

W. Rate Sheet Dated: 12/29/2021

Release Time: 4:15 pm 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	99.410	99.410	99.051	2.250	98.847	98.847	98.487	1.875	96.485	96.485	96.185	3.125	98.767	98.767	98.467
2.375	99.677	99.677	99.318	2.375	99.078	99.078	98.719	2.000	96.707	96.707	96.407	3.250	99.606	99.606	99.306
2.500	99.944	99.944	99.585	2.500	99.304	99.304	98.945	2.125	96.925	96.925	96.625	3.375	99.339	99.339	99.039
2.625	100.212	100.212	99.852	2.625	99.512	99.512	99.153	2.250	98.383	98.383	98.000	3.500	99.428	99.428	99.128
2.750	100.895	100.895	100.473	2.750	100.348	100.348	99.926	2.375	98.602	98.602	98.219	3.625	99.517	99.517	99.217
2.875	101.153	101.153	100.731	2.875	100.553	100.553	100.131	2.500	98.815	98.815	98.433	Margin = 2.250		Index = 0.290	
3.000	101.400	101.400	100.978	3.000	100.737	100.737	100.315	2.625	99.011	99.011	98.629	30 Year OTC			
3.125	101.645	101.645	101.223	3.125	100.912	100.912	100.490	2.750	99.875	99.875	99.575	Rate	30 Day	45 Day	60 Day
3.250	102.052	102.052	101.677	3.250	101.443	101.443	101.068	2.875	100.068	100.068	99.768	4.000	100.767	100.767	100.267
3.375	102.187	102.187	101.812	3.375	101.524	101.524	101.149	3.000	100.239	100.239	99.939	4.125	100.963	100.963	100.463
3.500	102.413	102.413	102.038	3.500	101.717	101.717	101.342	3.125	100.401	100.401	100.101	4.375	101.725	101.725	101.225
3.625	102.620	102.620	102.245	3.625	101.866	101.866	101.491	3.250	101.005	101.005	100.705	4.500	101.781	101.781	101.281
3.750	102.654	102.654	102.354	3.750	102.114	102.114	101.814	3.375	101.174	101.174	100.874	4.625	101.918	101.918	101.418
3.875	102.758	102.758	102.458	3.875	102.141	102.141	101.841	3.500	101.357	101.357	101.057	4.875	102.107	102.107	101.607
4.000	102.942	102.942	102.642	4.000	102.300	102.300	102.000	3.625	101.494	101.494	101.194	5.000	102.235	102.235	101.735
4.125	103.138	103.138	102.838	4.125	102.422	102.422	102.122	3.750	101.041	101.041	100.741	5.125	102.372	102.372	101.872
4.250	103.126	103.126	102.926	4.250	102.634	102.634	102.434	3.875	101.160	101.160	100.860	5.500	103.346	103.346	102.846
4.375	103.200	103.200	103.000	4.375	102.661	102.661	102.461	4.000	101.310	101.310	101.010	5.625	103.483	103.483	102.983
6.250	106.000	106.000	105.800	6.250	102.747	102.747	102.547	4.125	101.424	101.424	101.124	6.250	102.422	102.422	101.922

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	99.510	99.410	99.410	99.051	2.250	98.797	98.697	98.697	98.337	1.875	98.615	98.515	98.515	98.215
2.375	99.777	99.677	99.677	99.318	2.375	99.028	98.928	98.928	98.569	2.000	98.837	98.737	98.737	98.437
2.500	100.044	99.944	99.944	99.585	2.500	99.254	99.154	99.154	98.795	2.125	99.055	98.955	98.955	98.655
2.625	100.312	100.212	100.212	99.852	2.625	99.462	99.362	99.362	99.003	2.250	100.513	100.413	100.413	100.030
2.750	100.995	100.895	100.895	100.473	2.750	100.173	100.073	100.073	99.651	2.375	100.732	100.632	100.632	100.249
2.875	101.253	101.153	101.153	100.731	2.875	100.378	100.278	100.278	99.856	2.500	100.945	100.845	100.845	100.463
3.000	101.500	101.400	101.400	100.978	3.000	100.562	100.462	100.462	100.040	2.625	101.141	101.041	101.041	100.659
3.125	101.745	101.645	101.645	101.223	3.125	100.737	100.637	100.637	100.215	2.750	100.905	100.805	100.805	100.505
3.250	102.152	102.052	102.052	101.677	3.250	101.243	101.143	101.143	100.768	2.875	101.098	100.998	100.998	100.698
3.375	102.387	102.287	102.287	101.912	3.375	101.424	101.324	101.324	100.949	3.000	101.269	101.169	101.169	100.869
3.500	102.613	102.513	102.513	102.138	3.500	101.617	101.517	101.517	101.142	3.125	101.431	101.331	101.331	101.031
3.625	102.820	102.720	102.720	102.345	3.625	101.766	101.666	101.666	101.291	3.250	102.635	102.535	102.535	102.235
3.750	102.854	102.754	102.754	102.454	3.750	102.314	102.214	102.214	101.914	3.375	102.804	102.704	102.704	102.404

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

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

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

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.017	98.017	97.517	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.213	98.213	97.713	4.750	101.000	101.000	100.500
3.875	98.248	98.248	97.748	6.250	103.750	103.750	103.500	4.375	98.975	98.975	98.475	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.064	98.064	97.564					4.500	99.031	99.031	98.531	Rate	30 Day	45 Day	60 Day
4.125	97.869	97.869	97.369					4.625	99.168	99.168	98.668	5.750	103.000	103.000	102.500
4.250	99.749	99.749	99.249					4.875	99.357	99.357	98.857	6.250	105.750	105.750	105.250
4.375	99.575	99.575	99.075					5.000	99.485	99.485	98.985	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.519	99.519	99.019					5.125	99.622	99.622	99.122				
4.625	99.382	99.382	98.882					5.500	100.596	100.596	100.096				
4.750	100.274	100.274	99.774					5.625	100.733	100.733	100.233				
Borrower Paid Comp Only				Lender Paid Only				6.250	99.672	99.672	99.172				

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)

W. Rate Sheet Dated: 12/29/2021

Release Time: 4:15 pm ET

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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	98.424	98.424	98.124	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	98.617	98.617	98.317	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	98.788	98.788	98.488	Margin = 2.250		Index = .290	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.950	98.950	98.650	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.810	99.810	99.510	Rate	30 Day	45 Day	60 Day
3.250	101.340	101.340	100.965	3.250	100.830	100.830	100.455	3.375	99.979	99.979	99.679	3.250	101.340	101.340	100.840
3.375	101.574	101.574	101.199	3.375	101.012	101.012	100.637	3.500	100.162	100.162	99.862	3.375	101.574	101.574	101.074
3.500	101.801	101.801	101.426	3.500	101.205	101.205	100.830	3.625	100.299	100.299	99.999	3.500	101.801	101.801	101.301
3.625	102.007	102.007	101.632	3.625	101.353	101.353	100.978	3.750	100.346	100.346	100.046	3.625	102.007	102.007	101.507
3.750	101.342	101.342	101.042	3.750	100.901	100.901	100.601	3.875	N/A	N/A	N/A	3.750	101.342	101.342	100.842
3.875	101.546	101.546	101.246	3.875	101.028	101.028	100.728	4.000	N/A	N/A	N/A	3.875	101.546	101.546	101.046
4.000	101.729	101.729	101.429	4.000	101.188	101.188	100.888	4.125	N/A	N/A	N/A	4.000	101.729	101.729	101.229
4.125	101.925	101.925	101.625	4.125	101.310	101.310	101.010	4.250	N/A	N/A	N/A	4.125	101.925	101.925	101.425
4.250	102.076	102.076	101.876	4.250	101.684	101.684	101.484	4.375	N/A	N/A	N/A	4.250	102.076	102.076	101.576
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	100.458	100.358	100.358	99.936	2.750	99.985	99.885	99.885	99.463	2.750	100.617	100.517	100.517	100.217
2.875	100.715	100.615	100.615	100.193	2.875	100.191	100.091	100.091	99.669	2.875	100.810	100.710	100.710	100.410
3.000	100.963	100.863	100.863	100.441	3.000	100.375	100.275	100.275	99.853	3.000	100.982	100.882	100.882	100.582
3.125	101.208	101.108	101.108	100.686	3.125	100.549	100.449	100.449	100.027	3.125	101.144	101.044	101.044	100.744
3.250	101.440	101.340	101.340	100.965	3.250	100.930	100.830	100.830	100.455	3.250	102.222	102.122	102.122	101.822
3.375	101.674	101.574	101.574	101.199	3.375	101.112	101.012	101.012	100.637	3.375	102.391	102.291	102.291	101.991
3.500	101.901	101.801	101.801	101.426	3.500	101.305	101.205	101.205	100.830	3.500	102.574	102.474	102.474	102.174
3.625	102.107	102.007	102.007	101.632	3.625	101.453	101.353	101.353	100.978	3.625	102.712	102.612	102.612	102.312
3.750	101.442	101.342	101.342	101.042	3.750	101.001	100.901	100.901	100.601	3.750	101.759	101.659	101.659	101.359

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 $\leq$ 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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				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	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/28/2022

45 Day Lock Exp.: 2/14/2022

60 Day Lock Exp.: 2/28/2022

W. Rate Sheet Dated: 12/29/2021

Release Time: 4:15 pm ET

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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	97.055	97.055	96.855	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.939	97.939	97.739	2.000	N/A	N/A	N/A	2.500	97.065	96.963	96.855
2.625	97.897	97.897	97.697	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.671	98.671	98.471	2.125	N/A	N/A	N/A	2.625	97.907	97.805	97.697
2.750	98.660	98.660	98.460	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.341	99.341	99.141	2.250	N/A	N/A	N/A	2.750	98.670	98.568	98.460
2.875	99.294	99.294	99.094	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.909	99.909	99.709	2.375	N/A	N/A	N/A	2.875	99.304	99.202	99.094
2.990	99.705	99.705	99.505	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.198	100.198	99.998	2.500	N/A	N/A	N/A	2.990	99.715	99.613	99.505
3.000	99.805	99.805	99.605	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.298	100.298	100.098	2.625	N/A	N/A	N/A	3.000	99.815	99.713	99.605
3.125	100.231	100.231	100.031	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.787	100.787	100.587	2.750	N/A	N/A	N/A	3.125	100.469	100.352	100.213
3.250	100.934	100.934	100.734	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.418	101.418	101.218	2.875	N/A	N/A	N/A	3.250	101.179	101.062	100.923
3.375	101.741	101.741	101.541	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.174	102.174	101.974	2.990	N/A	N/A	N/A	3.375	101.986	101.869	101.730
3.500	102.175	102.175	101.975	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.497	102.497	102.297	3.000	N/A	N/A	N/A	3.500	102.420	102.303	102.164
3.625	102.487	102.487	102.287	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.632	102.632	102.432	3.125	N/A	N/A	N/A	3.625	102.995	102.895	102.795
3.750	102.922	102.922	102.722	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.934	102.934	102.734	3.250	N/A	N/A	N/A	3.750	103.579	103.479	103.379
3.875	103.363	103.363	103.163	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.782	102.782	102.582	3.375	N/A	N/A	N/A	3.875	104.019	103.919	103.819
3.990	103.598	103.598	103.398	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.952	102.952	102.752	3.500	N/A	N/A	N/A	3.990	104.254	104.154	104.054
4.000	103.698	103.698	103.498	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.052	103.052	102.852	3.625	N/A	N/A	N/A	4.000	104.354	104.254	104.154
4.125	104.044	104.044	103.844	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.186	103.186	102.986	3.750	N/A	N/A	N/A	4.125	104.637	104.537	104.437
4.250	104.492	104.492	104.292	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.576	102.576	102.376	3.875	N/A	N/A	N/A	4.250	104.954	104.854	104.754
4.375	104.866	104.866	104.666	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.952	102.952	102.752	3.990	N/A	N/A	N/A	4.375	105.328	105.228	105.128
4.500	105.210	105.210	105.010	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.209	103.209	103.009	4.000	N/A	N/A	N/A	4.500	105.672	105.572	105.472
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	98.503	98.503	98.303	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.582	98.582	98.382	2.000	98.514	98.414	98.314
2.875	N/A	N/A	N/A	2.625	99.032	99.032	98.832	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.143	99.143	98.943	2.125	99.074	98.974	98.874
2.990	N/A	N/A	N/A	2.750	99.750	99.750	99.550	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.633	99.633	99.433	2.250	99.565	99.465	99.365
3.000	N/A	N/A	N/A	2.875	100.379	100.379	100.179	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.092	100.092	99.892	2.375	100.092	99.983	99.875
3.125	N/A	N/A	N/A	2.990	100.753	100.753	100.553	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.744	100.744	100.544	2.500	100.744	100.635	100.526
3.250	N/A	N/A	N/A	3.000	100.853	100.853	100.653	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.279	101.279	101.079	2.625	101.278	101.169	101.060
3.375	N/A	N/A	N/A	3.125	101.274	101.274	101.074	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.774	101.774	101.574	2.750	101.774	101.665	101.556
3.500	N/A	N/A	N/A	3.250	101.859	101.859	101.659	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.146	102.146	101.946	2.875	102.146	102.037	101.928
3.625	N/A	N/A	N/A	3.375	102.609	102.609	102.409	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.462	102.462	102.262	2.990	102.462	102.353	102.244
3.750	N/A	N/A	N/A	3.500	103.012	103.012	102.812	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.562	102.562	102.362	3.000	102.562	102.453	102.344
3.875	N/A	N/A	N/A	3.625	103.321	103.321	103.121	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.940	102.940	102.740	3.125	102.943	102.839	102.728
3.990	N/A	N/A	N/A	3.750	102.982	102.982	102.782	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.075	103.075	102.875	3.250	103.316	103.216	103.116
4.000	N/A	N/A	N/A	3.875	103.418	103.418	103.218	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.599	103.599	103.399	3.375	103.840	103.740	103.640
4.125	N/A	N/A	N/A	3.990	103.622	103.622	103.422	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.909	103.909	103.709	3.500	104.150	104.050	103.950
4.250	N/A	N/A	N/A	4.000	103.722	103.722	103.522	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.307	104.307	104.107	3.625	104.548	104.448	104.348
4.375	N/A	N/A	N/A	4.125	104.001	104.001	103.801	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.137	104.137	103.937	3.750	104.452	104.352	104.252
4.500	N/A	N/A	N/A	4.250	104.167	104.167	103.967	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.559	104.559	104.359	3.875	104.873	104.773	104.673
4.625	N/A	N/A	N/A	4.375	104.535	104.535	104.335	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.866	104.866	104.666	3.990	105.181	105.081	104.981
4.750	N/A	N/A	N/A	4.500	104.861	104.861	104.661	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.966	104.966	104.766	4.000	105.281	105.181	105.081
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	98.781	98.781	98.581	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.270	99.270	99.070
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.212	99.212	99.012	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.831	99.831	99.631
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.677	99.677	99.477	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.321	100.321	100.121
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.213	100.213	100.013	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.762	100.762	100.562
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.730	100.730	100.530	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.176	101.176	100.976
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.135	101.135	100.935	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.608	101.608	101.408
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.480	101.480	101.280	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.008	102.008	101.808
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.734	101.734	101.534	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.381	102.381	102.181
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.916	101.916	101.716	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.697	102.697	102.497
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.016	102.016	101.816	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.797	102.797	102.597
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.282	102.282	102.082	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.174	103.174	102.974
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.910	1													



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.:

1/28/2022

45 Day Lock Exp.:

2/14/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/29/2021

Release Time: 4:15 pm 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	97.055	97.055	96.855	2.500	97.939	97.939	97.739	2.875	100.379	100.379	100.179	2.000	98.582	98.582	98.382	2.000	98.781	98.781	98.581
2.625	97.897	97.897	97.697	2.625	98.671	98.671	98.471	2.990	100.753	100.753	100.553	2.125	99.143	99.143	98.943	2.125	99.212	99.212	99.012
2.750	98.660	98.660	98.460	2.750	99.341	99.341	99.141	3.000	100.853	100.853	100.653	2.250	99.633	99.633	99.433	2.250	99.677	99.677	99.477
2.875	99.294	99.294	99.094	2.875	99.909	99.909	99.709	3.125	101.274	101.274	101.074	2.375	100.092	100.092	99.892	2.375	100.213	100.213	100.013
2.990	99.705	99.705	99.505	2.990	100.198	100.198	99.998	3.250	101.859	101.859	101.659	2.500	100.744	100.744	100.544	2.500	100.730	100.730	100.530
3.000	99.805	99.805	99.605	3.000	100.298	100.298	100.098	3.375	102.609	102.609	102.409	2.625	101.279	101.279	101.079	2.625	101.135	101.135	100.935
3.125	100.231	100.231	100.031	3.125	100.787	100.787	100.587	3.500	103.012	103.012	102.812	2.750	101.774	101.774	101.574	2.750	101.480	101.480	101.280
3.250	100.934	100.934	100.734	3.250	101.418	101.418	101.218	3.625	103.321	103.321	103.121	2.875	102.146	102.146	101.946	2.875	101.734	101.734	101.534
3.375	101.741	101.741	101.541	3.375	102.174	102.174	101.974	3.750	102.982	102.982	102.782	2.990	102.462	102.462	102.262	2.990	101.916	101.916	101.716
3.500	102.175	102.175	101.975	3.500	102.497	102.497	102.297	3.875	103.418	103.418	103.218	3.000	102.562	102.562	102.362	3.000	102.016	102.016	101.816
3.625	102.487	102.487	102.287	3.625	102.632	102.632	102.432	3.990	103.622	103.622	103.422	3.125	102.940	102.940	102.740	3.125	102.282	102.282	102.082
3.750	102.922	102.922	102.722	3.750	102.394	102.394	102.194	4.000	103.722	103.722	103.522	3.250	103.075	103.075	102.875	3.250	101.910	101.910	101.710
3.875	103.363	103.363	103.163	3.875	102.782	102.782	102.582	4.125	104.001	104.001	103.801	3.375	103.599	103.599	103.399	3.375	102.319	102.319	102.119
3.990	103.598	103.598	103.398	3.990	102.952	102.952	102.752	4.250	104.167	104.167	103.967	3.500	103.909	103.909	103.709	3.500	102.527	102.527	102.327
4.000	103.698	103.698	103.498	4.000	103.052	103.052	102.852	4.375	104.535	104.535	104.335	3.625	104.307	104.307	104.107	3.625	102.807	102.807	102.607
4.125	104.044	104.044	103.844	4.125	103.186	103.186	102.986	4.500	104.861	104.861	104.661	3.750	104.137	104.137	103.937	3.750	102.252	102.252	102.052
4.250	104.492	104.492	104.292	4.250	102.576	102.576	102.376	4.625	105.095	105.095	104.895	3.875	104.559	104.559	104.359	3.875	102.547	102.547	102.347
4.375	104.866	104.866	104.666	4.375	102.952	102.952	102.752	4.750	105.211	105.211	105.011	3.990	104.866	104.866	104.666	3.990	102.734	102.734	102.534
4.500	105.210	105.210	105.010	4.500	103.209	103.209	103.009	4.875	105.555	105.555	105.355	4.000	104.966	104.966	104.766	4.000	102.834	102.834	102.634

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.: 1/28/2022
45 Day Lock Exp.: 2/14/2022
60 Day Lock Exp.: 2/28/2022

W. Rate Sheet Dated: 12/29/2021

Release Time: 4:15 pm 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	96.934	96.934	96.641	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	94.784	94.784	94.491	2.750	N/A	N/A	N/A	2.500	96.316	96.192	96.023
2.625	97.943	97.943	97.652	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	95.793	95.793	95.502	2.875	N/A	N/A	N/A	2.625	97.324	97.199	97.033
2.750	98.820	98.820	98.536	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	96.670	96.670	96.386	2.990	N/A	N/A	N/A	2.750	98.202	98.074	97.918
2.875	99.517	99.517	99.237	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.367	97.367	97.087	3.000	N/A	N/A	N/A	2.875	98.898	98.769	98.618
2.990	99.944	99.944	99.671	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	97.794	97.794	97.521	3.125	N/A	N/A	N/A	2.990	99.325	99.196	99.052
3.000	100.044	100.044	99.771	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	97.894	97.894	97.621	3.250	N/A	N/A	N/A	3.000	99.425	99.296	99.152
3.125	100.329	100.329	100.128	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	98.179	98.179	97.978	3.375	N/A	N/A	N/A	3.125	99.763	99.643	99.562
3.250	101.097	101.097	100.890	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	98.947	98.947	98.740	3.500	N/A	N/A	N/A	3.250	100.353	100.224	100.146
3.375	101.919	101.919	101.710	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	99.769	99.769	99.560	3.625	N/A	N/A	N/A	3.375	101.175	101.044	100.966
3.500	102.404	102.404	102.197	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	100.254	100.254	100.047	3.750	N/A	N/A	N/A	3.500	101.660	101.530	101.453
3.625	102.645	102.645	102.439	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	100.495	100.495	100.289	3.875	N/A	N/A	N/A	3.625	101.902	101.772	101.696
3.750	102.896	102.896	102.685	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.746	100.746	100.535	3.990	N/A	N/A	N/A	3.750	101.031	100.901	100.820
3.875	103.394	103.394	103.184	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.244	101.244	101.034	4.000	N/A	N/A	N/A	3.875	101.529	101.429	101.319
3.990	103.629	103.629	103.421	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.479	101.479	101.271	4.125	N/A	N/A	N/A	3.990	101.764	101.664	101.556
4.000	103.729	103.729	103.521	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.579	101.579	101.371	4.250	N/A	N/A	N/A	4.000	101.864	101.764	101.656
4.125	104.096	104.096	103.892	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.946	101.946	101.742	4.375	N/A	N/A	N/A	4.125	102.231	102.131	102.027
4.250	104.538	104.538	104.296	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.388	102.388	102.146	4.500	N/A	N/A	N/A	4.250	101.623	101.492	101.381
4.375	104.948	104.948	104.711	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.798	102.798	102.561	4.625	N/A	N/A	N/A	4.375	102.034	101.904	101.797
4.500	105.301	105.301	105.071	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	103.151	103.151	102.921	4.750	N/A	N/A	N/A	4.500	102.386	102.258	102.156

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	98.346	98.346	98.064	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.730	98.730	98.530	2.000	98.043	97.943	97.843
2.875	N/A	N/A	N/A	2.625	99.193	99.193	98.913	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.307	99.307	99.107	2.125	98.619	98.519	98.419
2.990	N/A	N/A	N/A	2.750	99.890	99.890	99.609	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.793	99.793	99.593	2.250	99.106	99.006	98.906
3.000	N/A	N/A	N/A	2.875	100.420	100.420	100.137	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.195	100.195	99.995	2.375	99.507	99.407	99.307
3.125	N/A	N/A	N/A	2.990	100.806	100.806	100.522	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.935	100.935	100.726	2.500	100.389	100.289	100.180
3.250	N/A	N/A	N/A	3.000	100.906	100.906	100.622	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.428	101.428	101.220	2.625	100.804	100.704	100.596
3.375	N/A	N/A	N/A	3.125	101.229	101.229	100.899	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.906	101.906	101.700	2.750	101.719	101.619	100.513
3.500	N/A	N/A	N/A	3.250	101.765	101.765	101.435	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.221	102.221	102.018	2.875	101.034	100.934	100.831
3.625	N/A	N/A	N/A	3.375	102.457	102.457	102.129	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.471	102.471	102.267	2.990	101.284	101.184	101.080
3.750	N/A	N/A	N/A	3.500	102.904	102.904	102.577	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.571	102.571	102.367	3.000	101.384	101.284	101.180
3.875	N/A	N/A	N/A	3.625	103.198	103.198	102.872	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.512	102.512	102.312	3.125	102.079	101.979	101.879
3.990	N/A	N/A	N/A	3.750	103.100	103.100	102.851	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.014	103.014	102.814	3.250	101.190	101.090	100.990
4.000	N/A	N/A	N/A	3.875	103.512	103.512	103.264	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.507	103.507	103.307	3.375	101.684	101.584	101.484
4.125	N/A	N/A	N/A	3.990	103.742	103.742	103.495	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.740	103.740	103.540	3.500	101.917	101.817	101.717
4.250	N/A	N/A	N/A	4.000	103.842	103.842	103.595	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.813	103.813	103.613	3.625	102.800	102.680	102.600
4.375	N/A	N/A	N/A	4.125	104.345	104.345	104.112	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.167	104.167	103.967	3.750	102.240	102.119	102.040
4.500	N/A	N/A	N/A	4.250	104.499	104.499	104.267	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.328	104.328	104.128	3.875	102.401	102.281	102.201
4.625	N/A	N/A	N/A	4.375	104.763	104.763	104.532	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.582	104.582	104.382	3.990	102.655	102.534	102.455
4.750	N/A	N/A	N/A	4.500	104.993	104.993	104.764	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.682	104.682	104.482	4.000	102.755	102.634	102.555

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	96.530	96.530	96.330	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	97.107	97.107	96.907	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	97.593	97.593	97.393	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	97.995	97.995	97.795	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	98.735	98.735	98.526	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	99.228	99.228	99.020	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	99.706	99.706	99.500	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	100.021	100.021	99.818	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	100.271	100.271	100.067	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	100.371	100.371	100.167	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	100.312	100.312	100.112	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	100.814	100.814	100.614	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	101.307	101.307	101.107	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	101.540	101.540	101.340	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	101.613	101.613	101.413	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	101.967	101.967	101.767	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	102.128	102.128	101.928	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	102.382	102.382	102.182	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	102.482	102.482	102.282	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/28/2022

45 Day Lock Exp.:

2/14/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/29/2021

Release Time: 4:15 pm 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	98.820	98.820	98.820	2.750	96.670	96.670	96.386	2.500	98.346	98.346	98.064	2.000	98.730	98.730	98.530	2.000	96.530	96.530	96.330
2.875	99.517	99.517	99.237	2.875	97.367	97.367	97.087	2.625	99.193	99.193	98.913	2.125	99.307	99.307	99.107	2.125	97.107	97.107	96.907
2.990	99.944	99.944	99.671	2.990	97.794	97.794	97.521	2.750	99.890	99.890	99.609	2.250	99.793	99.793	99.593	2.250	97.593	97.593	97.393
3.000	100.044	100.044	99.771	3.000	97.894	97.894	97.621	2.875	100.420	100.420	100.137	2.375	100.195	100.195	99.995	2.375	97.995	97.995	97.795
3.125	100.329	100.329	100.128	3.125	98.179	98.179	97.978	2.990	100.806	100.806	100.522	2.500	100.935	100.935	100.726	2.500	98.735	98.735	98.526
3.250	101.097	101.097	100.890	3.250	98.947	98.947	98.740	3.000	100.906	100.906	100.622	2.625	101.428	101.428	101.220	2.625	99.228	99.228	99.020
3.375	101.919	101.919	101.710	3.375	99.769	99.769	99.560	3.125	101.229	101.229	100.899	2.750	101.906	101.906	101.700	2.750	99.706	99.706	99.500
3.500	102.404	102.404	102.197	3.500	100.254	100.254	100.047	3.250	101.765	101.765	101.435	2.875	102.221	102.221	102.018	2.875	100.021	100.021	99.818
3.625	102.645	102.645	102.439	3.625	100.495	100.495	100.289	3.375	102.457	102.457	102.129	2.990	102.471	102.471	102.267	2.990	100.271	100.271	100.067
3.750	102.896	102.896	102.685	3.750	100.746	100.746	100.535	3.500	102.904	102.904	102.577	3.000	102.571	102.571	102.367	3.000	100.371	100.371	100.167
3.875	103.394	103.394	103.184	3.875	101.244	101.244	101.034	3.625	103.198	103.198	102.872	3.125	102.512	102.512	102.312	3.125	100.312	100.312	100.112
3.990	103.629	103.629	103.421	3.990	101.479	101.479	101.271	3.750	103.100	103.100	102.851	3.250	103.014	103.014	102.814	3.250	100.814	100.814	100.614
4.000	103.729	103.729	103.521	4.000	101.579	101.579	101.371	3.875	103.512	103.512	103.264	3.375	103.507	103.507	103.307	3.375	101.307	101.307	101.107
4.125	104.096	104.096	103.892	4.125	101.946	101.946	101.742	3.990	103.742	103.742	103.495	3.500	103.740	103.740	103.540	3.500	101.540	101.540	101.340
4.250	104.538	104.538	104.296	4.250	102.388	102.388	102.146	4.000	103.842	103.842	103.595	3.625	103.813	103.813	103.613	3.625	101.613	101.613	101.413
4.375	104.948	104.948	104.711	4.375	102.798	102.798	102.561	4.125	104.345	104.345	104.112	3.750	104.167	104.167	103.967	3.750	101.967	101.967	101.767
4.500	105.301	105.301	105.071	4.500	103.151	103.151	102.921	4.250	104.499	104.499	104.267	3.875	104.328	104.328	104.128	3.875	102.128	102.128	101.928
4.625	105.079	105.079	104.879	4.625	102.929	102.929	102.729	4.375	104.763	104.763	104.532	3.990	104.582	104.582	104.382	3.990	102.382	102.382	102.182
4.750	105.512	105.512	105.312	4.750	103.362	103.362	103.162	4.500	104.993	104.993	104.764	4.000	104.682	104.682	104.482	4.000	102.482	102.482	102.282

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@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/28/2022
45 Day Lock Exp.: 2/14/2022
60 Day Lock Exp.: 2/28/2022

W. Rate Sheet Dated: 12/29/2021

Release Time: 4:15 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.375	0.875	0.625	0.500	0.500	0.375	0.250	0.000
3.500	1.000	0.750	0.625	0.500	0.375	0.250	0.000
3.625	1.250	1.000	0.875	0.750	0.625	0.375	0.000
3.750	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.875	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.990	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.000	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.125	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.250	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.375	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.500	1.375	1.125	0.875	0.875	0.500	0.250	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.625	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.125	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.125	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.125
3.250	0.875	0.625	0.500	0.500	0.375	0.125	0.125
3.375	0.875	0.625	0.500	0.375	0.000	0.125	0.125
3.500	1.000	0.625	0.500	0.375	0.000	-0.125	0.125
3.625	1.000	0.625	0.500	0.375	0.125	-0.125	0.125
3.750	1.250	1.000	0.875	0.750	0.375	0.250	0.125
3.875	1.250	0.750	0.625	0.375	0.250	0.250	0.125
3.990	1.250	0.750	0.625	0.375	0.250	0.250	0.125
4.000	1.250	0.875	0.625	0.500	0.250	-0.125	0.125
4.125	1.375	1.000	0.750	0.625	0.375	0.000	0.125
4.250	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.375	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.500	1.750	1.375	1.125	1.000	0.750	0.375	0.250

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.250	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.000	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.750	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.875	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.990	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.000	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.125	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.250	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.375	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.500	1.000	0.875	0.750	0.750	0.500	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.250	0.250	0.250	0.250	0.125	0.000
3.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.375	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.625	0.500	0.375	0.125	0.125	0.000	0.000	0.000
3.750	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.875	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.990	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.000	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.125	1.125	1.000	0.875	0.875	0.625	0.625	0.125
4.250	1.375	1.125	0.625	0.625	0.250	0.250	0.000
4.375	1.500	1.250	0.750	0.750	0.375	0.250	0.000
4.500	1.625	1.250	0.750	0.750	0.500	0.375	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.375	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.500	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
3.250	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.375	0.375	0.250	0.000	0.000	0.000
3.750	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.875	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.990	1.000	0.750	0.750	0.625	0.375	0.000	0.000
4.000	1.000	0.750	0.750	0.625	0.375	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	-0.125	-0.125	-0.125	-0.125	0.000
2.375	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
2.500	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.750	0.250	0.125	0.000	0.000	0.000	-0.125	0.000
2.875	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
2.990	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.375	0.375	0.250	0.125	0.125
3.250	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.625	0.875	0.750	0.750	0.750	0.625	0.500	0.250
3.750	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.875	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.990	0.875	0.750	0.750	0.625	0.500	0.375	0.000
4.000	0.875	0.750	0.750	0.625	0.500	0.375	0.000

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and should not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/28/2022

45 Day Lock Exp.:

2/14/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/29/2021

Release Time: 4:15 pm 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	96.934	96.934	96.641	2.500	98.346	98.346	98.064	2.000	98.730	98.730	98.530	2.500	95.184	95.184	94.891	2.000	96.980	96.980	96.780
2.625	97.943	97.943	97.652	2.625	99.193	99.193	98.913	2.125	99.307	99.307	99.107	2.625	96.193	96.193	95.902	2.125	97.557	97.557	97.357
2.750	98.820	98.820	98.536	2.750	99.890	99.890	99.609	2.250	99.793	99.793	99.593	2.750	97.070	97.070	96.786	2.250	98.043	98.043	97.843
2.875	99.517	99.517	99.237	2.875	100.420	100.420	100.137	2.375	100.195	100.195	99.995	2.875	97.767	97.767	97.487	2.375	98.445	98.445	98.245
2.990	99.944	99.944	99.671	2.990	100.806	100.806	100.522	2.500	100.935	100.935	100.726	2.990	98.194	98.194	97.921	2.500	99.185	99.185	98.976
3.000	100.044	100.044	99.771	3.000	100.906	100.906	100.622	2.625	101.428	101.428	101.220	3.000	98.294	98.294	98.021	2.625	99.678	99.678	99.470
3.125	100.329	100.329	100.128	3.125	101.229	101.229	100.899	2.750	101.906	101.906	101.700	3.125	98.579	98.579	98.378	2.750	100.156	100.156	99.950
3.250	101.097	101.097	100.890	3.250	101.765	101.765	101.435	2.875	102.221	102.221	102.018	3.250	99.347	99.347	99.140	2.875	100.471	100.471	100.268
3.375	101.919	101.919	101.710	3.375	102.457	102.457	102.129	2.990	102.471	102.471	102.267	3.375	100.169	100.169	99.960	2.990	100.721	100.721	100.517
3.500	102.404	102.404	102.197	3.500	102.904	102.904	102.577	3.000	102.571	102.571	102.367	3.500	100.654	100.654	100.447	3.000	100.821	100.821	100.617
3.625	102.645	102.645	102.439	3.625	103.198	103.198	102.872	3.125	102.512	102.512	102.312	3.625	100.895	100.895	100.689	3.125	100.762	100.762	100.562
3.750	102.896	102.896	102.685	3.750	103.100	103.100	102.851	3.250	103.014	103.014	102.814	3.750	101.146	101.146	100.935	3.250	101.264	101.264	101.064
3.875	103.394	103.394	103.184	3.875	103.512	103.512	103.264	3.375	103.507	103.507	103.307	3.875	101.644	101.644	101.434	3.375	101.757	101.757	101.557
3.990	103.629	103.629	103.421	3.990	103.742	103.742	103.495	3.500	103.740	103.740	103.540	3.990	101.879	101.879	101.671	3.500	101.990	101.990	101.790
4.000	103.729	103.729	103.521	4.000	103.842	103.842	103.595	3.625	103.813	103.813	103.613	4.000	101.979	101.979	101.771	3.625	102.063	102.063	101.863
4.125	104.096	104.096	103.892	4.125	104.345	104.345	104.112	3.750	104.167	104.167	103.967	4.125	102.346	102.346	102.142	3.750	102.417	102.417	102.217
4.250	104.538	104.538	104.296	4.250	104.499	104.499	104.267	3.875	104.328	104.328	104.128	4.250	102.788	102.788	102.546	3.875	102.578	102.578	102.378
4.375	104.948	104.948	104.711	4.375	104.763	104.763	104.532	3.990	104.582	104.582	104.382	4.375	103.198	103.198	102.961	3.990	102.832	102.832	102.632
4.500	105.301	105.301	105.071	4.500	104.993	104.993	104.764	4.000	104.682	104.682	104.482	4.500	103.551	103.551	103.321	4.000	102.932	102.932	102.732

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.:

1/28/2022

45 Day Lock Exp.:

2/14/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/29/2021

Release Time: 4:15 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

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

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

For use by mortgage professionals only and should not be distributed to borrowers.

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