

W. Rate Sheet Dated: 12/29/2021

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	99.660	99.660	99.316	2.250	99.097	99.097	98.753	1.875	96.657	96.657	96.357	3.125	98.767	98.767	98.467
2.375	99.927	99.927	99.584	2.375	99.328	99.328	98.984	2.000	96.879	96.879	96.579	3.250	99.606	99.606	99.306
2.500	100.194	100.194	99.851	2.500	99.554	99.554	99.210	2.125	97.097	97.097	96.797	3.375	99.339	99.339	99.039
2.625	100.462	100.462	100.118	2.625	99.762	99.762	99.419	2.250	98.493	98.493	98.110	3.500	99.428	99.428	99.128
2.750	101.161	101.161	100.754	2.750	100.613	100.613	100.207	2.375	98.711	98.711	98.329	3.625	99.517	99.517	99.217
2.875	101.419	101.419	101.012	2.875	100.819	100.819	100.413	2.500	98.925	98.925	98.542	Margin = 2.250		Index = 0.290	
3.000	101.666	101.666	101.259	3.000	101.003	101.003	100.597	2.625	99.121	99.121	98.738	30 Year OTC			
3.125	101.911	101.911	101.504	3.125	101.178	101.178	100.771	2.750	100.000	100.000	99.700	Rate	30 Day	45 Day	60 Day
3.250	102.240	102.240	101.880	3.250	101.630	101.630	101.271	2.875	100.193	100.193	99.893	4.000	100.798	100.798	100.298
3.375	102.374	102.374	102.015	3.375	101.712	101.712	101.352	3.000	100.364	100.364	100.064	4.125	100.994	100.994	100.494
3.500	102.601	102.601	102.241	3.500	101.905	101.905	101.545	3.125	100.526	100.526	100.226	4.375	101.678	101.678	101.178
3.625	102.807	102.807	102.448	3.625	102.053	102.053	101.694	3.250	100.989	100.989	100.689	4.500	101.734	101.734	101.234
3.750	102.685	102.685	102.385	3.750	102.145	102.145	101.845	3.375	101.158	101.158	100.858	4.625	101.871	101.871	101.371
3.875	102.790	102.790	102.490	3.875	102.172	102.172	101.872	3.500	101.341	101.341	101.041	4.875	102.060	102.060	101.560
4.000	102.973	102.973	102.673	4.000	102.331	102.331	102.031	3.625	101.479	101.479	101.179	5.000	102.189	102.189	101.689
4.125	103.169	103.169	102.869	4.125	102.453	102.453	102.153	3.750	101.151	101.151	100.851	5.125	102.326	102.326	101.826
4.250	103.079	103.079	102.879	4.250	102.587	102.587	102.387	3.875	101.269	101.269	100.969	5.500	103.268	103.268	102.768
4.375	103.153	103.153	102.953	4.375	102.614	102.614	102.414	4.000	101.420	101.420	101.120	5.625	103.405	103.405	102.905
6.250	106.000	106.000	105.800	6.250	102.747	102.747	102.547	4.125	101.533	101.533	101.233	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	99.760	99.660	99.660	99.316	2.250	99.047	98.947	98.947	98.603	1.875	98.787	98.687	98.687	98.387
2.375	100.027	99.927	99.927	99.584	2.375	99.278	99.178	99.178	98.834	2.000	99.009	98.909	98.909	98.609
2.500	100.294	100.194	100.194	99.851	2.500	99.504	99.404	99.404	99.060	2.125	99.227	99.127	99.127	98.827
2.625	100.562	100.462	100.462	100.118	2.625	99.712	99.612	99.612	99.269	2.250	100.623	100.523	100.523	100.140
2.750	101.261	101.161	101.161	100.754	2.750	100.438	100.338	100.338	99.932	2.375	100.841	100.741	100.741	100.359
2.875	101.519	101.419	101.419	101.012	2.875	100.644	100.544	100.544	100.138	2.500	101.055	100.955	100.955	100.572
3.000	101.766	101.666	101.666	101.259	3.000	100.828	100.728	100.728	100.322	2.625	101.251	101.151	101.151	100.768
3.125	102.011	101.911	101.911	101.504	3.125	101.003	100.903	100.903	100.496	2.750	101.030	100.930	100.930	100.630
3.250	102.340	102.240	102.240	101.880	3.250	101.430	101.330	101.330	100.971	2.875	101.223	101.123	101.123	100.823
3.375	102.574	102.474	102.474	102.115	3.375	101.612	101.512	101.512	101.152	3.000	101.394	101.294	101.294	100.994
3.500	102.801	102.701	102.701	102.341	3.500	101.805	101.705	101.705	101.345	3.125	101.556	101.456	101.456	101.156
3.625	103.007	102.907	102.907	102.548	3.625	101.953	101.853	101.853	101.494	3.250	102.619	102.519	102.519	102.219
3.750	102.885	102.785	102.785	102.485	3.750	102.345	102.245	102.245	101.945	3.375	102.788	102.688	102.688	102.388

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	98.048	98.048	97.548	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.244	98.244	97.744	4.750	101.000	101.000	100.500
3.875	98.279	98.279	97.779	6.250	103.750	103.750	103.500	4.375	98.928	98.928	98.428	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.096	98.096	97.596					4.500	98.984	98.984	98.484	Rate	30 Day	45 Day	60 Day
4.125	97.900	97.900	97.400					4.625	99.121	99.121	98.621	5.750	103.000	103.000	102.500
4.250	99.702	99.702	99.202					4.875	99.310	99.310	98.810	6.250	105.750	105.750	105.250
4.375	99.528	99.528	99.028					5.000	99.439	99.439	98.939	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.472	99.472	98.972					5.125	99.576	99.576	99.076				
4.625	99.335	99.335	98.835					5.500	100.518	100.518	100.018				
4.750	100.227	100.227	99.727					5.625	100.655	100.655	100.155				
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

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)

W. Rate Sheet Dated: 12/29/2021

Release Time: 10:00 am 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	98.549	98.549	98.249	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	98.742	98.742	98.442	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	98.913	98.913	98.613	Margin = 2.250		Index = .290	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.075	99.075	98.775	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.794	99.794	99.494	Rate	30 Day	45 Day	60 Day
3.250	101.527	101.527	101.168	3.250	101.018	101.018	100.659	3.375	99.963	99.963	99.663	3.250	101.527	101.527	101.027
3.375	101.762	101.762	101.403	3.375	101.199	101.199	100.840	3.500	100.146	100.146	99.846	3.375	101.762	101.762	101.262
3.500	101.988	101.988	101.629	3.500	101.392	101.392	101.033	3.625	100.284	100.284	99.984	3.500	101.988	101.988	101.488
3.625	102.195	102.195	101.836	3.625	101.541	101.541	101.182	3.750	100.456	100.456	100.156	3.625	102.195	102.195	101.695
3.750	101.373	101.373	101.073	3.750	100.932	100.932	100.632	3.875	N/A	N/A	N/A	3.750	101.373	101.373	100.873
3.875	101.577	101.577	101.277	3.875	101.059	101.059	100.759	4.000	N/A	N/A	N/A	3.875	101.577	101.577	101.077
4.000	101.761	101.761	101.461	4.000	101.219	101.219	100.919	4.125	N/A	N/A	N/A	4.000	101.761	101.761	101.261
4.125	101.956	101.956	101.656	4.125	101.341	101.341	101.041	4.250	N/A	N/A	N/A	4.125	101.956	101.956	101.456
4.250	102.029	102.029	101.829	4.250	101.637	101.637	101.437	4.375	N/A	N/A	N/A	4.250	102.029	102.029	101.529
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	100.723	100.623	100.623	100.217	2.750	100.251	100.151	100.151	99.745	2.750	100.742	100.642	100.642	100.342
2.875	100.981	100.881	100.881	100.475	2.875	100.456	100.356	100.356	99.950	2.875	100.935	100.835	100.835	100.535
3.000	101.228	101.128	101.128	100.722	3.000	100.640	100.540	100.540	100.134	3.000	101.107	101.007	101.007	100.707
3.125	101.473	101.373	101.373	100.967	3.125	100.815	100.715	100.715	100.309	3.125	101.269	101.169	101.169	100.869
3.250	101.627	101.527	101.527	101.168	3.250	101.118	101.018	101.018	100.659	3.250	102.207	102.107	102.107	101.807
3.375	101.862	101.762	101.762	101.403	3.375	101.299	101.199	101.199	100.840	3.375	102.376	102.276	102.276	101.976
3.500	102.088	101.988	101.988	101.629	3.500	101.492	101.392	101.392	101.033	3.500	102.558	102.458	102.458	102.158
3.625	102.295	102.195	102.195	101.836	3.625	101.641	101.541	101.541	101.182	3.625	102.696	102.596	102.596	102.296
3.750	101.473	101.373	101.373	101.073	3.750	101.032	100.932	100.932	100.632	3.750	101.868	101.768	101.768	101.468

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: 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	97.243	97.243	97.043	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.126	98.126	97.926	2.000	N/A	N/A	N/A	2.500	97.260	97.160	97.058
2.625	98.085	98.085	97.885	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.859	98.859	98.659	2.125	N/A	N/A	N/A	2.625	98.102	98.002	97.900
2.750	98.848	98.848	98.648	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.528	99.528	99.328	2.250	N/A	N/A	N/A	2.750	98.865	98.765	98.663
2.875	99.482	99.482	99.282	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.096	100.096	99.896	2.375	N/A	N/A	N/A	2.875	99.499	99.399	99.297
2.990	99.893	99.893	99.693	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.386	100.386	100.186	2.500	N/A	N/A	N/A	2.990	99.910	99.810	99.708
3.000	99.993	99.993	99.793	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.486	100.486	100.286	2.625	N/A	N/A	N/A	3.000	100.010	99.910	99.808
3.125	100.426	100.426	100.226	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.990	100.990	100.790	2.750	N/A	N/A	N/A	3.125	100.672	100.555	100.416
3.250	101.137	101.137	100.937	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.621	101.621	101.421	2.875	N/A	N/A	N/A	3.250	101.382	101.265	101.126
3.375	101.944	101.944	101.744	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.377	102.377	102.177	2.990	N/A	N/A	N/A	3.375	102.189	102.072	101.933
3.500	102.378	102.378	102.178	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.700	102.700	102.500	3.000	N/A	N/A	N/A	3.500	102.623	102.506	102.367
3.625	102.690	102.690	102.490	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.835	102.835	102.635	3.125	N/A	N/A	N/A	3.625	103.097	102.997	102.897
3.750	103.032	103.032	102.832	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.503	102.503	102.303	3.250	N/A	N/A	N/A	3.750	103.681	103.581	103.481
3.875	103.472	103.472	103.272	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.892	102.892	102.692	3.375	N/A	N/A	N/A	3.875	104.122	104.022	103.922
3.990	103.707	103.707	103.507	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.061	103.061	102.861	3.500	N/A	N/A	N/A	3.990	104.357	104.257	104.157
4.000	103.807	103.807	103.607	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.161	103.161	102.961	3.625	N/A	N/A	N/A	4.000	104.457	104.357	104.257
4.125	104.153	104.153	103.953	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.296	103.296	103.096	3.750	N/A	N/A	N/A	4.125	104.739	104.639	104.539
4.250	104.602	104.602	104.402	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.686	102.686	102.486	3.875	N/A	N/A	N/A	4.250	105.064	104.964	104.864
4.375	104.975	104.975	104.775	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.061	103.061	102.861	3.990	N/A	N/A	N/A	4.375	105.437	105.337	105.237
4.500	105.319	105.319	105.119	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.318	103.318	103.118	4.000	N/A	N/A	N/A	4.500	105.781	105.681	105.581
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	98.691	98.691	98.491	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.754	98.754	98.554	2.000	98.691	98.591	98.491
2.875	N/A	N/A	N/A	2.625	99.220	99.220	99.020	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.315	99.315	99.115	2.125	99.252	99.152	99.052
2.990	N/A	N/A	N/A	2.750	99.938	99.938	99.738	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.805	99.805	99.605	2.250	99.742	99.642	99.542
3.000	N/A	N/A	N/A	2.875	100.566	100.566	100.366	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.246	100.246	100.046	2.375	100.202	100.102	100.002
3.125	N/A	N/A	N/A	2.990	100.940	100.940	100.740	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.838	100.838	100.638	2.500	100.837	100.728	100.619
3.250	N/A	N/A	N/A	3.000	101.040	101.040	100.840	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.372	101.372	101.172	2.625	101.372	101.263	101.154
3.375	N/A	N/A	N/A	3.125	101.462	101.462	101.262	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.868	101.868	101.668	2.750	101.867	101.758	101.649
3.500	N/A	N/A	N/A	3.250	102.062	102.062	101.862	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.240	102.240	102.040	2.875	102.240	102.131	102.022
3.625	N/A	N/A	N/A	3.375	102.812	102.812	102.612	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.556	102.556	102.356	2.990	102.556	102.447	102.338
3.750	N/A	N/A	N/A	3.500	103.215	103.215	103.015	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.656	102.656	102.456	3.000	102.656	102.547	102.438
3.875	N/A	N/A	N/A	3.625	103.524	103.524	103.324	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.034	103.034	102.834	3.125	103.047	102.947	102.842
3.990	N/A	N/A	N/A	3.750	103.091	103.091	102.891	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.200	103.200	103.000	3.250	103.441	103.341	103.241
4.000	N/A	N/A	N/A	3.875	103.527	103.527	103.327	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.724	103.724	103.524	3.375	103.965	103.865	103.765
4.125	N/A	N/A	N/A	3.990	103.731	103.731	103.531	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.034	104.034	103.834	3.500	104.275	104.175	104.075
4.250	N/A	N/A	N/A	4.000	103.831	103.831	103.631	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.432	104.432	104.232	3.625	104.673	104.573	104.473
4.375	N/A	N/A	N/A	4.125	104.111	104.111	103.911	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.262	104.262	104.062	3.750	104.577	104.477	104.377
4.500	N/A	N/A	N/A	4.250	104.276	104.276	104.076	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.684	104.684	104.484	3.875	104.998	104.898	104.798
4.625	N/A	N/A	N/A	4.375	104.645	104.645	104.445	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.991	104.991	104.791	3.990	105.306	105.206	105.106
4.750	N/A	N/A	N/A	4.500	104.970	104.970	104.770	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.091	105.091	104.891	4.000	105.406	105.306	105.206
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	98.953	98.953	98.753	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.442	99.442	99.242
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.384	99.384	99.184	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.002	100.002	99.802
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.770	99.770	99.570	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.493	100.493	100.293
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.306	100.306	100.106	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.934	100.934	100.734
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.823	100.823	100.623	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.347	101.347	101.147
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.229	101.229	101.029	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.780	101.780	101.580
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.573	101.573	101.373	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.102	102.102	101.902
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.828	101.828	101.628	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.474	102.474	102.274
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.010	102.010	101.810	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.791	102.791	102.591
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.110	102.110	101.910	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.891	102.891	102.691
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.375	102.375	102.175	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.268	103.268	103.068
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.035	102.035	101.835	3.250	N/A	N/A	N/A	3.250	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: 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	97.243	97.243	97.043	2.500	98.126	98.126	97.926	2.875	100.566	100.566	100.366	2.000	98.754	98.754	98.554	2.000	98.953	98.953	98.753
2.625	98.085	98.085	97.885	2.625	98.859	98.859	98.659	2.990	100.940	100.940	100.740	2.125	99.315	99.315	99.115	2.125	99.384	99.384	99.184
2.750	98.848	98.848	98.648	2.750	99.528	99.528	99.328	3.000	101.040	101.040	100.840	2.250	99.805	99.805	99.605	2.250	99.770	99.770	99.570
2.875	99.482	99.482	99.282	2.875	100.096	100.096	99.896	3.125	101.462	101.462	101.262	2.375	100.246	100.246	100.046	2.375	100.306	100.306	100.106
2.990	99.893	99.893	99.693	2.990	100.386	100.386	100.186	3.250	102.062	102.062	101.862	2.500	100.838	100.838	100.638	2.500	100.823	100.823	100.623
3.000	99.993	99.993	99.793	3.000	100.486	100.486	100.286	3.375	102.812	102.812	102.612	2.625	101.372	101.372	101.172	2.625	101.229	101.229	101.029
3.125	100.426	100.426	100.226	3.125	100.990	100.990	100.790	3.500	103.215	103.215	103.015	2.750	101.868	101.868	101.668	2.750	101.573	101.573	101.373
3.250	101.137	101.137	100.937	3.250	101.621	101.621	101.421	3.625	103.524	103.524	103.324	2.875	102.240	102.240	102.040	2.875	101.828	101.828	101.628
3.375	101.944	101.944	101.744	3.375	102.377	102.377	102.177	3.750	103.091	103.091	102.891	2.990	102.556	102.556	102.356	2.990	102.010	102.010	101.810
3.500	102.378	102.378	102.178	3.500	102.700	102.700	102.500	3.875	103.527	103.527	103.327	3.000	102.656	102.656	102.456	3.000	102.110	102.110	101.910
3.625	102.690	102.690	102.490	3.625	102.835	102.835	102.635	3.990	103.731	103.731	103.531	3.125	103.034	103.034	102.834	3.125	102.375	102.375	102.175
3.750	103.032	103.032	102.832	3.750	102.503	102.503	102.303	4.000	103.831	103.831	103.631	3.250	103.200	103.200	103.000	3.250	102.035	102.035	101.835
3.875	103.472	103.472	103.272	3.875	102.892	102.892	102.692	4.125	104.111	104.111	103.911	3.375	103.724	103.724	103.524	3.375	102.444	102.444	102.244
3.990	103.707	103.707	103.507	3.990	103.061	103.061	102.861	4.250	104.276	104.276	104.076	3.500	104.034	104.034	103.834	3.500	102.652	102.652	102.452
4.000	103.807	103.807	103.607	4.000	103.161	103.161	102.961	4.375	104.645	104.645	104.445	3.625	104.432	104.432	104.232	3.625	102.932	102.932	102.732
4.125	104.153	104.153	103.953	4.125	103.296	103.296	103.096	4.500	104.970	104.970	104.770	3.750	104.262	104.262	104.062	3.750	102.377	102.377	102.177
4.250	104.602	104.602	104.402	4.250	102.686	102.686	102.486	4.625	105.204	105.204	105.004	3.875	104.684	104.684	104.484	3.875	102.672	102.672	102.472
4.375	104.975	104.975	104.775	4.375	103.061	103.061	102.861	4.750	105.320	105.320	105.120	3.990	104.991	104.991	104.791	3.990	102.859	102.859	102.659
4.500	105.319	105.319	105.119	4.500	103.318	103.318	103.118	4.875	105.665	105.665	105.465	4.000	105.091	105.091	104.891	4.000	102.959	102.959	102.759

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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
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45 Day Lock Exp.: 2/14/2022
60 Day Lock Exp.: 2/28/2022

W. Rate Sheet Dated: 12/29/2021

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	Rate	30 Day	45 Day	60 Day		
2.500	97.146	97.146	96.838	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.142	97.142	96.834	2.750	N/A	N/A	N/A	2.500	96.528	96.387	96.220	2.500	96.528	96.387	96.220		
2.625	98.149	98.149	97.843	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.147	98.147	97.841	2.875	N/A	N/A	N/A	2.625	97.530	97.389	97.224	2.625	97.530	97.389	97.224		
2.750	99.020	99.020	98.722	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.018	99.018	98.720	2.990	N/A	N/A	N/A	2.750	98.402	98.259	98.104	2.750	98.402	98.259	98.104		
2.875	99.711	99.711	99.416	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.709	99.709	99.414	3.000	N/A	N/A	N/A	2.875	99.092	98.948	98.797	2.875	99.092	98.948	98.797		
2.990	100.131	100.131	99.842	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.127	100.127	99.838	3.125	N/A	N/A	N/A	2.990	99.512	99.366	99.223	2.990	99.512	99.366	99.223		
3.000	100.231	100.231	99.942	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.227	100.227	99.938	3.250	N/A	N/A	N/A	3.000	99.612	99.466	99.323	3.000	99.612	99.466	99.323		
3.125	100.521	100.521	100.321	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.351	101.351	101.151	3.375	N/A	N/A	N/A	3.125	99.955	99.850	99.755	3.125	99.955	99.850	99.755		
3.250	101.281	101.281	101.081	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.141	101.141	100.941	3.500	N/A	N/A	N/A	3.250	100.537	100.423	100.337	3.250	100.537	100.423	100.337		
3.375	102.097	102.097	101.897	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.957	101.957	101.757	3.625	N/A	N/A	N/A	3.375	101.353	101.238	101.153	3.375	101.353	101.238	101.153		
3.500	102.577	102.577	102.377	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.437	102.437	102.237	3.750	N/A	N/A	N/A	3.500	101.833	101.718	101.633	3.500	101.833	101.718	101.633		
3.625	102.815	102.815	102.615	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.675	102.675	102.475	3.875	N/A	N/A	N/A	3.625	102.072	101.957	101.872	3.625	102.072	101.957	101.872		
3.750	102.956	102.956	102.729	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.590	101.590	101.363	3.990	N/A	N/A	N/A	3.750	101.091	100.983	100.864	3.750	101.091	100.983	100.864		
3.875	103.448	103.448	103.223	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	102.082	102.082	101.857	4.000	N/A	N/A	N/A	3.875	101.583	101.475	101.358	3.875	101.583	101.475	101.358		
3.990	103.679	103.679	103.457	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.313	102.313	102.091	4.125	N/A	N/A	N/A	3.990	101.814	101.705	101.592	3.990	101.814	101.705	101.592		
4.000	103.779	103.779	103.557	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.413	102.413	102.191	4.250	N/A	N/A	N/A	4.000	101.914	101.805	101.692	4.000	101.914	101.805	101.692		
4.125	104.140	104.140	103.921	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.774	102.774	102.555	4.375	N/A	N/A	N/A	4.125	102.275	102.166	102.056	4.125	102.275	102.166	102.056		
4.250	104.552	104.552	104.311	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	103.340	103.340	103.119	4.500	N/A	N/A	N/A	4.250	102.750	102.641	102.531	4.250	102.750	102.641	102.531		
4.375	104.957	104.957	104.721	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	103.745	103.745	103.524	4.625	N/A	N/A	N/A	4.375	103.155	103.046	102.936	4.375	103.155	103.046	102.936		
4.500	105.305	105.305	105.075	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	104.093	104.093	103.872	4.750	N/A	N/A	N/A	4.500	103.563	103.454	103.344	4.500	103.563	103.454	103.344		
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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	2.500	98.410	98.410	98.210	2.500	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	98.903	98.903	98.703	2.000	98.216	98.116	98.016	2.750	98.216	98.116	98.016		
2.875	N/A	N/A	N/A	2.625	99.373	99.373	99.173	2.625	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	99.478	99.478	99.278	2.125	98.790	98.690	98.590	2.875	98.790	98.690	98.590		
2.990	N/A	N/A	N/A	2.750	100.067	100.067	99.770	2.750	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.962	99.962	99.762	2.250	99.275	99.175	99.075	2.990	99.275	99.175	99.075		
3.000	N/A	N/A	N/A	2.875	100.593	100.593	100.295	2.875	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.361	100.361	100.161	2.375	99.673	99.573	99.473	3.000	99.673	99.573	99.473		
3.125	N/A	N/A	N/A	2.990	100.974	100.974	100.677	2.990	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	101.014	101.014	100.790	2.500	100.468	100.368	100.244	3.125	100.468	100.368	100.244		
3.250	N/A	N/A	N/A	3.000	101.074	101.074	100.777	3.000	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	101.505	101.505	101.281	2.625	100.881	100.781	100.657	3.250	100.881	100.781	100.657		
3.375	N/A	N/A	N/A	3.125	101.402	101.402	101.088	3.125	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.980	101.980	101.758	2.750	100.793	100.693	100.571	3.375	100.793	100.693	100.571		
3.500	N/A	N/A	N/A	3.250	101.933	101.933	101.619	3.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	102.293	102.293	102.075	2.875	101.106	101.006	100.888	3.500	101.106	101.006	100.888		
3.625	N/A	N/A	N/A	3.375	102.622	102.622	102.308	3.375	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.542	102.542	102.322	2.990	101.355	101.255	101.135	3.625	101.355	101.255	101.135		
3.750	N/A	N/A	N/A	3.500	103.066	103.066	102.755	3.500	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.642	102.642	102.422	3.000	101.455	101.355	101.235	3.750	101.455	101.355	101.235		
3.875	N/A	N/A	N/A	3.625	103.358	103.358	103.048	3.625	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.635	102.635	102.435	3.125	102.202	102.102	102.002	3.875	102.202	102.102	102.002		
3.990	N/A	N/A	N/A	3.750	103.157	103.157	102.892	3.750	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.135	103.135	102.935	3.250	101.311	101.211	101.111	3.990	101.311	101.211	101.111		
4.000	N/A	N/A	N/A	3.875	103.565	103.565	103.301	3.875	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.626	103.626	103.426	3.375	101.803	101.703	101.603	4.000	101.803	101.703	101.603		
4.125	N/A	N/A	N/A	3.990	103.792	103.792	103.530	3.990	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.858	103.858	103.658	3.500	102.035	101.935	101.835	4.125	102.035	101.935	101.835		
4.250	N/A	N/A	N/A	4.000	103.892	103.892	103.630	4.000	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	103.875	103.875	103.675	3.625	102.862	102.742	102.662	4.250	102.862	102.742	102.662		
4.375	N/A	N/A	N/A	4.125	104.358	104.358	104.125	4.125	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	104.226	104.226	104.026	3.750	102.299	102.179	102.099	4.375	102.299	102.179	102.099		
4.500	N/A	N/A	N/A	4.250	104.511	104.511	104.279	4.250	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	104.386	104.386	104.186	3.875	102.459	102.339	102.259	4.500	102.459	102.339	102.259		
4.625	N/A	N/A	N/A	4.375	104.772	104.772	104.542	4.375	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	104.634	104.634	104.434	3.990	102.707	102.587	102.507	4.625	102.707	102.587	102.507		
4.750	N/A	N/A	N/A	4.500	105.000	105.000	104.772	4.500	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	104.734	104.734	104.534	4.000	102.807	102.687	102.607	4.750	102.807	102.687	102.607		



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.:

1/28/2022

45 Day Lock Exp.:

2/14/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.020	99.020	98.722	2.750	99.018	99.018	98.720	2.500	98.410	98.410	98.210	2.000	98.903	98.903	98.703	2.000	98.577	98.577	98.377
2.875	99.711	99.711	99.416	2.875	99.709	99.709	99.414	2.625	99.373	99.373	99.077	2.125	99.478	99.478	99.278	2.125	99.152	99.152	98.952
2.990	100.131	100.131	99.842	2.990	100.127	100.127	99.838	2.750	100.067	100.067	99.770	2.250	99.962	99.962	99.762	2.250	99.636	99.636	99.436
3.000	100.231	100.231	99.942	3.000	100.227	100.227	99.938	2.875	100.593	100.593	100.295	2.375	100.361	100.361	100.161	2.375	100.037	100.037	99.837
3.125	100.521	100.521	100.321	3.125	101.351	101.351	101.151	2.990	100.974	100.974	100.677	2.500	101.014	101.014	100.790	2.500	100.744	100.744	100.520
3.250	101.281	101.281	101.081	3.250	101.141	101.141	100.941	3.000	101.074	101.074	100.777	2.625	101.505	101.505	101.281	2.625	101.081	101.081	100.857
3.375	102.097	102.097	101.897	3.375	101.957	101.957	101.757	3.125	101.402	101.402	101.088	2.750	101.980	101.980	101.758	2.750	100.906	100.906	100.684
3.500	102.577	102.577	102.377	3.500	102.437	102.437	102.237	3.250	101.933	101.933	101.619	2.875	102.293	102.293	102.075	2.875	101.219	101.219	101.001
3.625	102.815	102.815	102.615	3.625	102.675	102.675	102.475	3.375	102.622	102.622	102.308	2.990	102.542	102.542	102.322	2.990	101.466	101.466	101.246
3.750	102.956	102.956	102.729	3.750	101.590	101.590	101.363	3.500	103.066	103.066	102.755	3.000	102.642	102.642	102.422	3.000	101.566	101.566	101.346
3.875	103.448	103.448	103.223	3.875	102.082	102.082	101.857	3.625	103.358	103.358	103.048	3.125	102.635	102.635	102.435	3.125	102.817	102.817	102.617
3.990	103.679	103.679	103.457	3.990	102.313	102.313	102.091	3.750	103.157	103.157	102.892	3.250	103.135	103.135	102.935	3.250	100.817	100.817	100.617
4.000	103.779	103.779	103.557	4.000	102.413	102.413	102.191	3.875	103.565	103.565	103.301	3.375	103.626	103.626	103.426	3.375	101.308	101.308	101.108
4.125	104.140	104.140	103.921	4.125	102.774	102.774	102.555	3.990	103.792	103.792	103.530	3.500	103.858	103.858	103.658	3.500	101.540	101.540	101.340
4.250	104.552	104.552	104.311	4.250	100.340	100.340	100.099	4.000	103.892	103.892	103.630	3.625	103.875	103.875	103.675	3.625	102.811	102.811	102.611
4.375	104.957	104.957	104.721	4.375	100.745	100.745	100.509	4.125	104.358	104.358	104.125	3.750	104.226	104.226	104.026	3.750	101.710	101.710	101.510
4.500	105.305	105.305	105.075	4.500	101.093	101.093	100.863	4.250	104.511	104.511	104.279	3.875	104.386	104.386	104.186	3.875	101.872	101.872	101.672
4.625	105.099	105.099	104.899	4.625	102.507	102.507	102.307	4.375	104.772	104.772	104.542	3.990	104.634	104.634	104.434	3.990	102.120	102.120	101.920
4.750	105.529	105.529	105.329	4.750	100.753	100.753	100.553	4.500	105.000	105.000	104.772	4.000	104.734	104.734	104.534	4.000	102.220	102.220	102.020

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/28/2022

45 Day Lock Exp.:

2/14/2022

60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/29/2021

Release Time: 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

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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

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For use by mortgage professionals



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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: 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	97.146	97.146	96.838	2.500	98.410	98.410	98.210	2.000	98.903	98.903	98.703	2.500	96.469	96.469	96.161	2.000	98.090	98.090	97.890
2.625	98.149	98.149	97.843	2.625	99.373	99.373	99.077	2.125	99.478	99.478	99.278	2.625	97.473	97.473	97.167	2.125	98.665	98.665	98.465
2.750	99.020	99.020	98.722	2.750	100.067	100.067	99.770	2.250	99.962	99.962	99.762	2.750	98.344	98.344	98.046	2.250	99.149	99.149	98.949
2.875	99.711	99.711	99.416	2.875	100.593	100.593	100.295	2.375	100.361	100.361	100.161	2.875	99.035	99.035	98.740	2.375	99.549	99.549	99.349
2.990	100.131	100.131	99.842	2.990	100.974	100.974	100.677	2.500	101.014	101.014	100.790	2.990	99.454	99.454	99.165	2.500	100.229	100.229	100.005
3.000	100.231	100.231	99.942	3.000	101.074	101.074	100.777	2.625	101.505	101.505	101.281	3.000	99.554	99.554	99.265	2.625	100.643	100.643	100.419
3.125	100.521	100.521	100.321	3.125	101.402	101.402	101.088	2.750	101.980	101.980	101.758	3.125	100.261	100.261	100.061	2.750	100.793	100.793	100.571
3.250	101.281	101.281	101.081	3.250	101.933	101.933	101.619	2.875	102.293	102.293	102.075	3.250	100.536	100.536	100.336	2.875	101.106	101.106	100.888
3.375	102.097	102.097	101.897	3.375	102.622	102.622	102.308	2.990	102.542	102.542	102.322	3.375	101.352	101.352	101.152	2.990	101.354	101.354	101.134
3.500	102.577	102.577	102.377	3.500	103.066	103.066	102.755	3.000	102.642	102.642	102.422	3.500	101.832	101.832	101.632	3.000	101.454	101.454	101.234
3.625	102.815	102.815	102.615	3.625	103.358	103.358	103.048	3.125	102.635	102.635	102.435	3.625	102.070	102.070	101.870	3.125	102.076	102.076	101.876
3.750	102.956	102.956	102.729	3.750	103.157	103.157	102.892	3.250	103.135	103.135	102.935	3.750	101.598	101.598	101.371	3.250	101.326	101.326	101.126
3.875	103.448	103.448	103.223	3.875	103.565	103.565	103.301	3.375	103.626	103.626	103.426	3.875	102.090	102.090	101.865	3.375	101.817	101.817	101.617
3.990	103.679	103.679	103.457	3.990	103.792	103.792	103.530	3.500	103.858	103.858	103.658	3.990	102.321	102.321	102.099	3.500	102.049	102.049	101.849
4.000	103.779	103.779	103.557	4.000	103.892	103.892	103.630	3.625	103.875	103.875	103.675	4.000	102.421	102.421	102.199	3.625	102.693	102.693	102.493
4.125	104.140	104.140	103.921	4.125	104.358	104.358	104.125	3.750	104.226	104.226	104.026	4.125	102.782	102.782	102.563	3.750	102.318	102.318	102.118
4.250	104.552	104.552	104.311	4.250	104.511	104.511	104.279	3.875	104.386	104.386	104.186	4.250	101.771	101.771	101.530	3.875	102.479	102.479	102.279
4.375	104.957	104.957	104.721	4.375	104.772	104.772	104.542	3.990	104.634	104.634	104.434	4.375	102.176	102.176	101.940	3.990	102.727	102.727	102.527
4.500	105.305	105.305	105.075	4.500	105.000	105.000	104.772	4.000	104.734	104.734	104.534	4.500	102.524	102.524	102.294	4.000	102.827	102.827	102.627

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

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60 Day Lock Exp.:

2/28/2022

W. Rate Sheet Dated: 12/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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