625	99.595	99.495	99.495	99.120	2.250	100.675	100.575	100.575	100.192
2.750	101.234	101.134	101.134	100.696	2.750	100.430	100.330	100.330	99.893	2.375	100.893	100.793	100.793	100.411
2.875	101.487	101.387	101.387	100.949	2.875	100.636	100.536	100.536	100.098	2.500	101.107	101.007	101.007	100.624
3.000	101.734	101.634	101.634	101.197	3.000	100.820	100.720	100.720	100.282	2.625	101.303	101.203	101.203	100.820
3.125	101.976	101.876	101.876	101.438	3.125	100.994	100.894	100.894	100.457	2.750	100.961	100.861	100.861	100.561
3.250	102.241	102.141	102.141	101.751	3.250	101.360	101.260	101.260	100.869	2.875	101.154	101.054	101.054	100.754
3.375	102.475	102.375	102.375	101.984	3.375	101.541	101.441	101.441	101.050	3.000	101.325	101.225	101.225	100.925
3.500	102.690	102.590	102.590	102.199	3.500	101.733	101.633	101.633	101.242	3.125	101.487	101.387	101.387	101.087
3.625	102.886	102.786	102.786	102.396	3.625	101.881	101.781	101.781	101.391	3.250	102.078	101.978	101.978	101.678
3.750	102.941	102.841	102.841	102.541	3.750	102.428	102.328	102.328	102.028	3.375	102.246	102.146	102.146	101.846

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	98.108	98.108	97.608	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.235	98.235	97.735	4.750	101.000	101.000	100.500
3.875	98.390	98.390	97.890	6.250	103.750	103.750	103.500	4.375	98.598	98.598	98.098	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.192	98.192	97.692					4.500	98.737	98.737	98.237	Rate	30 Day	45 Day	60 Day
4.125	98.065	98.065	97.565					4.625	98.924	98.924	98.424	5.750	103.000	103.000	102.500
4.250	99.486	99.486	98.986					4.875	99.193	99.193	98.693	6.250	105.750	105.750	105.250
4.375	99.389	99.389	98.889					5.000	99.332	99.332	98.832	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.251	99.251	98.751					5.125	99.520	99.520	99.020				
4.625	99.063	99.063	98.563					5.500	101.052	101.052	100.552				
4.750	100.149	100.149	99.649					5.625	101.240	101.240	100.740				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.531	101.531	101.031				

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@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/20/2022

45 Day Lock Exp.:

2/4/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/21/2021

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	98.480	98.480	98.180	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	98.673	98.673	98.373	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	98.844	98.844	98.544	Margin = 2.250		Index = .270	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.006	99.006	98.706	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.253	99.253	98.953	Rate	30 Day	45 Day	60 Day
3.250	101.429	101.429	101.038	3.250	100.947	100.947	100.556	3.375	99.421	99.421	99.121	3.250	101.429	101.429	100.929
3.375	101.662	101.662	101.271	3.375	101.128	101.128	100.737	3.500	99.606	99.606	99.306	3.375	101.662	101.662	101.162
3.500	101.878	101.878	101.487	3.500	101.320	101.320	100.929	3.625	99.744	99.744	99.444	3.500	101.878	101.878	101.378
3.625	102.074	102.074	101.683	3.625	101.469	101.469	101.078	3.750	100.464	100.464	100.164	3.625	102.074	102.074	101.574
3.750	101.929	101.929	101.629	3.750	101.516	101.516	101.216	3.875	N/A	N/A	N/A	3.750	101.929	101.929	101.429
3.875	102.123	102.123	101.823	3.875	101.643	101.643	101.343	4.000	N/A	N/A	N/A	3.875	102.123	102.123	101.623
4.000	102.320	102.320	102.020	4.000	101.802	101.802	101.502	4.125	N/A	N/A	N/A	4.000	102.320	102.320	101.820
4.125	102.448	102.448	102.148	4.125	101.924	101.924	101.624	4.250	N/A	N/A	N/A	4.125	102.448	102.448	101.948
4.250	101.964	101.964	101.764	4.250	101.596	101.596	101.396	4.375	N/A	N/A	N/A	4.250	101.964	101.964	101.464
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	100.571	100.471	100.471	100.034	2.750	100.118	100.018	100.018	99.581	2.750	100.548	100.448	100.448	100.148
2.875	100.824	100.724	100.724	100.287	2.875	100.323	100.223	100.223	99.786	2.875	100.741	100.641	100.641	100.341
3.000	101.072	100.972	100.972	100.535	3.000	100.507	100.407	100.407	99.970	3.000	100.913	100.813	100.813	100.513
3.125	101.313	101.213	101.213	100.776	3.125	100.682	100.582	100.582	100.145	3.125	101.075	100.975	100.975	100.675
3.250	101.529	101.429	101.429	101.038	3.250	101.047	100.947	100.947	100.556	3.250	101.665	101.565	101.565	101.265
3.375	101.762	101.662	101.662	101.271	3.375	101.228	101.128	101.128	100.737	3.375	101.834	101.734	101.734	101.434
3.500	101.978	101.878	101.878	101.487	3.500	101.420	101.320	101.320	100.929	3.500	102.018	101.918	101.918	101.618
3.625	102.174	102.074	102.074	101.683	3.625	101.569	101.469	101.469	101.078	3.625	102.156	102.056	102.056	101.756
3.750	102.029	101.929	101.929	101.629	3.750	101.616	101.516	101.516	101.216	3.750	102.377	102.277	102.277	101.977

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.:

1/20/2022

45 Day Lock Exp.:

2/4/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/21/2021

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	97.249	97.249	97.049	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.133	98.133	97.933	2.000	N/A	N/A	N/A	2.500	97.285	97.185	97.085
2.625	98.087	98.087	97.887	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.862	98.862	98.662	2.125	N/A	N/A	N/A	2.625	98.123	98.023	97.923
2.750	98.848	98.848	98.648	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.528	99.528	99.328	2.250	N/A	N/A	N/A	2.750	98.884	98.784	98.684
2.875	99.477	99.477	99.277	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.093	100.093	99.893	2.375	N/A	N/A	N/A	2.875	99.513	99.413	99.313
2.990	99.885	99.885	99.685	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.381	100.381	100.181	2.500	N/A	N/A	N/A	2.990	99.921	99.821	99.721
3.000	99.985	99.985	99.785	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.481	100.481	100.281	2.625	N/A	N/A	N/A	3.000	100.021	99.921	99.821
3.125	100.469	100.469	100.269	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.033	101.033	100.833	2.750	N/A	N/A	N/A	3.125	100.737	100.620	100.497
3.250	101.176	101.176	100.976	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.660	101.660	101.460	2.875	N/A	N/A	N/A	3.250	101.443	101.326	101.203
3.375	101.981	101.981	101.781	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.414	102.414	102.214	2.990	N/A	N/A	N/A	3.375	102.248	102.131	102.008
3.500	102.412	102.412	102.212	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.734	102.734	102.534	3.000	N/A	N/A	N/A	3.500	102.680	102.563	102.440
3.625	102.722	102.722	102.522	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.869	102.869	102.669	3.125	N/A	N/A	N/A	3.625	103.195	103.095	102.995
3.750	103.098	103.098	102.898	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.569	102.569	102.369	3.250	N/A	N/A	N/A	3.750	103.777	103.677	103.577
3.875	103.535	103.535	103.335	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.955	102.955	102.755	3.375	N/A	N/A	N/A	3.875	104.215	104.115	104.015
3.990	103.771	103.771	103.571	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.123	103.123	102.923	3.500	N/A	N/A	N/A	3.990	104.451	104.351	104.251
4.000	103.871	103.871	103.671	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.223	103.223	103.023	3.625	N/A	N/A	N/A	4.000	104.551	104.451	104.351
4.125	104.265	104.265	104.065	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.359	103.359	103.159	3.750	N/A	N/A	N/A	4.125	104.828	104.728	104.628
4.250	104.710	104.710	104.510	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.638	102.638	102.438	3.875	N/A	N/A	N/A	4.250	105.067	104.967	104.867
4.375	105.085	105.085	104.885	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.012	103.012	102.812	3.990	N/A	N/A	N/A	4.375	105.441	105.341	105.241
4.500	105.426	105.426	105.226	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.268	103.268	103.068	4.000	N/A	N/A	N/A	4.500	105.782	105.682	105.582
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.674	98.674	98.474	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.844	98.844	98.644	2.000	98.791	98.691	98.591
2.875	N/A	N/A	N/A	2.625	99.222	99.222	99.022	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.403	99.403	99.203	2.125	99.350	99.250	99.150
2.990	N/A	N/A	N/A	2.750	99.937	99.937	99.737	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.890	99.890	99.690	2.250	99.837	99.737	99.637
3.000	N/A	N/A	N/A	2.875	100.561	100.561	100.361	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.329	100.329	100.129	2.375	100.328	100.228	100.119
3.125	N/A	N/A	N/A	2.990	100.932	100.932	100.732	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.951	100.951	100.751	2.500	100.974	100.874	100.774
3.250	N/A	N/A	N/A	3.000	101.032	101.032	100.832	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.483	101.483	101.283	2.625	101.506	101.389	101.273
3.375	N/A	N/A	N/A	3.125	101.461	101.461	101.261	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.976	101.976	101.776	2.750	101.999	101.882	101.766
3.500	N/A	N/A	N/A	3.250	102.101	102.101	101.901	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.346	102.346	102.146	2.875	102.369	102.252	102.136
3.625	N/A	N/A	N/A	3.375	102.848	102.848	102.648	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.660	102.660	102.460	2.990	102.682	102.565	102.449
3.750	N/A	N/A	N/A	3.500	103.249	103.249	103.049	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.760	102.760	102.560	3.000	102.782	102.665	102.549
3.875	N/A	N/A	N/A	3.625	103.556	103.556	103.356	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.141	103.141	102.941	3.125	103.163	103.046	102.930
3.990	N/A	N/A	N/A	3.750	103.156	103.156	102.956	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.156	103.156	102.956	3.250	103.408	103.308	103.208
4.000	N/A	N/A	N/A	3.875	103.590	103.590	103.390	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.681	103.681	103.481	3.375	103.933	103.833	103.733
4.125	N/A	N/A	N/A	3.990	103.795	103.795	103.595	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.985	103.985	103.785	3.500	104.237	104.137	104.037
4.250	N/A	N/A	N/A	4.000	103.895	103.895	103.695	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.387	104.387	104.187	3.625	104.638	104.538	104.438
4.375	N/A	N/A	N/A	4.125	104.169	104.169	103.969	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.181	104.181	103.981	3.750	104.496	104.396	104.296
4.500	N/A	N/A	N/A	4.250	104.228	104.228	104.028	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.602	104.602	104.402	3.875	104.917	104.817	104.717
4.625	N/A	N/A	N/A	4.375	104.598	104.598	104.398	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.912	104.912	104.712	3.990	105.228	105.128	105.028
4.750	N/A	N/A	N/A	4.500	104.920	104.920	104.720	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.012	105.012	104.812	4.000	105.328	105.228	105.128
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	99.043	99.043	98.843	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.532	99.532	99.332
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.472	99.472	99.272	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.091	100.091	99.891
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.886	99.886	99.686	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.578	100.578	100.378
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.420	100.420	100.220	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.017	101.017	100.817
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.936	100.936	100.736	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.424	101.424	101.224
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.340	101.340	101.140	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.858	101.858	101.658
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.684	101.684	101.484	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.210	102.210	102.010
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.937	101.937	101.737	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.580	102.580	102.380
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.118	102.118	101.918	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.894	102.894	102.694
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.218	102.218	102.018	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.994	102.994	102.794
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.477	102.477	102.277	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.375	103.375	103.175
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.993	101.993	101.793	3.250	N/A	N/A	N/A	3.250	N/A	N/A					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/20/2022

45 Day Lock Exp.:

2/4/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/21/2021

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	97.249	97.249	97.049	2.500	98.133	98.133	97.933	2.875	100.561	100.561	100.361	2.000	98.844	98.844	98.644	2.000	99.043	99.043	98.843
2.625	98.087	98.087	97.887	2.625	98.862	98.862	98.662	2.990	100.932	100.932	100.732	2.125	99.403	99.403	99.203	2.125	99.472	99.472	99.272
2.750	98.848	98.848	98.648	2.750	99.528	99.528	99.328	3.000	101.032	101.032	100.832	2.250	99.890	99.890	99.690	2.250	99.886	99.886	99.686
2.875	99.477	99.477	99.277	2.875	100.093	100.093	99.893	3.125	101.461	101.461	101.261	2.375	100.329	100.329	100.129	2.375	100.420	100.420	100.220
2.990	99.885	99.885	99.685	2.990	100.381	100.381	100.181	3.250	102.101	102.101	101.901	2.500	100.951	100.951	100.751	2.500	100.936	100.936	100.736
3.000	99.985	99.985	99.785	3.000	100.481	100.481	100.281	3.375	102.848	102.848	102.648	2.625	101.483	101.483	101.283	2.625	101.340	101.340	101.140
3.125	100.469	100.469	100.269	3.125	101.033	101.033	100.833	3.500	103.249	103.249	103.049	2.750	101.976	101.976	101.776	2.750	101.684	101.684	101.484
3.250	101.176	101.176	100.976	3.250	101.660	101.660	101.460	3.625	103.556	103.556	103.356	2.875	102.346	102.346	102.146	2.875	101.937	101.937	101.737
3.375	101.981	101.981	101.781	3.375	102.414	102.414	102.214	3.750	103.156	103.156	102.956	2.990	102.660	102.660	102.460	2.990	102.118	102.118	101.918
3.500	102.412	102.412	102.212	3.500	102.734	102.734	102.534	3.875	103.590	103.590	103.390	3.000	102.760	102.760	102.560	3.000	102.218	102.218	102.018
3.625	102.722	102.722	102.522	3.625	102.869	102.869	102.669	3.990	103.795	103.795	103.595	3.125	103.141	103.141	102.941	3.125	102.477	102.477	102.277
3.750	103.098	103.098	102.898	3.750	102.569	102.569	102.369	4.000	103.895	103.895	103.695	3.250	103.156	103.156	102.956	3.250	101.993	101.993	101.793
3.875	103.535	103.535	103.335	3.875	102.955	102.955	102.755	4.125	104.169	104.169	103.969	3.375	103.681	103.681	103.481	3.375	102.401	102.401	102.201
3.990	103.771	103.771	103.571	3.990	103.123	103.123	102.923	4.250	104.228	104.228	104.028	3.500	103.985	103.985	103.785	3.500	102.608	102.608	102.408
4.000	103.871	103.871	103.671	4.000	103.223	103.223	103.023	4.375	104.598	104.598	104.398	3.625	104.387	104.387	104.187	3.625	102.887	102.887	102.687
4.125	104.265	104.265	104.065	4.125	103.359	103.359	103.159	4.500	104.920	104.920	104.720	3.750	104.181	104.181	103.981	3.750	102.296	102.296	102.096
4.250	104.710	104.710	104.510	4.250	102.638	102.638	102.438	4.625	105.157	105.157	104.957	3.875	104.602	104.602	104.402	3.875	102.593	102.593	102.393
4.375	105.085	105.085	104.885	4.375	103.012	103.012	102.812	4.750	105.289	105.289	105.089	3.990	104.912	104.912	104.712	3.990	102.780	102.780	102.580
4.500	105.426	105.426	105.226	4.500	103.268	103.268	103.068	4.875	105.634	105.634	105.434	4.000	105.012	105.012	104.812	4.000	102.880	102.880	102.680

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

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

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

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

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



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

30 Day Lock Exp.: 1/20/2022
45 Day Lock Exp.: 2/4/2022
60 Day Lock Exp.: 2/21/2022

W. Rate Sheet Dated: 12/21/2021

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	97.158	97.158	96.876	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.158	97.158	96.876	2.750	N/A	N/A	N/A	2.500	96.540	96.416	96.258
2.625	98.158	98.158	97.876	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.158	98.158	97.876	2.875	N/A	N/A	N/A	2.625	97.539	97.417	97.257
2.750	99.023	99.023	98.748	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.023	99.023	98.748	2.990	N/A	N/A	N/A	2.750	98.405	98.289	98.130
2.875	99.709	99.709	99.437	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.709	99.709	99.437	3.000	N/A	N/A	N/A	2.875	99.090	98.977	98.818
2.990	100.124	100.124	99.858	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.124	100.124	99.858	3.125	N/A	N/A	N/A	2.990	99.505	99.395	99.239
3.000	100.224	100.224	99.958	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.224	100.224	99.958	3.250	N/A	N/A	N/A	3.000	99.605	99.495	99.339
3.125	100.594	100.594	100.389	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.594	100.594	100.389	3.375	N/A	N/A	N/A	3.125	100.028	99.914	99.823
3.250	101.345	101.345	101.136	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.345	101.345	101.136	3.500	N/A	N/A	N/A	3.250	100.601	100.492	100.392
3.375	102.154	102.154	101.946	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.154	102.154	101.946	3.625	N/A	N/A	N/A	3.375	101.410	101.302	101.202
3.500	102.630	102.630	102.422	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.630	102.630	102.422	3.750	N/A	N/A	N/A	3.500	101.886	101.778	101.678
3.625	102.869	102.869	102.661	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.869	102.869	102.661	3.875	N/A	N/A	N/A	3.625	102.126	102.018	101.918
3.750	103.127	103.127	102.904	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.127	103.127	102.904	3.990	N/A	N/A	N/A	3.750	101.262	101.162	101.039
3.875	103.615	103.615	103.394	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.615	103.615	103.394	4.000	N/A	N/A	N/A	3.875	101.750	101.650	101.529
3.990	103.846	103.846	103.626	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.846	103.846	103.626	4.125	N/A	N/A	N/A	3.990	101.981	101.881	101.761
4.000	103.946	103.946	103.726	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	103.946	103.946	103.726	4.250	N/A	N/A	N/A	4.000	102.081	101.981	101.861
4.125	104.305	104.305	104.086	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	104.305	104.305	104.086	4.375	N/A	N/A	N/A	4.125	102.440	102.340	102.221
4.250	104.755	104.755	104.471	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	104.755	104.755	104.471	4.500	N/A	N/A	N/A	4.250	101.840	101.716	101.556
4.375	105.159	105.159	104.879	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	105.159	105.159	104.879	4.625	N/A	N/A	N/A	4.375	102.245	102.123	101.965
4.500	105.506	105.506	105.233	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	105.506	105.506	105.233	4.750	N/A	N/A	N/A	4.500	102.591	102.471	102.318

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	98.287	98.287	97.987	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.938	98.938	98.738	2.000	98.251	98.151	98.051
2.875	N/A	N/A	N/A	2.625	99.395	99.395	99.109	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.511	99.511	99.311	2.125	98.823	98.723	98.623
2.990	N/A	N/A	N/A	2.750	99.875	99.875	99.589	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.994	99.994	99.794	2.250	99.307	99.207	99.107
3.000	N/A	N/A	N/A	2.875	100.485	100.485	100.199	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.390	100.390	100.190	2.375	99.702	99.602	99.502
3.125	N/A	N/A	N/A	2.990	100.859	100.859	100.571	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.106	101.106	100.894	2.500	100.560	100.460	100.348
3.250	N/A	N/A	N/A	3.000	100.959	100.959	100.671	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.595	101.595	101.382	2.625	100.971	100.871	100.758
3.375	N/A	N/A	N/A	3.125	101.441	101.441	101.121	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.070	102.070	101.858	2.750	100.883	100.783	100.671
3.500	N/A	N/A	N/A	3.250	101.928	101.928	101.608	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.382	102.382	102.172	2.875	101.195	101.095	100.985
3.625	N/A	N/A	N/A	3.375	102.686	102.686	102.365	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.630	102.630	102.421	2.990	101.443	101.343	101.234
3.750	N/A	N/A	N/A	3.500	103.128	103.128	102.807	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.730	102.730	102.521	3.000	101.543	101.443	101.334
3.875	N/A	N/A	N/A	3.625	103.417	103.417	103.101	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.612	102.612	102.412	3.125	102.179	102.079	101.979
3.990	N/A	N/A	N/A	3.750	103.282	103.282	103.017	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.110	103.110	102.910	3.250	101.286	101.186	101.086
4.000	N/A	N/A	N/A	3.875	103.646	103.646	103.382	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.601	103.601	103.401	3.375	101.778	101.678	101.578
4.125	N/A	N/A	N/A	3.990	103.875	103.875	103.611	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.832	103.832	103.632	3.500	102.009	101.909	101.809
4.250	N/A	N/A	N/A	4.000	103.975	103.975	103.711	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.383	103.383	103.183	3.625	102.370	102.270	102.170
4.375	N/A	N/A	N/A	4.125	104.117	104.117	103.893	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.733	103.733	103.533	3.750	101.806	101.706	101.606
4.500	N/A	N/A	N/A	4.250	104.506	104.506	104.283	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	103.893	103.893	103.693	3.875	101.966	101.866	101.766
4.625	N/A	N/A	N/A	4.375	104.767	104.767	104.545	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.140	104.140	103.940	3.990	102.213	102.113	102.013
4.750	N/A	N/A	N/A	4.500	104.995	104.995	104.775	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.240	104.240	104.040	4.000	102.313	102.213	102.113

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	98.614	98.614	98.414	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	99.187	99.187	98.987	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	99.670	99.670	99.470	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	100.066	100.066	99.866	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	100.712	100.712	100.500	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	101.037	101.037	100.824	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.996	100.996	100.784	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	101.308	101.308	101.098	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	101.556	101.556	101.347	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	101.656	101.656	101.447	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	103.012	103.012	102.812	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	100.778	100.778	100.578	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	101.269	101.269	101.069	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	101.500	101.500	101.300	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	103.233	103.233	103.033	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	101.127	101.127	100.927	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.287	101.287	101.087	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.534	101.534	101.334	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.634	101.634	101.434	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/20/2022

45 Day Lock Exp.:

2/4/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/21/2021

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	99.023	99.023	98.748	2.750	99.023	99.023	98.748	2.500	98.287	98.287	97.987	2.000	98.938	98.938	98.738	2.000	98.614	98.614	98.414
2.875	99.709	99.709	99.437	2.875	99.709	99.709	99.437	2.625	99.395	99.395	99.109	2.125	99.511	99.511	99.311	2.125	99.187	99.187	98.987
2.990	100.124	100.124	99.858	2.990	100.124	100.124	99.858	2.750	99.875	99.875	99.589	2.250	99.994	99.994	99.794	2.250	99.670	99.670	99.470
3.000	100.224	100.224	99.958	3.000	100.224	100.224	99.958	2.875	100.485	100.485	100.199	2.375	100.390	100.390	100.190	2.375	100.066	100.066	99.866
3.125	100.594	100.594	100.389	3.125	101.256	101.256	101.051	2.990	100.859	100.859	100.571	2.500	101.106	101.106	100.894	2.500	100.712	100.712	100.500
3.250	101.345	101.345	101.136	3.250	101.155	101.155	100.946	3.000	100.959	100.959	100.671	2.625	101.595	101.595	101.382	2.625	101.037	101.037	100.824
3.375	102.154	102.154	101.946	3.375	101.964	101.964	101.756	3.125	101.441	101.441	101.121	2.750	102.070	102.070	101.858	2.750	100.996	100.996	100.784
3.500	102.630	102.630	102.422	3.500	102.440	102.440	102.232	3.250	101.928	101.928	101.608	2.875	102.382	102.382	102.172	2.875	101.308	101.308	101.098
3.625	102.869	102.869	102.661	3.625	102.679	102.679	102.471	3.375	102.686	102.686	102.365	2.990	102.630	102.630	102.421	2.990	101.556	101.556	101.347
3.750	103.127	103.127	102.904	3.750	101.737	101.737	101.514	3.500	103.128	103.128	102.807	3.000	102.730	102.730	102.521	3.000	101.656	101.656	101.447
3.875	103.615	103.615	103.394	3.875	102.225	102.225	102.004	3.625	103.417	103.417	103.101	3.125	102.612	102.612	102.412	3.125	103.012	103.012	102.812
3.990	103.846	103.846	103.626	3.990	102.454	102.454	102.234	3.750	103.282	103.282	103.017	3.250	103.110	103.110	102.910	3.250	100.778	100.778	100.578
4.000	103.946	103.946	103.726	4.000	102.554	102.554	102.334	3.875	103.646	103.646	103.382	3.375	103.601	103.601	103.401	3.375	101.269	101.269	101.069
4.125	104.305	104.305	104.086	4.125	102.915	102.915	102.696	3.990	103.875	103.875	103.611	3.500	103.832	103.832	103.632	3.500	101.500	101.500	101.300
4.250	104.755	104.755	104.471	4.250	100.543	100.543	100.259	4.000	103.975	103.975	103.711	3.625	103.383	103.383	103.183	3.625	103.233	103.233	103.033
4.375	105.159	105.159	104.879	4.375	100.947	100.947	100.667	4.125	104.117	104.117	103.893	3.750	103.733	103.733	103.533	3.750	101.127	101.127	100.927
4.500	105.506	105.506	105.233	4.500	101.294	101.294	101.021	4.250	104.506	104.506	104.283	3.875	103.893	103.893	103.693	3.875	101.287	101.287	101.087
4.625	105.197	105.197	104.997	4.625	102.893	102.893	102.693	4.375	104.767	104.767	104.545	3.990	104.140	104.140	103.940	3.990	101.534	101.534	101.334
4.750	105.626	105.626	105.426	4.750	100.852	100.852	100.652	4.500	104.995	104.995	104.775	4.000	104.240	104.240	104.040	4.000	101.634	101.634	101.434

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

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

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

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

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

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

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



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.:

1/20/2022

45 Day Lock Exp.:

2/4/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/21/2021

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



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.:

1/20/2022

45 Day Lock Exp.:

2/4/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/21/2021

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	97.158	97.158	96.876	2.500	98.287	98.287	97.987	2.000	98.938	98.938	98.738	2.500	96.483	96.483	96.201	2.000	98.126	98.126	97.926
2.625	98.158	98.158	97.876	2.625	99.395	99.395	99.109	2.125	99.511	99.511	99.311	2.625	97.483	97.483	97.201	2.125	98.699	98.699	98.499
2.750	99.023	99.023	98.748	2.750	99.875	99.875	99.589	2.250	99.994	99.994	99.794	2.750	98.348	98.348	98.073	2.250	99.182	99.182	98.982
2.875	99.709	99.709	99.437	2.875	100.485	100.485	100.199	2.375	100.390	100.390	100.190	2.875	99.034	99.034	98.762	2.375	99.578	99.578	99.378
2.990	100.124	100.124	99.858	2.990	100.859	100.859	100.571	2.500	101.106	101.106	100.894	2.990	99.449	99.449	99.183	2.500	100.259	100.259	100.047
3.000	100.224	100.224	99.958	3.000	100.959	100.959	100.671	2.625	101.595	101.595	101.382	3.000	99.549	99.549	99.283	2.625	100.666	100.666	100.453
3.125	100.594	100.594	100.389	3.125	101.441	101.441	101.121	2.750	102.070	102.070	101.858	3.125	100.250	100.250	100.045	2.750	100.883	100.883	100.671
3.250	101.345	101.345	101.136	3.250	101.928	101.928	101.608	2.875	102.382	102.382	102.172	3.250	100.575	100.575	100.366	2.875	101.195	101.195	100.985
3.375	102.154	102.154	101.946	3.375	102.686	102.686	102.365	2.990	102.630	102.630	102.421	3.375	101.384	101.384	101.176	2.990	101.443	101.443	101.234
3.500	102.630	102.630	102.422	3.500	103.128	103.128	102.807	3.000	102.730	102.730	102.521	3.500	101.860	101.860	101.652	3.000	101.543	101.543	101.334
3.625	102.869	102.869	102.661	3.625	103.417	103.417	103.101	3.125	102.612	102.612	102.412	3.625	102.099	102.099	101.891	3.125	102.162	102.162	101.962
3.750	103.127	103.127	102.904	3.750	103.282	103.282	103.017	3.250	103.110	103.110	102.910	3.750	101.757	101.757	101.534	3.250	101.294	101.294	101.094
3.875	103.615	103.615	103.394	3.875	103.646	103.646	103.382	3.375	103.601	103.601	103.401	3.875	102.245	102.245	102.024	3.375	101.785	101.785	101.585
3.990	103.846	103.846	103.626	3.990	103.875	103.875	103.611	3.500	103.832	103.832	103.632	3.990	102.475	102.475	102.255	3.500	102.016	102.016	101.816
4.000	103.946	103.946	103.726	4.000	103.975	103.975	103.711	3.625	103.383	103.383	103.183	4.000	102.575	102.575	102.355	3.625	102.658	102.658	102.458
4.125	104.305	104.305	104.086	4.125	104.117	104.117	103.893	3.750	103.733	103.733	103.533	4.125	102.935	102.935	102.716	3.750	101.780	101.780	101.580
4.250	104.755	104.755	104.471	4.250	104.506	104.506	104.283	3.875	103.893	103.893	103.693	4.250	101.974	101.974	101.690	3.875	101.940	101.940	101.740
4.375	105.159	105.159	104.879	4.375	104.767	104.767	104.545	3.990	104.140	104.140	103.940	4.375	102.378	102.378	102.098	3.990	102.187	102.187	101.987
4.500	105.506	105.506	105.233	4.500	104.995	104.995	104.775	4.000	104.240	104.240	104.040	4.500	102.725	102.725	102.452	4.000	102.287	102.287	102.087

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/20/2022

45 Day Lock Exp.:

2/4/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/21/2021

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)