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.: **1/21/2022**
45 Day Lock Exp.: **2/7/2022**
60 Day Lock Exp.: **2/21/2022**

W. Rate Sheet Dated: **12/22/2021** **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	99.493	99.493	99.150	2.250	98.948	98.948	98.604	1.875	96.670	96.670	96.370	3.125	98.760	98.760	98.460
2.375	99.761	99.761	99.417	2.375	99.179	99.179	98.836	2.000	96.892	96.892	96.592	3.250	99.599	99.599	99.299
2.500	100.028	100.028	99.684	2.500	99.405	99.405	99.061	2.125	97.110	97.110	96.810	3.375	99.332	99.332	99.032
2.625	100.295	100.295	99.951	2.625	99.614	99.614	99.270	2.250	98.529	98.529	98.146	3.500	99.421	99.421	99.121
2.750	101.103	101.103	100.650	2.750	100.574	100.574	100.121	2.375	98.748	98.748	98.365	3.625	99.510	99.510	99.210
2.875	101.361	101.361	100.908	2.875	100.780	100.780	100.326	2.500	98.961	98.961	98.578	Margin = 2.250		Index = 0.270	
3.000	101.608	101.608	101.155	3.000	100.964	100.964	100.510	2.625	99.157	99.157	98.774	30 Year OTC			
3.125	101.853	101.853	101.400	3.125	101.138	101.138	100.685	2.750	99.946	99.946	99.646	Rate	30 Day	45 Day	60 Day
3.250	102.229	102.229	101.870	3.250	101.638	101.638	101.278	2.875	100.139	100.139	99.839	4.000	100.756	100.756	100.256
3.375	102.364	102.364	102.004	3.375	101.719	101.719	101.360	3.000	100.311	100.311	100.011	4.125	100.952	100.952	100.452
3.500	102.590	102.590	102.231	3.500	101.911	101.911	101.552	3.125	100.473	100.473	100.173	4.375	101.435	101.435	100.935
3.625	102.797	102.797	102.437	3.625	102.059	102.059	101.700	3.250	100.198	100.198	99.898	4.500	101.492	101.492	100.992
3.750	102.644	102.644	102.344	3.750	102.119	102.119	101.819	3.375	100.366	100.366	100.066	4.625	101.629	101.629	101.129
3.875	102.748	102.748	102.448	3.875	102.146	102.146	101.846	3.500	100.551	100.551	100.251	4.875	102.021	102.021	101.521
4.000	102.931	102.931	102.631	4.000	102.305	102.305	102.005	3.625	100.689	100.689	100.389	5.000	102.150	102.150	101.650
4.125	103.127	103.127	102.827	4.125	102.427	102.427	102.127	3.750	99.737	99.737	99.437	5.125	102.287	102.287	101.787
4.250	102.836	102.836	102.636	4.250	102.358	102.358	102.158	3.875	99.855	99.855	99.555	5.500	103.745	103.745	103.245
4.375	102.910	102.910	102.710	4.375	102.385	102.385	102.185	4.000	100.006	100.006	99.706	5.625	103.882	103.882	103.382
6.250	106.000	106.000	105.800	6.250	104.565	104.565	104.365	4.125	100.119	100.119	99.819	6.250	104.227	104.227	103.727

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	99.593	99.493	99.493	99.150	2.250	98.898	98.798	98.798	98.454	1.875	98.800	98.700	98.700	98.400
2.375	99.861	99.761	99.761	99.417	2.375	99.129	99.029	99.029	98.686	2.000	99.022	98.922	98.922	98.622
2.500	100.128	100.028	100.028	99.684	2.500	99.355	99.255	99.255	98.911	2.125	99.240	99.140	99.140	98.840
2.625	100.395	100.295	100.295	99.951	2.625	99.564	99.464	99.464	99.120	2.250	100.659	100.559	100.559	100.176
2.750	101.203	101.103	101.103	100.650	2.750	100.399	100.299	100.299	99.846	2.375	100.878	100.778	100.778	100.395
2.875	101.461	101.361	101.361	100.908	2.875	100.605	100.505	100.505	100.051	2.500	101.091	100.991	100.991	100.608
3.000	101.708	101.608	101.608	101.155	3.000	100.789	100.689	100.689	100.235	2.625	101.287	101.187	101.187	100.804
3.125	101.953	101.853	101.853	101.400	3.125	100.963	100.863	100.863	100.410	2.750	100.976	100.876	100.876	100.576
3.250	102.329	102.229	102.229	101.870	3.250	101.438	101.338	101.338	100.978	2.875	101.169	101.069	101.069	100.769
3.375	102.564	102.464	102.464	102.104	3.375	101.619	101.519	101.519	101.160	3.000	101.341	101.241	101.241	100.941
3.500	102.790	102.690	102.690	102.331	3.500	101.811	101.711	101.711	101.352	3.125	101.503	101.403	101.403	101.103
3.625	102.997	102.897	102.897	102.537	3.625	101.959	101.859	101.859	101.500	3.250	101.828	101.728	101.728	101.428
3.750	102.844	102.744	102.744	102.444	3.750	102.319	102.219	102.219	101.919	3.375	101.996	101.896	101.896	101.596

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	98.258	98.258	97.758	6.250	103.750	103.750	103.500
4.000	98.075	98.075	97.575				
4.125	97.879	97.879	97.379				
4.250	99.476	99.476	98.976				
4.375	99.303	99.303	98.803				
4.500	99.245	99.245	98.745				
4.625	99.108	99.108	98.608				
4.750	100.203	100.203	99.703				
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	98.006	98.006	97.506
4.125	98.202	98.202	97.702
4.375	98.685	98.685	98.185
4.500	98.742	98.742	98.242
4.625	98.879	98.879	98.379
4.875	99.271	99.271	98.771
5.000	99.400	99.400	98.900
5.125	99.537	99.537	99.037
5.500	100.995	100.995	100.495
5.625	101.132	101.132	100.632
6.250	101.477	101.477	100.977

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](#)

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Lockdesk Phone: 1-877-588-2706

Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **1/21/2022**

45 Day Lock Exp.: **2/7/2022**

60 Day Lock Exp.: **2/21/2022**

W. Rate Sheet Dated: **12/22/2021** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year

Rate	30 Day	45 Day	60 Day
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
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	101.517	101.517	101.158
3.375	101.751	101.751	101.392
3.500	101.978	101.978	101.619
3.625	102.184	102.184	101.825
3.750	101.831	101.831	101.531
3.875	102.035	102.035	101.735
4.000	102.219	102.219	101.919
4.125	102.415	102.415	102.115
4.250	101.974	101.974	101.774
4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A

20 Year

Rate	30 Day	45 Day	60 Day
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
3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A
3.250	101.025	101.025	100.666
3.375	101.207	101.207	100.848
3.500	101.399	101.399	101.040
3.625	101.547	101.547	101.188
3.750	101.406	101.406	101.106
3.875	101.533	101.533	101.233
4.000	101.693	101.693	101.393
4.125	101.815	101.815	101.515
4.250	101.596	101.596	101.396
4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A

15/10 Year

Rate	30 Day	45 Day	60 Day
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	98.495	98.495	98.195
2.875	98.688	98.688	98.388
3.000	98.860	98.860	98.560
3.125	99.022	99.022	98.722
3.250	99.003	99.003	98.703
3.375	99.171	99.171	98.871
3.500	99.356	99.356	99.056
3.625	99.494	99.494	99.194
3.750	99.042	99.042	98.742
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

5/1 Arm

Rate	30 Day	45 Day	60 Day
3.125	98.510	98.510	98.210
3.250	99.349	99.349	99.049
3.375	99.082	99.082	98.782
3.500	99.171	99.171	98.871
3.625	99.260	99.260	98.960
Margin = 2.250		Index = .270	

30 Year OTC

Rate	30 Day	45 Day	60 Day
3.250	101.517	101.517	101.017
3.375	101.751	101.751	101.251
3.500	101.978	101.978	101.478
3.625	102.184	102.184	101.684
3.750	101.831	101.831	101.331
3.875	102.035	102.035	101.535
4.000	102.219	102.219	101.719
4.125	102.415	102.415	101.915
4.250	101.974	101.974	101.474
4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A

FHA High Balance Streamline

30/25 Year

Rate	15 Day	30 Day	45 Day	60 Day
2.250	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
2.625	N/A	N/A	N/A	N/A
2.750	100.541	100.441	100.441	99.988
2.875	100.799	100.699	100.699	100.246
3.000	101.046	100.946	100.946	100.493
3.125	101.291	101.191	101.191	100.738
3.250	101.617	101.517	101.517	101.158
3.375	101.851	101.751	101.751	101.392
3.500	102.078	101.978	101.978	101.619
3.625	102.284	102.184	102.184	101.825
3.750	101.931	101.831	101.831	101.531

20 Year

Rate	15 Day	30 Day	45 Day	60 Day
2.250	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
2.625	N/A	N/A	N/A	N/A
2.750	100.087	99.987	99.987	99.534
2.875	100.292	100.192	100.192	99.739
3.000	100.476	100.376	100.376	99.923
3.125	100.651	100.551	100.551	100.098
3.250	101.125	101.025	101.025	100.666
3.375	101.307	101.207	101.207	100.848
3.500	101.499	101.399	101.399	101.040
3.625	101.647	101.547	101.547	101.188
3.750	101.506	101.406	101.406	101.106

15/10 Year

Rate	15 Day	30 Day	45 Day	60 Day
2.250	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
2.625	N/A	N/A	N/A	N/A
2.750	100.564	100.464	100.464	100.164
2.875	100.757	100.657	100.657	100.357
3.000	100.928	100.828	100.828	100.528
3.125	101.091	100.991	100.991	100.691
3.250	101.415	101.315	101.315	101.015
3.375	101.584	101.484	101.484	101.184
3.500	101.768	101.668	101.668	101.368
3.625	101.906	101.806	101.806	101.506
3.750	100.955	100.855	100.855	100.555

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

Rate	30 Day	45 Day	60 Day
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
Borrower Paid Comp Only			

30/25 Year Lender Paid

Rate	30 Day	45 Day	60 Day
6.250	N/A	N/A	N/A
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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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

 Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)

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W. Rate Sheet Dated: 12/22/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	97.158	97.158	96.958
2.625	98.001	98.001	97.801
2.750	98.768	98.768	98.568
2.875	99.404	99.404	99.204
2.990	99.821	99.821	99.621
3.000	99.921	99.921	99.721
3.125	100.365	100.365	100.165
3.250	101.081	101.081	100.881
3.375	101.895	101.895	101.695
3.500	102.337	102.337	102.137
3.625	102.656	102.656	102.456
3.750	102.959	102.959	102.759
3.875	103.407	103.407	103.207
3.990	103.649	103.649	103.449
4.000	103.749	103.749	103.549
4.125	104.194	104.194	103.994
4.250	104.652	104.652	104.452
4.375	105.033	105.033	104.833
4.500	105.384	105.384	105.184

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	98.043	98.043	97.843
2.625	98.776	98.776	98.576
2.750	99.448	99.448	99.248
2.875	100.021	100.021	99.821
2.990	100.313	100.313	100.113
3.000	100.413	100.413	100.213
3.125	100.929	100.929	100.729
3.250	101.565	101.565	101.365
3.375	102.328	102.328	102.128
3.500	102.655	102.655	102.455
3.625	102.794	102.794	102.594
3.750	102.430	102.430	102.230
3.875	102.825	102.825	102.625
3.990	103.002	103.002	102.802
4.000	103.102	103.102	102.902
4.125	103.240	103.240	103.040
4.250	102.580	102.580	102.380
4.375	102.963	102.963	102.763
4.500	103.223	103.223	103.023

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	97.191	97.091	96.991
2.625	98.035	97.935	97.835
2.750	98.801	98.701	98.601
2.875	99.438	99.338	99.238
2.990	99.854	99.754	99.654
3.000	99.954	99.854	99.754
3.125	100.629	100.512	100.388
3.250	101.346	101.229	101.105
3.375	102.159	102.042	101.918
3.500	102.602	102.485	102.361
3.625	103.042	102.942	102.842
3.750	103.636	103.536	103.436
3.875	104.084	103.984	103.884
3.990	104.326	104.226	104.126
4.000	104.426	104.326	104.226
4.125	104.714	104.614	104.514
4.250	105.003	104.903	104.803
4.375	105.384	105.284	105.184
4.500	105.735	105.635	105.535

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	98.606	98.606	98.406
2.625	99.137	99.137	98.937
2.750	99.858	99.858	99.658
2.875	100.490	100.490	100.290
2.990	100.869	100.869	100.669
3.000	100.969	100.969	100.769
3.125	101.397	101.397	101.197
3.250	102.009	102.009	101.809
3.375	102.764	102.764	102.564
3.500	103.176	103.176	102.976
3.625	103.491	103.491	103.291
3.750	103.020	103.020	102.820
3.875	103.464	103.464	103.264
3.990	103.675	103.675	103.475
4.000	103.775	103.775	103.575
4.125	104.060	104.060	103.860
4.250	104.172	104.172	103.972
4.375	104.548	104.548	104.348
4.500	104.880	104.880	104.680

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	98.855	98.855	98.655
2.125	99.418	99.418	99.218
2.250	99.911	99.911	99.711
2.375	100.354	100.354	100.154
2.500	100.929	100.929	100.729
2.625	101.468	101.468	101.268
2.750	101.968	101.968	101.768
2.875	102.345	102.345	102.145
2.990	102.670	102.670	102.470
3.000	102.770	102.770	102.570
3.125	103.159	103.159	102.959
3.250	103.183	103.183	102.983
3.375	103.716	103.716	103.516
3.500	104.028	104.028	103.828
3.625	104.438	104.438	104.238
3.750	104.207	104.207	104.007
3.875	104.639	104.639	104.439
3.990	104.954	104.954	104.754
4.000	105.054	105.054	104.854

15/10 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	98.800	98.700	98.600
2.125	99.362	99.262	99.162
2.250	99.855	99.755	99.655
2.375	100.301	100.201	100.101
2.500	100.948	100.831	100.717
2.625	101.487	101.370	101.256
2.750	101.987	101.870	101.756
2.875	102.364	102.247	102.133
2.990	102.689	102.572	102.458
3.000	102.789	102.672	102.558
3.125	103.178	103.061	102.947
3.250	103.433	103.333	103.233
3.375	103.966	103.866	103.766
3.500	104.278	104.178	104.078
3.625	104.688	104.588	104.488
3.750	104.521	104.421	104.321
3.875	104.953	104.853	104.753
3.990	105.268	105.168	105.068
4.000	105.368	105.268	105.168

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 High Balance

Rate	30 Day	45 Day	60 Day
2.000	99.054	99.054	98.854
2.125	99.486	99.486	99.286
2.250	99.860	99.860	99.660
2.375	100.395	100.395	100.195
2.500	100.915	100.915	100.715
2.625	101.323	101.323	101.123
2.750	101.672	101.672	101.472
2.875	101.930	101.930	101.730
2.990	102.119	102.119	101.919
3.000	102.219	102.219	102.019
3.125	102.484	102.484	102.284
3.250	102.016	102.016	101.816
3.375	102.430	102.430	102.230
3.500	102.643	102.643	102.443
3.625	102.927	102.927	102.727
3.750	102.318	102.318	102.118
3.875	102.621	102.621	102.421
3.990	102.813	102.813	102.613
4.000	102.913	102.913	102.713

15 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

15 Year >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

10 Year

Rate	30 Day	45 Day	60 Day
2.000	99.543	99.543	99.343
2.125	100.105	100.105	99.905
2.250	100.598	100.598	100.398
2.375	101.042	101.042	100.842
2.500	101.457	101.457	101.257
2.625	101.903	101.903	101.703
2.750	102.202	102.202	102.002
2.875	102.579	102.579	102.379
2.990	102.904	102.904	102.704
3.000	103.004	103.004	102.804
3.125	103.393	103.393	103.193
3.250	103.116	103.116	102.916
3.375	103.649	103.649	103.449
3.500	103.961	103.961	103.761
3.625	104.371	104.371	104.171
3.750	104.249	104.249	104.049
3.875	104.681	104.681	104.481
3.990	104.997	104.997	104.797
4.000	105.097	105.097	104.897

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).

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

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

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	30 Day Lock Exp.:	**1/21/2022**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**2/7/2022**
		60 Day Lock Exp.:	**2/21/2022**

W. Rate Sheet Dated: **12/22/2021** **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	97.158	97.158	96.958	2.500	98.043	98.043	97.843	2.875	100.490	100.490	100.290	2.000	98.855	98.855	98.655	2.000	99.054	99.054	98.854
2.625	98.001	98.001	97.801	2.625	98.776	98.776	98.576	2.990	100.869	100.869	100.669	2.125	99.418	99.418	99.218	2.125	99.486	99.486	99.286
2.750	98.768	98.768	98.568	2.750	99.448	99.448	99.248	3.000	100.969	100.969	100.769	2.250	99.911	99.911	99.711	2.250	99.860	99.860	99.660
2.875	99.404	99.404	99.204	2.875	100.021	100.021	99.821	3.125	101.397	101.397	101.197	2.375	100.354	100.354	100.154	2.375	100.395	100.395	100.195
2.990	99.821	99.821	99.621	2.990	100.313	100.313	100.113	3.250	102.009	102.009	101.809	2.500	100.929	100.929	100.729	2.500	100.915	100.915	100.715
3.000	99.921	99.921	99.721	3.000	100.413	100.413	100.213	3.375	102.764	102.764	102.564	2.625	101.468	101.468	101.268	2.625	101.323	101.323	101.123
3.125	100.365	100.365	100.165	3.125	100.929	100.929	100.729	3.500	103.176	103.176	102.976	2.750	101.968	101.968	101.768	2.750	101.672	101.672	101.472
3.250	101.081	101.081	100.881	3.250	101.565	101.565	101.365	3.625	103.491	103.491	103.291	2.875	102.345	102.345	102.145	2.875	101.930	101.930	101.730
3.375	101.895	101.895	101.695	3.375	102.328	102.328	102.128	3.750	103.020	103.020	102.820	2.990	102.670	102.670	102.470	2.990	102.119	102.119	101.919
3.500	102.337	102.337	102.137	3.500	102.655	102.655	102.455	3.875	103.464	103.464	103.264	3.000	102.770	102.770	102.570	3.000	102.219	102.219	102.019
3.625	102.656	102.656	102.456	3.625	102.794	102.794	102.594	3.990	103.675	103.675	103.475	3.125	103.159	103.159	102.959	3.125	102.484	102.484	102.284
3.750	102.959	102.959	102.759	3.750	102.430	102.430	102.230	4.000	103.775	103.775	103.575	3.250	103.183	103.183	102.983	3.250	102.016	102.016	101.816
3.875	103.407	103.407	103.207	3.875	102.825	102.825	102.625	4.125	104.060	104.060	103.860	3.375	103.716	103.716	103.516	3.375	102.430	102.430	102.230
3.990	103.649	103.649	103.449	3.990	103.002	103.002	102.802	4.250	104.172	104.172	103.972	3.500	104.028	104.028	103.828	3.500	102.643	102.643	102.443
4.000	103.749	103.749	103.549	4.000	103.102	103.102	102.902	4.375	104.548	104.548	104.348	3.625	104.438	104.438	104.238	3.625	102.927	102.927	102.727
4.125	104.194	104.194	103.994	4.125	103.240	103.240	103.040	4.500	104.880	104.880	104.680	3.750	104.207	104.207	104.007	3.750	102.318	102.318	102.118
4.250	104.652	104.652	104.452	4.250	102.580	102.580	102.380	4.625	105.116	105.116	104.916	3.875	104.639	104.639	104.439	3.875	102.621	102.621	102.421
4.375	105.033	105.033	104.833	4.375	102.963	102.963	102.763	4.750	105.231	105.231	105.031	3.990	104.954	104.954	104.754	3.990	102.813	102.813	102.613
4.500	105.384	105.384	105.184	4.500	103.223	103.223	103.023	4.875	105.582	105.582	105.382	4.000	105.054	105.054	104.854	4.000	102.913	102.913	102.713

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

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

*** Does not apply to loan amt =<\$125K

Mortgages with Subordinate Financing *

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

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

Lock Desk Policy

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

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

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

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.: 1/21/2022
45 Day Lock Exp.: 2/7/2022
60 Day Lock Exp.: 2/21/2022

W. Rate Sheet Dated: 12/22/2021 **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	97.015	97.015	96.744
2.625	98.023	98.023	97.754
2.750	98.900	98.900	98.637
2.875	99.598	99.598	99.338
2.990	100.026	100.026	99.773
3.000	100.126	100.126	99.873
3.125	100.486	100.486	100.286
3.250	101.254	101.254	101.050
3.375	102.074	102.074	101.870
3.500	102.560	102.560	102.358
3.625	102.806	102.806	102.600
3.750	103.064	103.064	102.847
3.875	103.565	103.565	103.347
3.990	103.801	103.801	103.587
4.000	103.901	103.901	103.687
4.125	104.270	104.270	104.060
4.250	104.719	104.719	104.470
4.375	105.132	105.132	104.888
4.500	105.489	105.489	105.252

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	96.971	96.971	96.700
2.625	97.981	97.981	97.712
2.750	98.856	98.856	98.593
2.875	99.554	99.554	99.294
2.990	99.982	99.982	99.729
3.000	100.082	100.082	99.829
3.125	101.166	101.166	100.966
3.250	101.022	101.022	100.818
3.375	101.844	101.844	101.640
3.500	102.330	102.330	102.128
3.625	102.576	102.576	102.370
3.750	101.658	101.658	101.441
3.875	102.157	102.157	101.939
3.990	102.395	102.395	102.181
4.000	102.495	102.495	102.281
4.125	102.864	102.864	102.654
4.250	100.507	100.507	100.258
4.375	100.920	100.920	100.676
4.500	101.277	101.277	101.040

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	96.397	96.262	96.126
2.625	97.404	97.272	97.135
2.750	98.282	98.156	98.019
2.875	98.979	98.856	98.719
2.990	99.407	99.287	99.154
3.000	99.507	99.387	99.254
3.125	99.920	99.794	99.720
3.250	100.510	100.388	100.306
3.375	101.330	101.209	101.126
3.500	101.816	101.695	101.614
3.625	102.063	101.942	101.857
3.750	101.199	101.099	100.982
3.875	101.700	101.600	101.482
3.990	101.936	101.836	101.722
4.000	102.036	101.936	101.822
4.125	102.405	102.305	102.195
4.250	101.804	101.666	101.555
4.375	102.218	102.082	101.974
4.500	102.574	102.439	102.337

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	98.293	98.293	97.964
2.625	99.238	99.238	98.972
2.750	99.724	99.724	99.457
2.875	100.343	100.343	100.075
2.990	100.724	100.724	100.455
3.000	100.824	100.824	100.555
3.125	101.329	101.329	101.014
3.250	101.823	101.823	101.507
3.375	102.589	102.589	102.274
3.500	103.039	103.039	102.723
3.625	103.335	103.335	103.019
3.750	103.210	103.210	102.951
3.875	103.581	103.581	103.322
3.990	103.814	103.814	103.557
4.000	103.914	103.914	103.657
4.125	104.082	104.082	103.877
4.250	104.476	104.476	104.272
4.375	104.741	104.741	104.539
4.500	104.973	104.973	104.773

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	98.980	98.980	98.780
2.125	99.559	99.559	99.359
2.250	100.046	100.046	99.846
2.375	100.451	100.451	100.251
2.500	101.100	101.100	100.876
2.625	101.596	101.596	101.371
2.750	102.076	102.076	101.854
2.875	102.393	102.393	102.171
2.990	102.645	102.645	102.424
3.000	102.745	102.745	102.524
3.125	102.626	102.626	102.426
3.250	103.130	103.130	102.930
3.375	103.626	103.626	103.426
3.500	103.864	103.864	103.664
3.625	103.159	103.159	102.959
3.750	103.514	103.514	103.314
3.875	103.677	103.677	103.477
3.990	103.930	103.930	103.730
4.000	104.030	104.030	103.830

15 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	98.293	98.193	98.093
2.125	98.871	98.771	98.671
2.250	99.359	99.259	99.159
2.375	99.763	99.663	99.563
2.500	100.554	100.454	100.330
2.625	100.972	100.872	100.747
2.750	100.889	100.789	100.667
2.875	101.206	101.106	100.984
2.990	101.458	101.358	101.237
3.000	101.558	101.458	101.337
3.125	102.193	102.093	101.993
3.250	101.306	101.206	101.106
3.375	101.803	101.703	101.603
3.500	102.041	101.941	101.841
3.625	102.146	102.046	101.946
3.750	101.587	101.487	101.387
3.875	101.750	101.650	101.550
3.990	102.003	101.903	101.803
4.000	102.103	102.003	101.903

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	98.656	98.656	98.456
2.125	99.235	99.235	99.035
2.250	99.722	99.722	99.522
2.375	100.127	100.127	99.927
2.500	100.852	100.852	100.628
2.625	101.194	101.194	100.969
2.750	101.002	101.002	100.780
2.875	101.319	101.319	101.097
2.990	101.571	101.571	101.350
3.000	101.671	101.671	101.450
3.125	103.046	103.046	102.846
3.250	100.800	100.800	100.600
3.375	101.296	101.296	101.096
3.500	101.534	101.534	101.334
3.625	103.535	103.535	103.335
3.750	100.918	100.918	100.718
3.875	101.081	101.081	100.881
3.990	101.334	101.334	101.134
4.000	101.434	101.434	101.234

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

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

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

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
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **1/21/2022**
45 Day Lock Exp.: **2/7/2022**
60 Day Lock Exp.: **2/21/2022**

W. Rate Sheet Dated: **12/22/2021** **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	98.900	98.900	98.637	2.750	98.856	98.856	98.593	2.500	98.293	98.293	97.964	2.000	98.980	98.980	98.780	2.000	98.656	98.656	98.456
2.875	99.598	99.598	99.338	2.875	99.554	99.554	99.294	2.625	99.238	99.238	98.972	2.125	99.559	99.559	99.359	2.125	99.235	99.235	99.035
2.990	100.026	100.026	99.773	2.990	99.982	99.982	99.729	2.750	99.724	99.724	99.457	2.250	100.046	100.046	99.846	2.250	99.722	99.722	99.522
3.000	100.126	100.126	99.873	3.000	100.082	100.082	99.829	2.875	100.343	100.343	100.075	2.375	100.451	100.451	100.251	2.375	100.127	100.127	99.927
3.125	100.486	100.486	100.286	3.125	101.166	101.166	100.966	2.990	100.724	100.724	100.455	2.500	101.100	101.100	100.876	2.500	100.852	100.852	100.628
3.250	101.254	101.254	101.050	3.250	101.022	101.022	100.818	3.000	100.824	100.824	100.555	2.625	101.596	101.596	101.371	2.625	101.194	101.194	100.969
3.375	102.074	102.074	101.870	3.375	101.844	101.844	101.640	3.125	101.329	101.329	101.014	2.750	102.076	102.076	101.854	2.750	101.002	101.002	100.780
3.500	102.560	102.560	102.358	3.500	102.330	102.330	102.128	3.250	101.823	101.823	101.507	2.875	102.393	102.393	102.171	2.875	101.319	101.319	101.097
3.625	102.806	102.806	102.600	3.625	102.576	102.576	102.370	3.375	102.589	102.589	102.274	2.990	102.645	102.645	102.424	2.990	101.571	101.571	101.350
3.750	103.064	103.064	102.847	3.750	101.658	101.658	101.441	3.500	103.039	103.039	102.723	3.000	102.745	102.745	102.524	3.000	101.671	101.671	101.450
3.875	103.565	103.565	103.347	3.875	102.157	102.157	101.939	3.625	103.335	103.335	103.019	3.125	102.626	102.626	102.426	3.125	103.046	103.046	102.846
3.990	103.801	103.801	103.587	3.990	102.395	102.395	102.181	3.750	103.210	103.210	102.951	3.250	103.130	103.130	102.930	3.250	100.800	100.800	100.600
4.000	103.901	103.901	103.687	4.000	102.495	102.495	102.281	3.875	103.581	103.581	103.322	3.375	103.626	103.626	103.426	3.375	101.296	101.296	101.096
4.125	104.270	104.270	104.060	4.125	102.864	102.864	102.654	3.990	103.814	103.814	103.557	3.500	103.864	103.864	103.664	3.500	101.534	101.534	101.334
4.250	104.719	104.719	104.470	4.250	100.507	100.507	100.258	4.000	103.914	103.914	103.657	3.625	103.159	103.159	102.959	3.625	103.535	103.535	103.335
4.375	105.132	105.132	104.888	4.375	100.920	100.920	100.676	4.125	104.082	104.082	103.877	3.750	103.514	103.514	103.314	3.750	100.918	100.918	100.718
4.500	105.489	105.489	105.252	4.500	101.277	101.277	101.040	4.250	104.476	104.476	104.272	3.875	103.677	103.677	103.477	3.875	101.081	101.081	100.881
4.625	105.187	105.187	104.987	4.625	102.839	102.839	102.639	4.375	104.741	104.741	104.539	3.990	103.930	103.930	103.730	3.990	101.334	101.334	101.134
4.750	105.624	105.624	105.424	4.750	100.848	100.848	100.648	4.500	104.973	104.973	104.773	4.000	104.030	104.030	103.830	4.000	101.434	101.434	101.234

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	30 Day Lock Exp.:	1/21/2022		
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/7/2022		
		60 Day Lock Exp.:	2/21/2022		

W. Rate Sheet Dated: **12/22/2021** **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.:	1/21/2022
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	2/7/2022
		60 Day Lock Exp.:	2/21/2022

W. Rate Sheet Dated: 12/22/2021 **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	97.015	97.015	96.744	2.500	98.293	98.293	97.964	2.000	98.980	98.980	98.780	2.500	96.318	96.318	96.047	2.000	98.168	98.168	97.968
2.625	98.023	98.023	97.754	2.625	99.238	99.238	98.972	2.125	99.559	99.559	99.359	2.625	97.327	97.327	97.058	2.125	98.747	98.747	98.547
2.750	98.900	98.900	98.637	2.750	99.724	99.724	99.457	2.250	100.046	100.046	99.846	2.750	98.203	98.203	97.940	2.250	99.234	99.234	99.034
2.875	99.598	99.598	99.338	2.875	100.343	100.343	100.075	2.375	100.451	100.451	100.251	2.875	98.901	98.901	98.641	2.375	99.639	99.639	99.439
2.990	100.026	100.026	99.773	2.990	100.724	100.724	100.455	2.500	101.100	101.100	100.876	2.990	99.329	99.329	99.076	2.500	100.326	100.326	100.102
3.000	100.126	100.126	99.873	3.000	100.824	100.824	100.555	2.625	101.596	101.596	101.371	3.000	99.429	99.429	99.176	2.625	100.745	100.745	100.520
3.125	100.486	100.486	100.286	3.125	101.329	101.329	101.014	2.750	102.076	102.076	101.854	3.125	100.151	100.151	99.951	2.750	100.889	100.889	100.667
3.250	101.254	101.254	101.050	3.250	101.823	101.823	101.507	2.875	102.393	102.393	102.171	3.250	100.463	100.463	100.259	2.875	101.206	101.206	100.984
3.375	102.074	102.074	101.870	3.375	102.589	102.589	102.274	2.990	102.645	102.645	102.424	3.375	101.284	101.284	101.080	2.990	101.458	101.458	101.237
3.500	102.560	102.560	102.358	3.500	103.039	103.039	102.723	3.000	102.745	102.745	102.524	3.500	101.770	101.770	101.568	3.000	101.558	101.558	101.337
3.625	102.806	102.806	102.600	3.625	103.335	103.335	103.019	3.125	102.626	102.626	102.426	3.625	102.016	102.016	101.810	3.125	102.186	102.186	101.986
3.750	103.064	103.064	102.847	3.750	103.210	103.210	102.951	3.250	103.130	103.130	102.930	3.750	101.686	101.686	101.469	3.250	101.315	101.315	101.115
3.875	103.565	103.565	103.347	3.875	103.581	103.581	103.322	3.375	103.626	103.626	103.426	3.875	102.186	102.186	101.968	3.375	101.811	101.811	101.611
3.990	103.801	103.801	103.587	3.990	103.814	103.814	103.557	3.500	103.864	103.864	103.664	3.990	102.423	102.423	102.209	3.500	102.049	102.049	101.849
4.000	103.901	103.901	103.687	4.000	103.914	103.914	103.657	3.625	103.159	103.159	102.959	4.000	102.523	102.523	102.309	3.625	102.697	102.697	102.497
4.125	104.270	104.270	104.060	4.125	104.082	104.082	103.877	3.750	103.514	103.514	103.314	4.125	102.892	102.892	102.682	3.750	101.566	101.566	101.366
4.250	104.719	104.719	104.470	4.250	104.476	104.476	104.272	3.875	103.677	103.677	103.477	4.250	101.938	101.938	101.689	3.875	101.729	101.729	101.529
4.375	105.132	105.132	104.888	4.375	104.741	104.741	104.539	3.990	103.930	103.930	103.730	4.375	102.351	102.351	102.107	3.990	101.982	101.982	101.782
4.500	105.489	105.489	105.252	4.500	104.973	104.973	104.773	4.000	104.030	104.030	103.830	4.500	102.708	102.708	102.471	4.000	102.082	102.082	101.882

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.

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.: **1/21/2022**
45 Day Lock Exp.: **2/7/2022**
60 Day Lock Exp.: **2/21/2022**

W. Rate Sheet Dated: **12/22/2021** **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 Refi¹	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 Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	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)