

W. Rate Sheet Dated: 12/23/2021

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	99.613	99.613	99.254	2.250	99.068	99.068	98.709	1.875	96.743	96.743	96.443	3.125	98.767	98.767	98.467
2.375	99.880	99.880	99.521	2.375	99.299	99.299	98.940	2.000	96.965	96.965	96.665	3.250	99.606	99.606	99.306
2.500	100.148	100.148	99.788	2.500	99.525	99.525	99.166	2.125	97.183	97.183	96.883	3.375	99.339	99.339	99.039
2.625	100.415	100.415	100.055	2.625	99.733	99.733	99.374	2.250	98.602	98.602	98.219	3.500	99.428	99.428	99.128
2.750	101.208	101.208	100.801	2.750	100.678	100.678	100.272	2.375	98.821	98.821	98.438	3.625	99.517	99.517	99.217
2.875	101.465	101.465	101.059	2.875	100.884	100.884	100.478	2.500	99.034	99.034	98.651	Margin = 2.250		Index = 0.270	
3.000	101.713	101.713	101.306	3.000	101.068	101.068	100.662	2.625	99.230	99.230	98.847	30 Year OTC			
3.125	101.958	101.958	101.551	3.125	101.242	101.242	100.836	2.750	99.949	99.949	99.649	Rate	30 Day	45 Day	60 Day
3.250	102.177	102.177	101.802	3.250	101.586	101.586	101.211	2.875	100.142	100.142	99.842	4.000	100.564	100.564	100.064
3.375	102.312	102.312	101.937	3.375	101.667	101.667	101.292	3.000	100.314	100.314	100.014	4.125	100.760	100.760	100.260
3.500	102.538	102.538	102.163	3.500	101.858	101.858	101.483	3.125	100.476	100.476	100.176	4.375	101.365	101.365	100.865
3.625	102.745	102.745	102.370	3.625	102.006	102.006	101.631	3.250	100.692	100.692	100.392	4.500	101.421	101.421	100.921
3.750	102.451	102.451	102.129	3.750	101.923	101.923	101.601	3.375	100.861	100.861	100.561	4.625	101.558	101.558	101.058
3.875	102.555	102.555	102.233	3.875	101.950	101.950	101.628	3.500	101.044	101.044	100.744	4.875	102.044	102.044	101.544
4.000	102.739	102.739	102.417	4.000	102.109	102.109	101.788	3.625	101.182	101.182	100.882	5.000	102.173	102.173	101.673
4.125	102.935	102.935	102.613	4.125	102.232	102.232	101.910	3.750	101.104	101.104	100.804	5.125	102.310	102.310	101.810
4.250	102.767	102.767	102.567	4.250	102.287	102.287	102.087	3.875	101.222	101.222	100.922	5.500	103.284	103.284	102.784
4.375	102.840	102.840	102.640	4.375	102.314	102.314	102.114	4.000	101.373	101.373	101.073	5.625	103.421	103.421	102.921
6.250	106.000	106.000	105.800	6.250	104.472	104.472	104.272	4.125	101.486	101.486	101.186	6.250	104.134	104.134	103.634

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	99.713	99.613	99.613	99.254	2.250	99.018	98.918	98.918	98.559	1.875	98.873	98.773	98.773	98.473
2.375	99.980	99.880	99.880	99.521	2.375	99.249	99.149	99.149	98.790	2.000	99.095	98.995	98.995	98.695
2.500	100.248	100.148	100.148	99.788	2.500	99.475	99.375	99.375	99.016	2.125	99.313	99.213	99.213	98.913
2.625	100.515	100.415	100.415	100.055	2.625	99.683	99.583	99.583	99.224	2.250	100.732	100.632	100.632	100.249
2.750	101.308	101.208	101.208	100.801	2.750	100.503	100.403	100.403	99.997	2.375	100.951	100.851	100.851	100.468
2.875	101.565	101.465	101.465	101.059	2.875	100.709	100.609	100.609	100.203	2.500	101.164	101.064	101.064	100.681
3.000	101.813	101.713	101.713	101.306	3.000	100.893	100.793	100.793	100.387	2.625	101.360	101.260	101.260	100.877
3.125	102.058	101.958	101.958	101.551	3.125	101.067	100.967	100.967	100.561	2.750	100.979	100.879	100.879	100.579
3.250	102.277	102.177	102.177	101.802	3.250	101.386	101.286	101.286	100.911	2.875	101.172	101.072	101.072	100.772
3.375	102.512	102.412	102.412	102.037	3.375	101.567	101.467	101.467	101.092	3.000	101.344	101.244	101.244	100.944
3.500	102.738	102.638	102.638	102.263	3.500	101.758	101.658	101.658	101.283	3.125	101.506	101.406	101.406	101.106
3.625	102.945	102.845	102.845	102.470	3.625	101.906	101.806	101.806	101.431	3.250	102.322	102.222	102.222	101.922
3.750	102.651	102.551	102.551	102.229	3.750	102.123	102.023	102.023	101.701	3.375	102.491	102.391	102.391	102.091

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	97.814	97.814	97.314	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.010	98.010	97.510	4.750	101.000	101.000	100.500
3.875	98.045	98.045	97.545	6.250	103.750	103.750	103.500	4.375	98.615	98.615	98.115	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	97.861	97.861	97.361					4.500	98.671	98.671	98.171	Rate	30 Day	45 Day	60 Day
4.125	97.665	97.665	97.165					4.625	98.808	98.808	98.308	5.750	103.000	103.000	102.500
4.250	99.389	99.389	98.889					4.875	99.294	99.294	98.794	6.250	105.750	105.750	105.250
4.375	99.216	99.216	98.716					5.000	99.423	99.423	98.923	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.160	99.160	98.660					5.125	99.560	99.560	99.060				
4.625	99.023	99.023	98.523					5.500	100.534	100.534	100.034				
4.750	100.211	100.211	99.711					5.625	100.671	100.671	100.171				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.384	101.384	100.884				

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" (JA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/24/2022

45 Day Lock Exp.:

2/7/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/23/2021

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	98.517	98.517	98.217
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	99.356	99.356	99.056
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	99.089	99.089	98.789
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.498	98.498	98.198	3.500	99.178	99.178	98.878
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.691	98.691	98.391	3.625	99.267	99.267	98.967
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.862	98.862	98.562	Margin = 2.250		Index = .270	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.024	99.024	98.724	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.497	99.497	99.197	Rate	30 Day	45 Day	60 Day
3.250	101.465	101.465	101.090	3.250	100.973	100.973	100.598	3.375	99.666	99.666	99.366	3.250	101.465	101.465	100.965
3.375	101.699	101.699	101.324	3.375	101.155	101.155	100.780	3.500	99.849	99.849	99.549	3.375	101.699	101.699	101.199
3.500	101.926	101.926	101.551	3.500	101.345	101.345	100.970	3.625	99.987	99.987	99.687	3.500	101.926	101.926	101.426
3.625	102.132	102.132	101.757	3.625	101.493	101.493	101.118	3.750	100.409	100.409	100.109	3.625	102.132	102.132	101.632
3.750	101.638	101.638	101.316	3.750	101.211	101.211	100.889	3.875	N/A	N/A	N/A	3.750	101.638	101.638	101.138
3.875	101.843	101.843	101.521	3.875	101.338	101.338	101.016	4.000	N/A	N/A	N/A	3.875	101.843	101.843	101.343
4.000	102.026	102.026	101.704	4.000	101.497	101.497	101.175	4.125	N/A	N/A	N/A	4.000	102.026	102.026	101.526
4.125	102.222	102.222	101.900	4.125	101.619	101.619	101.297	4.250	N/A	N/A	N/A	4.125	102.222	102.222	101.722
4.250	101.904	101.904	101.704	4.250	101.525	101.525	101.325	4.375	N/A	N/A	N/A	4.250	101.904	101.904	101.404
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	100.645	100.545	100.545	100.139	2.750	100.191	100.091	100.091	99.685	2.750	100.567	100.467	100.467	100.167
2.875	100.903	100.803	100.803	100.397	2.875	100.396	100.296	100.296	99.890	2.875	100.760	100.660	100.660	100.360
3.000	101.150	101.050	101.050	100.644	3.000	100.580	100.480	100.480	100.074	3.000	100.931	100.831	100.831	100.531
3.125	101.395	101.295	101.295	100.889	3.125	100.755	100.655	100.655	100.249	3.125	101.093	100.993	100.993	100.693
3.250	101.565	101.465	101.465	101.090	3.250	101.073	100.973	100.973	100.598	3.250	101.910	101.810	101.810	101.510
3.375	101.799	101.699	101.699	101.324	3.375	101.255	101.155	101.155	100.780	3.375	102.079	101.979	101.979	101.679
3.500	102.026	101.926	101.926	101.551	3.500	101.445	101.345	101.345	100.970	3.500	102.262	102.162	102.162	101.862
3.625	102.232	102.132	102.132	101.757	3.625	101.593	101.493	101.493	101.118	3.625	102.399	102.299	102.299	101.999
3.750	101.738	101.638	101.638	101.316	3.750	101.311	101.211	101.211	100.889	3.750	102.321	102.221	102.221	101.921

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.:

1/24/2022

45 Day Lock Exp.:

2/7/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/23/2021

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	97.220	97.220	97.020	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.104	98.104	97.904	2.000	N/A	N/A	N/A	2.500	97.251	97.151	97.051
2.625	98.061	98.061	97.861	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.836	98.836	98.636	2.125	N/A	N/A	N/A	2.625	98.092	97.992	97.892
2.750	98.826	98.826	98.626	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.506	99.506	99.306	2.250	N/A	N/A	N/A	2.750	98.857	98.757	98.657
2.875	99.461	99.461	99.261	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.075	100.075	99.875	2.375	N/A	N/A	N/A	2.875	99.492	99.392	99.292
2.990	99.873	99.873	99.673	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.369	100.369	100.169	2.500	N/A	N/A	N/A	2.990	99.904	99.804	99.704
3.000	99.973	99.973	99.773	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.469	100.469	100.269	2.625	N/A	N/A	N/A	3.000	100.004	99.904	99.804
3.125	100.455	100.455	100.255	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.019	101.019	100.819	2.750	N/A	N/A	N/A	3.125	100.717	100.600	100.471
3.250	101.169	101.169	100.969	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.652	101.652	101.452	2.875	N/A	N/A	N/A	3.250	101.431	101.314	101.185
3.375	101.982	101.982	101.782	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.413	102.413	102.213	2.990	N/A	N/A	N/A	3.375	102.243	102.126	101.997
3.500	102.420	102.420	102.220	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.738	102.738	102.538	3.000	N/A	N/A	N/A	3.500	102.682	102.565	102.436
3.625	102.736	102.736	102.536	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.879	102.879	102.679	3.125	N/A	N/A	N/A	3.625	103.133	103.033	102.933
3.750	103.049	103.049	102.849	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.521	102.521	102.321	3.250	N/A	N/A	N/A	3.750	103.723	103.623	103.523
3.875	103.494	103.494	103.294	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.914	102.914	102.714	3.375	N/A	N/A	N/A	3.875	104.168	104.068	103.968
3.990	103.737	103.737	103.537	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.088	103.088	102.888	3.500	N/A	N/A	N/A	3.990	104.411	104.311	104.211
4.000	103.837	103.837	103.637	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.188	103.188	102.988	3.625	N/A	N/A	N/A	4.000	104.511	104.411	104.311
4.125	104.321	104.321	104.121	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.325	103.325	103.125	3.750	N/A	N/A	N/A	4.125	104.794	104.694	104.594
4.250	104.776	104.776	104.576	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.704	102.704	102.504	3.875	N/A	N/A	N/A	4.250	105.117	105.017	104.917
4.375	105.156	105.156	104.956	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.084	103.084	102.884	3.990	N/A	N/A	N/A	4.375	105.497	105.397	105.297
4.500	105.503	105.503	105.303	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.345	103.345	103.145	4.000	N/A	N/A	N/A	4.500	105.844	105.744	105.644
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	98.662	98.662	98.462	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.868	98.868	98.668	2.000	98.811	98.711	98.611
2.875	N/A	N/A	N/A	2.625	99.197	99.197	98.997	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.429	99.429	99.229	2.125	99.372	99.272	99.172
2.990	N/A	N/A	N/A	2.750	99.916	99.916	99.716	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.921	99.921	99.721	2.250	99.864	99.764	99.664
3.000	N/A	N/A	N/A	2.875	100.546	100.546	100.346	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.363	100.363	100.163	2.375	100.354	100.248	100.149
3.125	N/A	N/A	N/A	2.990	100.921	100.921	100.721	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.987	100.987	100.787	2.500	101.003	100.886	100.773
3.250	N/A	N/A	N/A	3.000	101.021	101.021	100.821	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.525	101.525	101.325	2.625	101.540	101.423	101.310
3.375	N/A	N/A	N/A	3.125	101.455	101.455	101.255	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.022	102.022	101.822	2.750	102.038	101.921	101.808
3.500	N/A	N/A	N/A	3.250	102.095	102.095	101.895	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.400	102.400	102.200	2.875	102.416	102.299	102.186
3.625	N/A	N/A	N/A	3.375	102.851	102.851	102.651	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.720	102.720	102.520	2.990	102.735	102.618	102.505
3.750	N/A	N/A	N/A	3.500	103.258	103.258	103.058	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.820	102.820	102.620	3.000	102.835	102.718	102.605
3.875	N/A	N/A	N/A	3.625	103.571	103.571	103.371	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.206	103.206	103.006	3.125	103.222	103.105	102.992
3.990	N/A	N/A	N/A	3.750	103.110	103.110	102.910	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.004	103.004	102.804	3.250	103.253	103.153	103.053
4.000	N/A	N/A	N/A	3.875	103.551	103.551	103.351	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.535	103.535	103.335	3.375	103.784	103.684	103.584
4.125	N/A	N/A	N/A	3.990	103.763	103.763	103.563	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.849	103.849	103.649	3.500	104.098	103.998	103.898
4.250	N/A	N/A	N/A	4.000	103.863	103.863	103.663	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.252	104.252	104.052	3.625	104.501	104.401	104.301
4.375	N/A	N/A	N/A	4.125	104.143	104.143	103.943	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.027	104.027	103.827	3.750	104.340	104.240	104.140
4.500	N/A	N/A	N/A	4.250	104.295	104.295	104.095	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.457	104.457	104.257	3.875	104.769	104.669	104.569
4.625	N/A	N/A	N/A	4.375	104.671	104.671	104.471	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.770	104.770	104.570	3.990	105.083	104.983	104.883
4.750	N/A	N/A	N/A	4.500	104.998	104.998	104.798	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.870	104.870	104.670	4.000	105.183	105.083	104.983
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	99.067	99.067	98.867	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.555	99.555	99.355
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.497	99.497	99.297	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.117	100.117	99.917
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.921	99.921	99.721	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.608	100.608	100.408
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.455	100.455	100.255	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.051	101.051	100.851
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.974	100.974	100.774	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.465	101.465	101.265
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.381	101.381	101.181	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.905	101.905	101.705
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.728	101.728	101.528	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.257	102.257	102.057
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.985	101.985	101.785	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.634	102.634	102.434
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.173	102.173	101.973	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.954	102.954	102.754
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.273	102.273	102.073	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.054	103.054	102.854
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.537	102.537	102.337	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.440	103.440	103.240
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.839	101.839	101.639	3.250	N/A	N/A	N/A	3.250	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.:

1/24/2022

45 Day Lock Exp.:

2/7/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/23/2021

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	97.220	97.220	97.020	2.500	98.104	98.104	97.904	2.875	100.546	100.546	100.346	2.000	98.868	98.868	98.668	2.000	99.067	99.067	98.867
2.625	98.061	98.061	97.861	2.625	98.836	98.836	98.636	2.990	100.921	100.921	100.721	2.125	99.429	99.429	99.229	2.125	99.497	99.497	99.297
2.750	98.826	98.826	98.626	2.750	99.506	99.506	99.306	3.000	101.021	101.021	100.821	2.250	99.921	99.921	99.721	2.250	99.921	99.921	99.721
2.875	99.461	99.461	99.261	2.875	100.075	100.075	99.875	3.125	101.455	101.455	101.255	2.375	100.363	100.363	100.163	2.375	100.455	100.455	100.255
2.990	99.873	99.873	99.673	2.990	100.369	100.369	100.169	3.250	102.095	102.095	101.895	2.500	100.987	100.987	100.787	2.500	100.974	100.974	100.774
3.000	99.973	99.973	99.773	3.000	100.469	100.469	100.269	3.375	102.851	102.851	102.651	2.625	101.525	101.525	101.325	2.625	101.381	101.381	101.181
3.125	100.455	100.455	100.255	3.125	101.019	101.019	100.819	3.500	103.258	103.258	103.058	2.750	102.022	102.022	101.822	2.750	101.728	101.728	101.528
3.250	101.169	101.169	100.969	3.250	101.652	101.652	101.452	3.625	103.571	103.571	103.371	2.875	102.400	102.400	102.200	2.875	101.985	101.985	101.785
3.375	101.982	101.982	101.782	3.375	102.413	102.413	102.213	3.750	103.110	103.110	102.910	2.990	102.720	102.720	102.520	2.990	102.173	102.173	101.973
3.500	102.420	102.420	102.220	3.500	102.738	102.738	102.538	3.875	103.551	103.551	103.351	3.000	102.820	102.820	102.620	3.000	102.273	102.273	102.073
3.625	102.736	102.736	102.536	3.625	102.879	102.879	102.679	3.990	103.763	103.763	103.563	3.125	103.206	103.206	103.006	3.125	102.537	102.537	102.337
3.750	103.049	103.049	102.849	3.750	102.521	102.521	102.321	4.000	103.863	103.863	103.663	3.250	103.004	103.004	102.804	3.250	101.839	101.839	101.639
3.875	103.494	103.494	103.294	3.875	102.914	102.914	102.714	4.125	104.143	104.143	103.943	3.375	103.535	103.535	103.335	3.375	102.252	102.252	102.052
3.990	103.737	103.737	103.537	3.990	103.088	103.088	102.888	4.250	104.295	104.295	104.095	3.500	103.849	103.849	103.649	3.500	102.464	102.464	102.264
4.000	103.837	103.837	103.637	4.000	103.188	103.188	102.988	4.375	104.671	104.671	104.471	3.625	104.252	104.252	104.052	3.625	102.746	102.746	102.546
4.125	104.321	104.321	104.121	4.125	103.325	103.325	103.125	4.500	104.998	104.998	104.798	3.750	104.027	104.027	103.827	3.750	102.140	102.140	101.940
4.250	104.776	104.776	104.576	4.250	102.704	102.704	102.504	4.625	105.237	105.237	105.037	3.875	104.457	104.457	104.257	3.875	102.439	102.439	102.239
4.375	105.156	105.156	104.956	4.375	103.084	103.084	102.884	4.750	105.324	105.324	105.124	3.990	104.770	104.770	104.570	3.990	102.629	102.629	102.429
4.500	105.503	105.503	105.303	4.500	103.345	103.345	103.145	4.875	105.671	105.671	105.471	4.000	104.870	104.870	104.670	4.000	102.729	102.729	102.529

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

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

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

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

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



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

30 Day Lock Exp.: 1/24/2022
45 Day Lock Exp.: 2/7/2022
60 Day Lock Exp.: 2/21/2022

W. Rate Sheet Dated: 12/23/2021

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	97.117	97.117	96.835	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.081	97.081	96.799	2.750	N/A	N/A	N/A	2.500	96.499	96.369	96.217
2.625	98.123	98.123	97.842	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.087	98.087	97.806	2.875	N/A	N/A	N/A	2.625	97.504	97.376	97.223
2.750	98.996	98.996	98.722	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.960	98.960	98.686	2.990	N/A	N/A	N/A	2.750	98.378	98.257	98.104
2.875	99.689	99.689	99.419	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.653	99.653	99.383	3.000	N/A	N/A	N/A	2.875	99.070	98.952	98.800
2.990	100.110	100.110	99.847	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.074	100.074	99.811	3.125	N/A	N/A	N/A	2.990	99.491	99.377	99.228
3.000	100.210	100.210	99.947	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.174	100.174	99.911	3.250	N/A	N/A	N/A	3.000	99.591	99.477	99.328
3.125	100.554	100.554	100.354	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.188	101.188	100.988	3.375	N/A	N/A	N/A	3.125	99.988	99.865	99.788
3.250	101.313	101.313	101.113	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.089	101.089	100.889	3.500	N/A	N/A	N/A	3.250	100.569	100.452	100.369
3.375	102.130	102.130	101.930	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.906	101.906	101.706	3.625	N/A	N/A	N/A	3.375	101.386	101.270	101.186
3.500	102.612	102.612	102.412	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.388	102.388	102.188	3.750	N/A	N/A	N/A	3.500	101.868	101.752	101.668
3.625	102.855	102.855	102.655	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.631	102.631	102.431	3.875	N/A	N/A	N/A	3.625	102.112	101.997	101.912
3.750	103.046	103.046	102.846	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.638	101.638	101.438	3.990	N/A	N/A	N/A	3.750	101.181	101.081	100.971
3.875	103.540	103.540	103.333	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	102.132	102.132	101.925	4.000	N/A	N/A	N/A	3.875	101.675	101.575	101.468
3.990	103.775	103.775	103.567	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.365	102.365	102.157	4.125	N/A	N/A	N/A	3.990	101.910	101.810	101.702
4.000	103.875	103.875	103.667	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.465	102.465	102.257	4.250	N/A	N/A	N/A	4.000	102.010	101.910	101.802
4.125	104.236	104.236	104.033	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.826	102.826	102.623	4.375	N/A	N/A	N/A	4.125	102.371	102.271	102.168
4.250	104.697	104.697	104.456	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.485	100.485	100.244	4.500	N/A	N/A	N/A	4.250	101.782	101.665	101.541
4.375	105.105	105.105	104.868	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.893	100.893	100.656	4.625	N/A	N/A	N/A	4.375	102.191	102.076	101.954
4.500	105.457	105.457	105.227	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.245	101.245	101.015	4.750	N/A	N/A	N/A	4.500	102.542	102.428	102.312
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	98.341	98.341	98.050	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.990	98.990	98.790	2.000	98.303	98.203	98.103
2.875	N/A	N/A	N/A	2.625	99.200	99.200	98.930	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.566	99.566	99.366	2.125	98.878	98.778	98.678
2.990	N/A	N/A	N/A	2.750	99.897	99.897	99.625	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.051	100.051	99.851	2.250	99.364	99.264	99.164
3.000	N/A	N/A	N/A	2.875	100.423	100.423	100.152	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.451	100.451	100.251	2.375	99.763	99.663	99.563
3.125	N/A	N/A	N/A	2.990	100.807	100.807	100.536	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.106	101.106	100.906	2.500	100.560	100.460	100.360
3.250	N/A	N/A	N/A	3.000	100.907	100.907	100.636	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.597	101.597	101.397	2.625	100.973	100.873	100.773
3.375	N/A	N/A	N/A	3.125	101.421	101.421	101.121	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.075	102.075	101.875	2.750	100.888	100.788	100.688
3.500	N/A	N/A	N/A	3.250	101.955	101.955	101.654	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.389	102.389	102.189	2.875	101.202	101.102	101.002
3.625	N/A	N/A	N/A	3.375	102.644	102.644	102.346	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.634	102.634	102.434	2.990	101.447	101.347	101.247
3.750	N/A	N/A	N/A	3.500	103.089	103.089	102.792	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.734	102.734	102.534	3.000	101.547	101.447	101.347
3.875	N/A	N/A	N/A	3.625	103.382	103.382	103.085	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.625	102.625	102.425	3.125	102.192	102.092	101.992
3.990	N/A	N/A	N/A	3.750	103.171	103.171	102.932	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.125	103.125	102.925	3.250	101.301	101.201	101.101
4.000	N/A	N/A	N/A	3.875	103.580	103.580	103.342	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.615	103.615	103.415	3.375	101.792	101.692	101.592
4.125	N/A	N/A	N/A	3.990	103.809	103.809	103.573	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.850	103.850	103.650	3.500	102.027	101.927	101.827
4.250	N/A	N/A	N/A	4.000	103.909	103.909	103.673	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.614	103.614	103.414	3.625	102.601	102.501	102.401
4.375	N/A	N/A	N/A	4.125	104.304	104.304	104.104	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.966	103.966	103.766	3.750	102.039	101.939	101.839
4.500	N/A	N/A	N/A	4.250	104.457	104.457	104.257	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.127	104.127	103.927	3.875	102.200	102.100	102.000
4.625	N/A	N/A	N/A	4.375	104.720	104.720	104.520	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.376	104.376	104.176	3.990	102.449	102.349	102.249
4.750	N/A	N/A	N/A	4.500	104.949	104.949	104.749	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.476	104.476	104.276	4.000	102.549	102.449	102.349

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	98.666	98.666	98.466	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	99.242	99.242	99.042	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	99.727	99.727	99.527	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	100.125	100.125	99.925	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	100.834	100.834	100.634	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	101.163	101.163	100.963	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.001	101.001	100.801	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	101.315	101.315	101.115	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	101.560	101.560	101.360	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	101.660	101.660	101.460	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	103.085	103.085	102.885	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	100.801	100.801	100.601	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	101.289	101.289	101.089	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	101.526	101.526	101.326	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	103.054	103.054	102.854	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	101.402	101.402	101.202	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	101.563	101.563	101.363	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	101.812	101.812	101.612	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	101.912	101.912	101.712	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.:

1/24/2022

45 Day Lock Exp.:

2/7/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/23/2021

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	98.996	98.996	98.722	2.750	98.960	98.960	98.686	2.500	98.341	98.341	98.050	2.000	98.990	98.990	98.790	2.000	98.666	98.666	98.466
2.875	99.689	99.689	99.419	2.875	99.653	99.653	99.383	2.625	99.200	99.200	98.930	2.125	99.566	99.566	99.366	2.125	99.242	99.242	99.042
2.990	100.110	100.110	99.847	2.990	100.074	100.074	99.811	2.750	99.897	99.897	99.625	2.250	100.051	100.051	99.851	2.250	99.727	99.727	99.527
3.000	100.210	100.210	99.947	3.000	100.174	100.174	99.911	2.875	100.423	100.423	100.152	2.375	100.451	100.451	100.251	2.375	100.125	100.125	99.925
3.125	100.554	100.554	100.354	3.125	101.188	101.188	100.988	2.990	100.807	100.807	100.536	2.500	101.106	101.106	100.906	2.500	100.834	100.834	100.634
3.250	101.313	101.313	101.113	3.250	101.089	101.089	100.889	3.000	100.907	100.907	100.636	2.625	101.597	101.597	101.397	2.625	101.163	101.163	100.963
3.375	102.130	102.130	101.930	3.375	101.906	101.906	101.706	3.125	101.421	101.421	101.121	2.750	102.075	102.075	101.875	2.750	101.001	101.001	100.801
3.500	102.612	102.612	102.412	3.500	102.388	102.388	102.188	3.250	101.955	101.955	101.654	2.875	102.389	102.389	102.189	2.875	101.315	101.315	101.115
3.625	102.855	102.855	102.655	3.625	102.631	102.631	102.431	3.375	102.644	102.644	102.346	2.990	102.634	102.634	102.434	2.990	101.560	101.560	101.360
3.750	103.046	103.046	102.836	3.750	101.638	101.638	101.428	3.500	103.089	103.089	102.792	3.000	102.734	102.734	102.534	3.000	101.660	101.660	101.460
3.875	103.540	103.540	103.333	3.875	102.132	102.132	101.925	3.625	103.382	103.382	103.085	3.125	102.625	102.625	102.425	3.125	103.085	103.085	102.885
3.990	103.775	103.775	103.567	3.990	102.365	102.365	102.157	3.750	103.171	103.171	102.932	3.250	103.125	103.125	102.925	3.250	100.801	100.801	100.601
4.000	103.875	103.875	103.667	4.000	102.465	102.465	102.257	3.875	103.580	103.580	103.342	3.375	103.615	103.615	103.415	3.375	101.289	101.289	101.089
4.125	104.236	104.236	104.033	4.125	102.826	102.826	102.623	3.990	103.809	103.809	103.573	3.500	103.850	103.850	103.650	3.500	101.526	101.526	101.326
4.250	104.697	104.697	104.456	4.250	100.485	100.485	100.244	4.000	103.909	103.909	103.673	3.625	103.614	103.614	103.414	3.625	103.054	103.054	102.854
4.375	105.105	105.105	104.868	4.375	100.893	100.893	100.656	4.125	104.304	104.304	104.104	3.750	103.966	103.966	103.766	3.750	101.402	101.402	101.202
4.500	105.457	105.457	105.227	4.500	101.245	101.245	101.015	4.250	104.457	104.457	104.257	3.875	104.127	104.127	103.927	3.875	101.563	101.563	101.363
4.625	105.115	105.115	104.915	4.625	102.749	102.749	102.549	4.375	104.720	104.720	104.520	3.990	104.376	104.376	104.176	3.990	101.812	101.812	101.612
4.750	105.548	105.548	105.348	4.750	100.774	100.774	100.574	4.500	104.949	104.949	104.749	4.000	104.476	104.476	104.276	4.000	101.912	101.912	101.712

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/24/2022

45 Day Lock Exp.:

2/7/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/23/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/24/2022

45 Day Lock Exp.:

2/7/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/23/2021

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	97.117	97.117	96.835	2.500	98.341	98.341	98.050	2.000	98.990	98.990	98.790	2.500	96.424	96.424	96.142	2.000	98.178	98.178	97.978
2.625	98.123	98.123	97.842	2.625	99.200	99.200	98.930	2.125	99.566	99.566	99.366	2.625	97.430	97.430	97.149	2.125	98.754	98.754	98.554
2.750	98.996	98.996	98.722	2.750	99.897	99.897	99.625	2.250	100.051	100.051	99.851	2.750	98.303	98.303	98.029	2.250	99.239	99.239	99.039
2.875	99.689	99.689	99.419	2.875	100.423	100.423	100.152	2.375	100.451	100.451	100.251	2.875	98.996	98.996	98.726	2.375	99.638	99.638	99.438
2.990	100.110	100.110	99.847	2.990	100.807	100.807	100.536	2.500	101.106	101.106	100.906	2.990	99.417	99.417	99.154	2.500	100.320	100.320	100.120
3.000	100.210	100.210	99.947	3.000	100.907	100.907	100.636	2.625	101.597	101.597	101.397	3.000	99.517	99.517	99.254	2.625	100.730	100.730	100.530
3.125	100.554	100.554	100.354	3.125	101.421	101.421	101.121	2.750	102.075	102.075	101.875	3.125	100.196	100.196	99.996	2.750	100.888	100.888	100.688
3.250	101.313	101.313	101.113	3.250	101.955	101.955	101.654	2.875	102.389	102.389	102.189	3.250	100.526	100.526	100.326	2.875	101.202	101.202	101.002
3.375	102.130	102.130	101.930	3.375	102.644	102.644	102.346	2.990	102.634	102.634	102.434	3.375	101.343	101.343	101.143	2.990	101.447	101.447	101.247
3.500	102.612	102.612	102.412	3.500	103.089	103.089	102.792	3.000	102.734	102.734	102.534	3.500	101.825	101.825	101.625	3.000	101.547	101.547	101.347
3.625	102.855	102.855	102.655	3.625	103.382	103.382	103.085	3.125	102.625	102.625	102.425	3.625	102.068	102.068	101.868	3.125	102.205	102.205	102.005
3.750	103.046	103.046	102.836	3.750	103.171	103.171	102.932	3.250	103.125	103.125	102.925	3.750	101.667	101.667	101.457	3.250	101.313	101.313	101.113
3.875	103.540	103.540	103.333	3.875	103.580	103.580	103.342	3.375	103.615	103.615	103.415	3.875	102.161	102.161	101.954	3.375	101.802	101.802	101.602
3.990	103.775	103.775	103.567	3.990	103.809	103.809	103.573	3.500	103.850	103.850	103.650	3.990	102.395	102.395	102.187	3.500	102.038	102.038	101.838
4.000	103.875	103.875	103.667	4.000	103.909	103.909	103.673	3.625	103.614	103.614	103.414	4.000	102.495	102.495	102.287	3.625	102.684	102.684	102.484
4.125	104.236	104.236	104.033	4.125	104.304	104.304	104.104	3.750	103.966	103.966	103.766	4.125	102.856	102.856	102.653	3.750	102.034	102.034	101.834
4.250	104.697	104.697	104.456	4.250	104.457	104.457	104.257	3.875	104.127	104.127	103.927	4.250	101.916	101.916	101.675	3.875	102.195	102.195	101.995
4.375	105.105	105.105	104.868	4.375	104.720	104.720	104.520	3.990	104.376	104.376	104.176	4.375	102.324	102.324	102.087	3.990	102.444	102.444	102.244
4.500	105.457	105.457	105.227	4.500	104.949	104.949	104.749	4.000	104.476	104.476	104.276	4.500	102.676	102.676	102.446	4.000	102.544	102.544	102.344

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.:

1/24/2022

45 Day Lock Exp.:

2/7/2022

60 Day Lock Exp.:

2/21/2022

W. Rate Sheet Dated: 12/23/2021

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 ¹IA, 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)