

W. Rate Sheet Dated: 11/8/2021

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	100.737	100.737	100.362	2.250	100.470	100.470	100.095	1.875	97.960	97.960	97.592	3.125	96.474	96.474	96.174
2.375	101.271	101.271	100.896	2.375	100.927	100.927	100.552	2.000	98.404	98.404	98.036	3.250	97.707	97.707	97.407
2.500	101.806	101.806	101.431	2.500	101.351	101.351	100.976	2.125	98.824	98.824	98.457	3.375	97.796	97.796	97.496
2.625	102.304	102.304	101.929	2.625	101.753	101.753	101.378	2.250	99.536	99.536	99.207	3.500	97.885	97.885	97.585
2.750	102.777	102.777	101.902	2.750	102.012	102.012	101.637	2.375	99.968	99.968	99.639	3.625	97.974	97.974	97.674
2.875	102.783	102.783	102.408	2.875	102.394	102.394	102.019	2.500	100.367	100.367	100.038	Margin = 2.250		Index = 0.140	
3.000	103.278	103.278	102.903	3.000	102.754	102.754	102.379	2.625	100.743	100.743	100.415	30 Year OTC			
3.125	103.761	103.761	103.386	3.125	103.063	103.063	102.688	2.750	100.908	100.908	100.608	Rate	30 Day	45 Day	60 Day
3.250	103.226	103.226	102.920	3.250	102.881	102.881	102.575	2.875	101.264	101.264	100.964	4.000	102.069	102.069	101.569
3.375	103.594	103.594	103.287	3.375	103.090	103.090	102.784	3.000	101.600	101.600	101.300	4.125	102.326	102.326	101.826
3.500	104.024	104.024	103.718	3.500	103.396	103.396	103.090	3.125	101.884	101.884	101.584	4.375	102.453	102.453	101.953
3.625	104.416	104.416	104.110	3.625	103.428	103.428	103.122	3.250	101.656	101.656	101.356	4.500	102.730	102.730	102.230
3.750	103.560	103.560	103.260	3.750	103.135	103.135	102.835	3.375	101.971	101.971	101.671	4.625	103.114	103.114	102.614
3.875	103.849	103.849	103.549	3.875	103.342	103.342	103.042	3.500	102.256	102.256	101.956	4.875	103.329	103.329	102.829
4.000	104.244	104.244	103.944	4.000	103.594	103.594	103.294	3.625	102.305	102.305	102.005	5.000	103.606	103.606	103.106
4.125	104.501	104.501	104.201	4.125	103.811	103.811	103.511	3.750	102.005	102.005	101.705	5.125	103.991	103.991	103.491
4.250	103.845	103.845	103.645	4.250	103.514	103.514	103.314	3.875	102.295	102.295	101.995	5.500	104.358	104.358	103.858
4.375	103.928	103.928	103.728	4.375	103.722	103.722	103.522	4.000	102.530	102.530	102.230	5.625	104.742	104.742	104.242
6.250	106.000	106.000	105.800	6.250	106.596	106.596	106.396	4.125	102.728	102.728	102.428	6.250	106.063	106.063	105.563

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	100.837	100.737	100.737	100.362	2.250	100.420	100.320	100.320	99.945	1.875	100.090	99.990	99.990	99.622
2.375	101.371	101.271	101.271	100.896	2.375	100.877	100.777	100.777	100.402	2.000	100.534	100.434	100.434	100.066
2.500	101.906	101.806	101.806	101.431	2.500	101.301	101.201	101.201	100.826	2.125	100.954	100.854	100.854	100.487
2.625	102.404	102.304	102.304	101.929	2.625	101.703	101.603	101.603	101.228	2.250	101.666	101.566	101.566	101.237
2.750	102.377	102.277	102.277	101.902	2.750	101.837	101.737	101.737	101.362	2.375	102.098	101.998	101.998	101.669
2.875	102.883	102.783	102.783	102.408	2.875	102.219	102.119	102.119	101.744	2.500	102.497	102.397	102.397	102.068
3.000	103.378	103.278	103.278	102.903	3.000	102.579	102.479	102.479	102.104	2.625	102.873	102.773	102.773	102.445
3.125	103.861	103.761	103.761	103.386	3.125	102.888	102.788	102.788	102.413	2.750	101.938	101.838	101.838	101.538
3.250	103.326	103.226	103.226	102.920	3.250	102.681	102.581	102.581	102.275	2.875	102.294	102.194	102.194	101.894
3.375	103.794	103.694	103.694	103.387	3.375	102.990	102.890	102.890	102.584	3.000	102.630	102.530	102.530	102.230
3.500	104.224	104.124	104.124	103.818	3.500	103.296	103.196	103.196	102.890	3.125	102.914	102.814	102.814	102.514
3.625	104.616	104.516	104.516	104.210	3.625	103.328	103.228	103.228	102.922	3.250	103.286	103.186	103.186	102.886
3.750	103.760	103.660	103.660	103.360	3.750	103.335	103.235	103.235	102.935	3.375	103.601	103.501	103.501	103.201

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	0.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
3.25-3.625	0.625	0.625	0.500	0.375	0.375	0.250	0.250	0.000
3.75-4.125	0.875	0.750	0.625	0.500	0.500	0.375	0.250	0.250
4.25-4.625	0.875	0.750	0.625	0.500	0.500	0.375	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	99.319	99.319	98.819	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.576	99.576	99.076	4.750	101.000	101.000	100.500
3.875	98.345	98.345	97.845	6.250	103.750	103.750	103.500	4.375	99.703	99.703	99.203	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	97.950	97.950	97.450					4.500	99.980	99.980	99.480	Rate	30 Day	45 Day	60 Day
4.125	97.693	97.693	97.193					4.625	100.364	100.364	99.864	5.750	103.000	103.000	102.500
4.250	99.936	99.936	99.436					4.875	100.579	100.579	100.079	6.250	105.750	105.750	105.250
4.375	99.753	99.753	99.253					5.000	100.856	100.856	100.356	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.476	99.476	98.976					5.125	101.241	101.241	100.741				
4.625	99.092	99.092	98.592					5.500	101.608	101.608	101.108				
4.750	100.930	100.930	100.430					5.625	101.992	101.992	101.492				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.313	103.313	102.813				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/8/2021

45 Day Lock Exp.:

12/23/2021

60 Day Lock Exp.:

1/7/2022

W. Rate Sheet Dated: 11/8/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.224	96.224	95.924
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	97.457	97.457	97.157
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	97.546	97.546	97.246
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.456	99.456	99.156	3.500	97.635	97.635	97.335
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.813	99.813	99.513	3.625	97.724	97.724	97.424
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	100.148	100.148	99.848	Margin = 2.250		Index = .140	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	100.432	100.432	100.132	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.461	100.461	100.161	Rate	30 Day	45 Day	60 Day
3.250	102.045	102.045	101.739	3.250	101.800	101.800	101.494	3.375	100.776	100.776	100.476	3.250	102.045	102.045	101.545
3.375	102.512	102.512	102.206	3.375	102.109	102.109	101.803	3.500	101.061	101.061	100.761	3.375	102.512	102.512	102.012
3.500	102.943	102.943	102.637	3.500	102.415	102.415	102.109	3.625	101.110	101.110	100.810	3.500	102.943	102.943	102.443
3.625	103.335	103.335	103.029	3.625	102.447	102.447	102.141	3.750	101.310	101.310	101.010	3.625	103.335	103.335	102.835
3.750	101.748	101.748	101.448	3.750	101.422	101.422	101.122	3.875	N/A	N/A	N/A	3.750	101.748	101.748	101.248
3.875	102.136	102.136	101.836	3.875	101.730	101.730	101.430	4.000	N/A	N/A	N/A	3.875	102.136	102.136	101.636
4.000	102.532	102.532	102.232	4.000	101.982	101.982	101.682	4.125	N/A	N/A	N/A	4.000	102.532	102.532	102.032
4.125	102.789	102.789	102.489	4.125	102.198	102.198	101.898	4.250	N/A	N/A	N/A	4.125	102.789	102.789	102.289
4.250	102.295	102.295	102.095	4.250	102.064	102.064	101.864	4.375	N/A	N/A	N/A	4.250	102.295	102.295	101.795
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	101.840	101.740	101.740	101.365	2.750	101.650	101.550	101.550	101.175	2.750	101.650	101.550	101.550	101.250	
2.875	102.345	102.245	102.245	101.870	2.875	102.031	101.931	101.931	101.556	2.875	102.007	101.907	101.907	101.607	
3.000	102.840	102.740	102.740	102.365	3.000	102.391	102.291	102.291	101.916	3.000	102.342	102.242	102.242	101.942	
3.125	103.324	103.224	103.224	102.849	3.125	102.701	102.601	102.601	102.226	3.125	102.626	102.526	102.526	102.226	
3.250	102.145	102.045	102.045	101.739	3.250	101.900	101.800	101.800	101.494	3.250	102.404	102.304	102.304	102.004	
3.375	102.612	102.512	102.512	102.206	3.375	102.209	102.109	102.109	101.803	3.375	102.719	102.619	102.619	102.319	
3.500	103.043	102.943	102.943	102.637	3.500	102.515	102.415	102.415	102.109	3.500	103.004	102.904	102.904	102.604	
3.625	103.435	103.335	103.335	103.029	3.625	102.547	102.447	102.447	102.141	3.625	103.054	102.954	102.954	102.654	
3.750	101.848	101.748	101.748	101.448	3.750	101.522	101.422	101.422	101.122	3.750	102.222	102.122	102.122	101.822	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	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				
Borrower Paid Comp Only				Lender Paid Only											

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/8/2021

45 Day Lock Exp.:

12/23/2021

60 Day Lock Exp.:

1/7/2022

W. Rate Sheet Dated: 11/8/2021

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	97.882	97.882	97.682	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.730	98.730	98.530	2.000	N/A	N/A	N/A	2.500	97.965	97.865	97.765
2.625	98.752	98.752	98.552	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.486	99.486	99.286	2.125	N/A	N/A	N/A	2.625	98.835	98.735	98.635
2.750	99.547	99.547	99.347	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.176	100.176	99.976	2.250	N/A	N/A	N/A	2.750	99.630	99.530	99.430
2.875	100.205	100.205	100.005	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.754	100.754	100.554	2.375	N/A	N/A	N/A	2.875	100.288	100.188	100.088
2.990	100.642	100.642	100.442	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.057	101.057	100.857	2.500	N/A	N/A	N/A	2.990	100.725	100.625	100.525
3.000	100.742	100.742	100.542	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.157	101.157	100.957	2.625	N/A	N/A	N/A	3.000	100.825	100.725	100.625
3.125	101.364	101.364	101.164	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.892	101.892	101.692	2.750	N/A	N/A	N/A	3.125	101.620	101.509	101.395
3.250	102.105	102.105	101.905	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.542	102.542	102.342	2.875	N/A	N/A	N/A	3.250	102.361	102.250	102.136
3.375	102.916	102.916	102.716	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.295	103.295	103.095	2.990	N/A	N/A	N/A	3.375	103.172	103.061	102.948
3.500	103.349	103.349	103.149	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.607	103.607	103.407	3.000	N/A	N/A	N/A	3.500	103.605	103.494	103.381
3.625	103.677	103.677	103.477	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.747	103.747	103.547	3.125	N/A	N/A	N/A	3.625	103.938	103.838	103.738
3.750	103.795	103.795	103.595	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.262	103.262	103.062	3.250	N/A	N/A	N/A	3.750	104.550	104.450	104.350
3.875	104.268	104.268	104.068	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.686	103.686	103.486	3.375	N/A	N/A	N/A	3.875	105.024	104.924	104.824
3.990	104.525	104.525	104.325	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.870	103.870	103.670	3.500	N/A	N/A	N/A	3.990	105.280	105.180	105.080
4.000	104.625	104.625	104.425	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.970	103.970	103.770	3.625	N/A	N/A	N/A	4.000	105.380	105.280	105.180
4.125	104.920	104.920	104.720	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.131	104.131	103.931	3.750	N/A	N/A	N/A	4.125	105.676	105.576	105.476
4.250	105.156	105.156	104.956	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.089	103.089	102.889	3.875	N/A	N/A	N/A	4.250	105.603	105.503	105.403
4.375	105.551	105.551	105.351	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.501	103.501	103.301	3.990	N/A	N/A	N/A	4.375	105.998	105.898	105.798
4.500	105.911	105.911	105.711	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.790	103.790	103.590	4.000	N/A	N/A	N/A	4.500	106.358	106.258	106.158
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	99.375	99.375	99.175	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.297	99.297	99.097	2.000	99.203	99.103	99.003
2.875	N/A	N/A	N/A	2.625	100.240	100.240	100.040	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.852	99.852	99.652	2.125	99.759	99.659	99.559
2.990	N/A	N/A	N/A	2.750	100.988	100.988	100.788	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.339	100.339	100.139	2.250	100.245	100.145	100.045
3.000	N/A	N/A	N/A	2.875	101.641	101.641	101.441	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.777	100.777	100.577	2.375	100.683	100.583	100.483
3.125	N/A	N/A	N/A	2.990	102.040	102.040	101.840	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.252	101.252	101.052	2.500	101.315	101.215	101.115
3.250	N/A	N/A	N/A	3.000	102.140	102.140	101.940	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.786	101.786	101.586	2.625	101.849	101.749	101.649
3.375	N/A	N/A	N/A	3.125	102.583	102.583	102.383	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.256	102.256	102.056	2.750	102.319	102.219	102.119
3.500	N/A	N/A	N/A	3.250	103.131	103.131	102.931	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.622	102.622	102.422	2.875	102.685	102.585	102.485
3.625	N/A	N/A	N/A	3.375	103.890	103.890	103.690	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.945	102.945	102.745	2.990	103.008	102.908	102.808
3.750	N/A	N/A	N/A	3.500	104.291	104.291	104.091	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.045	103.045	102.845	3.000	103.108	103.008	102.908
3.875	N/A	N/A	N/A	3.625	104.615	104.615	104.415	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.436	103.436	103.236	3.125	103.499	103.399	103.299
3.990	N/A	N/A	N/A	3.750	103.987	103.987	103.787	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.561	103.561	103.361	3.250	103.772	103.672	103.572
4.000	N/A	N/A	N/A	3.875	104.456	104.456	104.256	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.070	104.070	103.870	3.375	104.281	104.181	104.081
4.125	N/A	N/A	N/A	3.990	104.683	104.683	104.483	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.382	104.382	104.182	3.500	104.593	104.493	104.393
4.250	N/A	N/A	N/A	4.000	104.783	104.783	104.583	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.787	104.787	104.587	3.625	104.998	104.898	104.798
4.375	N/A	N/A	N/A	4.125	105.074	105.074	104.874	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.560	104.560	104.360	3.750	104.919	104.819	104.719
4.500	N/A	N/A	N/A	4.250	104.681	104.681	104.481	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.986	104.986	104.786	3.875	105.345	105.245	105.145
4.625	N/A	N/A	N/A	4.375	105.071	105.071	104.871	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.307	105.307	105.107	3.990	105.779	105.679	105.579
4.750	N/A	N/A	N/A	4.500	105.411	105.411	105.211	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.407	105.407	105.207	4.000	105.879	105.779	105.679
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.487	99.487	99.287	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.133	100.133	99.933
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.915	99.915	99.715	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.689	100.689	100.489
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.254	100.254	100.054	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.175	101.175	100.975
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.715	100.715	100.515	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.613	101.613	101.413
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.230	101.230	101.030	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.027	102.027	101.827
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.635	101.635	101.435	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.464	102.464	102.264
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.957	101.957	101.757	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.624	102.624	102.424
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.206	102.206	102.006	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.990	102.990	102.790
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.396	102.396	102.196	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.313	103.313	103.113
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.496	102.496	102.296	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.413	103.413	103.213
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.765	102.765	102.565	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.804	103.804	103.604
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.398	102.398	102.198	3.250											



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.:

12/8/2021

45 Day Lock Exp.:

12/23/2021

60 Day Lock Exp.:

1/7/2022

W. Rate Sheet Dated: 11/8/2021

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	97.882	97.882	97.682	2.500	98.730	98.730	98.530	2.875	101.641	101.641	101.441	2.000	99.297	99.297	99.097	2.000	99.487	99.487	99.287
2.625	98.752	98.752	98.552	2.625	99.486	99.486	99.286	2.990	102.040	102.040	101.840	2.125	99.852	99.852	99.652	2.125	99.915	99.915	99.715
2.750	99.547	99.547	99.347	2.750	100.176	100.176	99.976	3.000	102.140	102.140	101.940	2.250	100.339	100.339	100.139	2.250	100.254	100.254	100.054
2.875	100.205	100.205	100.005	2.875	100.754	100.754	100.554	3.125	102.583	102.583	102.383	2.375	100.777	100.777	100.577	2.375	100.715	100.715	100.515
2.990	100.642	100.642	100.442	2.990	101.057	101.057	100.857	3.250	103.131	103.131	102.931	2.500	101.252	101.252	101.052	2.500	101.230	101.230	101.030
3.000	100.742	100.742	100.542	3.000	101.157	101.157	100.957	3.375	103.890	103.890	103.690	2.625	101.786	101.786	101.586	2.625	101.635	101.635	101.435
3.125	101.364	101.364	101.164	3.125	101.892	101.892	101.692	3.500	104.291	104.291	104.091	2.750	102.256	102.256	102.056	2.750	101.957	101.957	101.757
3.250	102.105	102.105	101.905	3.250	102.542	102.542	102.342	3.625	104.615	104.615	104.415	2.875	102.622	102.622	102.422	2.875	102.206	102.206	102.006
3.375	102.916	102.916	102.716	3.375	103.295	103.295	103.095	3.750	103.987	103.987	103.787	2.990	102.945	102.945	102.745	2.990	102.396	102.396	102.196
3.500	103.349	103.349	103.149	3.500	103.607	103.607	103.407	3.875	104.456	104.456	104.256	3.000	103.045	103.045	102.845	3.000	102.496	102.496	102.296
3.625	103.677	103.677	103.477	3.625	103.747	103.747	103.547	3.990	104.683	104.683	104.483	3.125	103.436	103.436	103.236	3.125	102.765	102.765	102.565
3.750	103.795	103.795	103.595	3.750	103.262	103.262	103.062	4.000	104.783	104.783	104.583	3.250	103.561	103.561	103.361	3.250	102.398	102.398	102.198
3.875	104.268	104.268	104.068	3.875	103.686	103.686	103.486	4.125	105.074	105.074	104.874	3.375	104.070	104.070	103.870	3.375	102.790	102.790	102.590
3.990	104.525	104.525	104.325	3.990	103.870	103.870	103.670	4.250	104.681	104.681	104.481	3.500	104.382	104.382	104.182	3.500	103.000	103.000	102.800
4.000	104.625	104.625	104.425	4.000	103.970	103.970	103.770	4.375	105.071	105.071	104.871	3.625	104.787	104.787	104.587	3.625	103.281	103.281	103.081
4.125	104.920	104.920	104.720	4.125	104.131	104.131	103.931	4.500	105.411	105.411	105.211	3.750	104.560	104.560	104.360	3.750	102.581	102.581	102.381
4.250	105.156	105.156	104.956	4.250	103.089	103.089	102.889	4.625	105.645	105.645	105.445	3.875	104.986	104.986	104.786	3.875	102.878	102.878	102.678
4.375	105.551	105.551	105.351	4.375	103.501	103.501	103.301	4.750	106.027	106.027	105.827	3.990	105.307	105.307	105.107	3.990	103.192	103.192	102.992
4.500	105.911	105.911	105.711	4.500	103.790	103.790	103.590	4.875	106.374	106.374	106.174	4.000	105.407	105.407	105.207	4.000	103.292	103.292	103.092

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 LPAs 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.: 12/8/2021
45 Day Lock Exp.: 12/23/2021
60 Day Lock Exp.: 1/7/2022

W. Rate Sheet Dated: 11/8/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.812	97.812	97.578	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.570	97.570	97.336	2.750	N/A	N/A	N/A	2.500	97.217	97.117	96.983
2.625	98.795	98.795	98.562	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.553	98.553	98.320	2.875	N/A	N/A	N/A	2.625	98.199	98.099	97.966
2.750	99.647	99.647	99.419	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.405	99.405	99.177	2.990	N/A	N/A	N/A	2.750	99.052	98.952	98.824
2.875	100.368	100.368	100.144	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.126	100.126	99.902	3.000	N/A	N/A	N/A	2.875	99.773	99.673	99.549
2.990	100.789	100.789	100.571	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.547	100.547	100.329	3.125	N/A	N/A	N/A	2.990	100.194	100.094	99.976
3.000	100.889	100.889	100.671	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.647	100.647	100.429	3.250	N/A	N/A	N/A	3.000	100.294	100.194	100.076
3.125	101.470	101.470	101.226	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.920	100.920	100.676	3.375	N/A	N/A	N/A	3.125	100.861	100.706	100.617
3.250	102.223	102.223	101.985	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.673	101.673	101.435	3.500	N/A	N/A	N/A	3.250	101.534	101.381	101.296
3.375	103.029	103.029	102.795	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.479	102.479	102.245	3.625	N/A	N/A	N/A	3.375	102.341	102.192	102.107
3.500	103.445	103.445	103.214	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.895	102.895	102.664	3.750	N/A	N/A	N/A	3.500	102.756	102.610	102.525
3.625	103.679	103.679	103.456	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.129	103.129	102.906	3.875	N/A	N/A	N/A	3.625	102.990	102.850	102.767
3.750	103.901	103.901	103.657	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.345	100.345	100.101	3.990	N/A	N/A	N/A	3.750	102.063	101.963	101.819
3.875	104.357	104.357	104.119	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.801	100.801	100.563	4.000	N/A	N/A	N/A	3.875	102.518	102.418	102.280
3.990	104.553	104.553	104.322	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.997	100.997	100.766	4.125	N/A	N/A	N/A	3.990	102.714	102.614	102.483
4.000	104.653	104.653	104.422	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.097	101.097	100.866	4.250	N/A	N/A	N/A	4.000	102.814	102.714	102.583
4.125	104.979	104.979	104.758	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.423	101.423	101.202	4.375	N/A	N/A	N/A	4.125	103.141	103.041	102.920
4.250	104.853	104.853	104.653	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.177	100.177	99.977	4.500	N/A	N/A	N/A	4.250	101.972	101.872	101.772
4.375	105.237	105.237	105.037	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.561	100.561	100.361	4.625	N/A	N/A	N/A	4.375	102.357	102.257	102.157
4.500	105.550	105.550	105.350	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.874	100.874	100.674	4.750	N/A	N/A	N/A	4.500	102.670	102.570	102.470
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	99.342	99.342	98.998	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.501	99.501	99.301	2.000	98.814	98.662	98.614
2.875	N/A	N/A	N/A	2.625	100.294	100.294	100.036	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.088	100.088	99.888	2.125	99.401	99.248	99.201
2.990	N/A	N/A	N/A	2.750	100.777	100.777	100.519	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.547	100.547	100.347	2.250	99.859	99.707	99.659
3.000	N/A	N/A	N/A	2.875	101.388	101.388	101.130	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.946	100.946	100.746	2.375	100.259	100.110	100.059
3.125	N/A	N/A	N/A	2.990	101.764	101.764	101.509	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.457	101.457	101.257	2.500	100.824	100.707	100.624
3.250	N/A	N/A	N/A	3.000	101.864	101.864	101.609	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.977	101.977	101.777	2.625	101.274	101.158	101.074
3.375	N/A	N/A	N/A	3.125	102.554	102.554	102.270	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.439	102.439	102.239	2.750	101.252	101.137	101.052
3.500	N/A	N/A	N/A	3.250	103.037	103.037	102.754	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.762	102.762	102.562	2.875	101.575	101.464	101.375
3.625	N/A	N/A	N/A	3.375	103.761	103.761	103.483	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.036	103.036	102.836	2.990	101.849	101.736	101.649
3.750	N/A	N/A	N/A	3.500	104.157	104.157	103.882	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.136	103.136	102.936	3.000	101.949	101.836	101.749
3.875	N/A	N/A	N/A	3.625	104.417	104.417	104.145	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.002	103.002	102.802	3.125	102.427	102.327	102.227
3.990	N/A	N/A	N/A	3.750	104.090	104.090	103.890	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.509	103.509	103.309	3.250	101.683	101.583	101.483
4.000	N/A	N/A	N/A	3.875	104.439	104.439	104.239	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.979	103.979	103.779	3.375	102.153	102.053	101.953
4.125	N/A	N/A	N/A	3.990	104.645	104.645	104.445	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.190	104.190	103.990	3.500	102.364	102.264	102.164
4.250	N/A	N/A	N/A	4.000	104.745	104.745	104.545	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.025	104.025	103.825	3.625	103.198	103.098	102.998
4.375	N/A	N/A	N/A	4.125	104.550	104.550	104.350	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.374	104.374	104.174	3.750	102.442	102.342	102.242
4.500	N/A	N/A	N/A	4.250	104.923	104.923	104.723	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.531	104.531	104.331	3.875	102.599	102.499	102.399
4.625	N/A	N/A	N/A	4.375	105.164	105.164	104.964	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.771	104.771	104.571	3.990	102.839	102.739	102.639
4.750	N/A	N/A	N/A	4.500	105.372	105.372	105.172	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.871	104.871	104.671	4.000	102.939	102.839	102.739



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1/7/2022

W. Rate Sheet Dated: 11/8/2021

Release Time: 10:00 am ET

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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	99.647	99.647	99.419	2.750	99.405	99.405	99.177	2.500	99.342	99.342	98.998	2.000	99.501	99.501	99.301	2.000	98.401	98.401	98.201
2.875	100.368	100.368	100.144	2.875	100.126	100.126	99.902	2.625	100.294	100.294	100.036	2.125	100.088	100.088	99.888	2.125	98.988	98.988	98.788
2.990	100.789	100.789	100.571	2.990	100.547	100.547	100.329	2.750	100.777	100.777	100.519	2.250	100.547	100.547	100.347	2.250	99.447	99.447	99.247
3.000	100.889	100.889	100.671	3.000	100.647	100.647	100.429	2.875	101.388	101.388	101.130	2.375	100.946	100.946	100.746	2.375	99.846	99.846	99.646
3.125	101.470	101.470	101.226	3.125	100.920	100.920	100.676	2.990	101.764	101.764	101.509	2.500	101.457	101.457	101.257	2.500	100.357	100.357	100.157
3.250	102.223	102.223	101.985	3.250	101.673	101.673	101.435	3.000	101.864	101.864	101.609	2.625	101.977	101.977	101.777	2.625	99.501	99.501	99.301
3.375	103.029	103.029	102.795	3.375	102.479	102.479	102.245	3.125	102.554	102.554	102.270	2.750	102.439	102.439	102.239	2.750	99.963	99.963	99.763
3.500	103.445	103.445	103.214	3.500	102.895	102.895	102.664	3.250	103.037	103.037	102.754	2.875	102.762	102.762	102.562	2.875	100.286	100.286	100.086
3.625	103.679	103.679	103.456	3.625	103.129	103.129	102.906	3.375	103.761	103.761	103.483	2.990	103.036	103.036	102.836	2.990	100.560	100.560	100.360
3.750	103.901	103.901	103.657	3.750	103.345	103.345	103.101	3.500	104.157	104.157	103.882	3.000	103.136	103.136	102.936	3.000	100.660	100.660	100.460
3.875	104.357	104.357	104.119	3.875	100.801	100.801	100.563	3.625	104.417	104.417	104.145	3.125	103.002	103.002	102.802	3.125	100.776	100.776	100.576
3.990	104.553	104.553	104.322	3.990	100.997	100.997	100.766	3.750	104.090	104.090	103.890	3.250	103.509	103.509	103.309	3.250	101.283	101.283	101.083
4.000	104.653	104.653	104.422	4.000	101.097	101.097	100.866	3.875	104.439	104.439	104.239	3.375	103.979	103.979	103.779	3.375	101.753	101.753	101.553
4.125	104.979	104.979	104.758	4.125	101.423	101.423	101.202	3.990	104.645	104.645	104.445	3.500	104.190	104.190	103.990	3.500	101.964	101.964	101.764
4.250	104.853	104.853	104.653	4.250	100.177	100.177	99.977	4.000	104.745	104.745	104.545	3.625	104.025	104.025	103.825	3.625	100.799	100.799	100.599
4.375	105.237	105.237	105.037	4.375	100.561	100.561	100.361	4.125	104.550	104.550	104.350	3.750	104.374	104.374	104.174	3.750	101.148	101.148	100.948
4.500	105.550	105.550	105.350	4.500	100.874	100.874	100.674	4.250	104.923	104.923	104.723	3.875	104.531	104.531	104.331	3.875	101.305	101.305	101.105
4.625	105.678	105.678	105.478	4.625	100.628	100.628	100.428	4.375	105.164	105.164	104.964	3.990	104.771	104.771	104.571	3.990	101.545	101.545	101.345
4.750	106.075	106.075	105.875	4.750	101.025	101.025	100.825	4.500	105.372	105.372	105.172	4.000	104.871	104.871	104.671	4.000	101.645	101.645	101.445

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.			
FHA ID# - 1358600006			



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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	0.375	0.375	0.250	0.250	0.125	0.000	-0.250
2.625	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.750	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
2.990	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
3.000	1.000	0.750	0.625	0.500	0.375	0.125	-0.125
3.125	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.250	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.375	1.250	1.000	0.875	0.750	0.500	0.375	0.000
3.500	1.375	1.125	1.000	0.750	0.500	0.375	0.000
3.625	1.625	1.250	1.125	0.875	0.625	0.375	0.000
3.750	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.875	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.990	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.000	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.125	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.250	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.375	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.500	2.250	2.000	1.750	1.500	1.125	0.750	0.500

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	0.000	0.000
2.625	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.750	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.875	0.875	0.625	0.500	0.500	0.375	0.250	0.125
2.990	0.875	0.625	0.500	0.500	0.375	0.250	0.125
3.000	1.000	0.750	0.625	0.625	0.375	0.250	0.125
3.125	1.125	0.875	0.750	0.750	0.500	0.250	0.125
3.250	1.125	1.000	0.875	0.750	0.625	0.375	0.125
3.375	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.500	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.625	1.625	1.250	0.875	0.875	0.750	0.375	0.125
3.750	1.625	1.250	1.000	0.875	0.750	0.375	0.125
3.875	2.250	1.750	1.500	1.375	1.250	0.875	0.500
3.990	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.000	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.125	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.250	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.375	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.500	2.750	2.250	1.875	1.750	1.500	1.000	0.625

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
2.625	0.125	0.125	0.000	0.000	0.000	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.990	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.250	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.375	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.500	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.625	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.750	1.375	1.250	1.000	0.875	0.625	0.000	0.000
3.875	1.375	1.250	1.000	0.875	0.625	0.000	0.000
3.990	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.000	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.125	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.250	1.125	1.125	1.000	1.000	0.625	0.000	0.000
4.375	1.125	1.125	1.000	1.000	0.625	0.000	0.000
4.500	1.250	1.125	1.000	1.000	0.625	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.990	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.000	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.000	0.000
3.250	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.375	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.500	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.750	1.000	0.750	0.500	0.500	0.375	0.000	0.000
3.875	1.500	1.125	0.875	0.875	0.750	0.000	0.000
3.990	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.000	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.125	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.250	1.500	1.250	1.000	1.000	0.875	0.000	0.000
4.375	1.750	1.500	1.000	1.000	0.875	0.000	0.000
4.500	1.750	1.500	1.000	1.000	0.875	0.000	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	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.375	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.625	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.500	0.375	0.375	0.250	0.250	0.000	0.000
2.990	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.125	0.625	0.500	0.500	0.375	0.375	0.000	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.500	0.750	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.750	0.750	0.500	0.500	0.250	0.000	0.000
3.750	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.875	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.990	1.250	1.125	1.000	0.875	0.625	0.000	0.000
4.000	1.250	1.125	1.000	0.875	0.625	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	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.500	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.625	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.500	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.625	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.750	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.875	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.990	1.125	1.000	0.750	0.750	0.500	0.500	0.000
4.000	1.125	1.000	0.750	0.750	0.500	0.500	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/8/2021

45 Day Lock Exp.:

12/23/2021

60 Day Lock Exp.:

1/7/2022

W. Rate Sheet Dated: 11/8/2021

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	97.812	97.812	97.578	2.500	99.342	99.342	98.998	2.000	99.501	99.501	99.301	2.500	97.016	97.016	96.782	2.000	98.301	98.301	98.101
2.625	98.795	98.795	98.562	2.625	100.294	100.294	100.036	2.125	100.088	100.088	99.888	2.625	97.999	97.999	97.766	2.125	98.888	98.888	98.688
2.750	99.647	99.647	99.419	2.750	100.777	100.777	100.519	2.250	100.547	100.547	100.347	2.750	98.851	98.851	98.623	2.250	99.347	99.347	99.147
2.875	100.368	100.368	100.144	2.875	101.388	101.388	101.130	2.375	100.946	100.946	100.746	2.875	99.572	99.572	99.348	2.375	99.746	99.746	99.546
2.990	100.789	100.789	100.571	2.990	101.764	101.764	101.509	2.500	101.457	101.457	101.257	2.990	99.993	99.993	99.775	2.500	100.257	100.257	100.057
3.000	100.889	100.889	100.671	3.000	101.864	101.864	101.609	2.625	101.977	101.977	101.777	3.000	100.093	100.093	99.875	2.625	100.089	100.089	99.889
3.125	101.470	101.470	101.226	3.125	102.554	102.554	102.270	2.750	102.439	102.439	102.239	3.125	100.520	100.520	100.276	2.750	100.551	100.551	100.351
3.250	102.223	102.223	101.985	3.250	103.037	103.037	102.754	2.875	102.762	102.762	102.562	3.250	101.273	101.273	101.035	2.875	100.874	100.874	100.674
3.375	103.029	103.029	102.795	3.375	103.761	103.761	103.483	2.990	103.036	103.036	102.836	3.375	102.079	102.079	101.845	2.990	101.148	101.148	100.948
3.500	103.445	103.445	103.214	3.500	104.157	104.157	103.882	3.000	103.136	103.136	102.936	3.500	102.495	102.495	102.264	3.000	101.248	101.248	101.048
3.625	103.679	103.679	103.456	3.625	104.417	104.417	104.145	3.125	103.002	103.002	102.802	3.625	102.729	102.729	102.506	3.125	101.239	101.239	101.039
3.750	103.901	103.901	103.657	3.750	104.090	104.090	103.890	3.250	103.509	103.509	103.309	3.750	101.448	101.448	101.204	3.250	101.746	101.746	101.546
3.875	104.357	104.357	104.119	3.875	104.439	104.439	104.239	3.375	103.979	103.979	103.779	3.875	101.904	101.904	101.666	3.375	102.216	102.216	102.016
3.990	104.553	104.553	104.322	3.990	104.645	104.645	104.445	3.500	104.190	104.190	103.990	3.990	102.100	102.100	101.869	3.500	102.427	102.427	102.227
4.000	104.653	104.653	104.422	4.000	104.745	104.745	104.545	3.625	104.025	104.025	103.825	4.000	102.200	102.200	101.969	3.625	101.762	101.762	101.562
4.125	104.979	104.979	104.758	4.125	104.550	104.550	104.350	3.750	104.374	104.374	104.174	4.125	102.526	102.526	102.305	3.750	102.111	102.111	101.911
4.250	104.853	104.853	104.653	4.250	104.923	104.923	104.723	3.875	104.531	104.531	104.331	4.250	101.840	101.840	101.640	3.875	102.268	102.268	102.068
4.375	105.237	105.237	105.037	4.375	105.164	105.164	104.964	3.990	104.771	104.771	104.571	4.375	102.224	102.224	102.024	3.990	102.508	102.508	102.308
4.500	105.550	105.550	105.350	4.500	105.372	105.372	105.172	4.000	104.871	104.871	104.671	4.500	102.537	102.537	102.337	4.000	102.608	102.608	102.408

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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.:

12/8/2021

45 Day Lock Exp.:

12/23/2021

60 Day Lock Exp.:

1/7/2022

W. Rate Sheet Dated: 11/8/2021

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	0.500	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)