



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.: 12/9/2021

45 Day Lock Exp.: 12/24/2021

60 Day Lock Exp.: 1/10/2022

W. Rate Sheet Dated: 11/9/2021

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	100.815	100.815	100.440	2.250	100.549	100.549	100.174	1.875	98.061	98.061	97.710	3.125	96.385	96.385	96.085
2.375	101.350	101.350	100.975	2.375	101.012	101.012	100.637	2.000	98.505	98.505	98.153	3.250	97.974	97.974	97.674
2.500	101.884	101.884	101.509	2.500	101.464	101.464	101.089	2.125	98.940	98.940	98.589	3.375	97.707	97.707	97.407
2.625	102.382	102.382	102.007	2.625	101.881	101.881	101.506	2.250	99.607	99.607	99.286	3.500	97.796	97.796	97.496
2.750	102.324	102.324	101.918	2.750	102.067	102.067	101.661	2.375	100.044	100.044	99.724	3.625	97.885	97.885	97.585
2.875	102.830	102.830	102.423	2.875	102.478	102.478	102.072	2.500	100.471	100.471	100.151	Margin = 2.250		Index = 0.150	
3.000	103.325	103.325	102.918	3.000	102.846	102.846	102.440	2.625	100.863	100.863	100.543	30 Year OTC			
3.125	103.808	103.808	103.402	3.125	103.195	103.195	102.789	2.750	101.010	101.010	100.710	Rate	30 Day	45 Day	60 Day
3.250	103.195	103.195	102.889	3.250	102.857	102.857	102.551	2.875	101.396	101.396	101.096	4.000	101.960	101.960	101.460
3.375	103.562	103.562	103.256	3.375	103.120	103.120	102.813	3.000	101.739	101.739	101.439	4.125	102.217	102.217	101.717
3.500	103.993	103.993	103.687	3.500	103.404	103.404	103.097	3.125	102.063	102.063	101.763	4.375	102.562	102.562	102.062
3.625	104.385	104.385	104.079	3.625	103.700	103.700	103.394	3.250	101.756	101.756	101.456	4.500	102.839	102.839	102.339
3.750	103.451	103.451	103.151	3.750	103.030	103.030	102.730	3.375	102.094	102.094	101.794	4.625	103.223	103.223	102.723
3.875	103.739	103.739	103.439	3.875	103.184	103.184	102.884	3.500	102.388	102.388	102.088	4.875	103.392	103.392	102.892
4.000	104.135	104.135	103.835	4.000	103.517	103.517	103.217	3.625	102.663	102.663	102.363	5.000	103.669	103.669	103.169
4.125	104.392	104.392	104.092	4.125	103.761	103.761	103.461	3.750	101.752	101.752	101.452	5.125	104.053	104.053	103.553
4.250	103.955	103.955	103.755	4.250	103.629	103.629	103.429	3.875	101.988	101.988	101.688	5.500	104.514	104.514	104.014
4.375	104.037	104.037	103.837	4.375	103.783	103.783	103.583	4.000	102.303	102.303	102.003	5.625	104.899	104.899	104.399
6.250	106.000	106.000	105.800	6.250	106.398	106.398	106.198	4.125	102.530	102.530	102.230	6.250	105.860	105.860	105.360

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	100.915	100.815	100.815	100.440	2.250	100.499	100.399	100.399	100.024	1.875	100.191	100.091	100.091	99.740
2.375	101.450	101.350	101.350	100.975	2.375	100.962	100.862	100.862	100.487	2.000	100.635	100.535	100.535	100.183
2.500	101.984	101.884	101.884	101.509	2.500	101.414	101.314	101.314	100.939	2.125	101.070	100.970	100.970	100.619
2.625	102.482	102.382	102.382	102.007	2.625	101.831	101.731	101.731	101.356	2.250	101.737	101.637	101.637	101.316
2.750	102.424	102.324	102.324	101.918	2.750	101.892	101.792	101.792	101.386	2.375	102.174	102.074	102.074	101.754
2.875	102.930	102.830	102.830	102.423	2.875	102.303	102.203	102.203	101.797	2.500	102.601	102.501	102.501	102.181
3.000	103.425	103.325	103.325	102.918	3.000	102.671	102.571	102.571	102.165	2.625	102.993	102.893	102.893	102.573
3.125	103.908	103.808	103.808	103.402	3.125	103.020	102.920	102.920	102.514	2.750	102.040	101.940	101.940	101.640
3.250	103.295	103.195	103.195	102.889	3.250	102.657	102.557	102.557	102.251	2.875	102.426	102.326	102.326	102.026
3.375	103.762	103.662	103.662	103.356	3.375	103.020	102.920	102.920	102.613	3.000	102.769	102.669	102.669	102.369
3.500	104.193	104.093	104.093	103.787	3.500	103.304	103.204	103.204	102.897	3.125	103.093	102.993	102.993	102.693
3.625	104.585	104.485	104.485	104.179	3.625	103.600	103.500	103.500	103.194	3.250	103.386	103.286	103.286	102.986
3.750	103.651	103.551	103.551	103.251	3.750	103.230	103.130	103.130	102.830	3.375	103.724	103.624	103.624	103.324

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 >90.00%		Max Note Rate = 4.750
		N/A
Specialty Adjustment		
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno		-0.250
VA IRRRL ≤ 125.00 LTV		0.000
VA IRRRL > 125.00 LTV or No AVM		-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.250	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	99.210	99.210	98.710	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.467	99.467	98.967	4.750	101.000	101.000	100.500
3.875	98.236	98.236	97.736	6.250	103.750	103.750	103.500	4.375	99.812	99.812	99.312	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.840	97.840	97.340					4.500	100.089	100.089	99.589	Rate	30 Day	45 Day	60 Day
4.125	97.583	97.583	97.083					4.625	100.473	100.473	99.973	5.750	103.000	103.000	102.500
4.250	100.045	100.045	99.545					4.875	100.642	100.642	100.142	6.250	105.750	105.750	105.250
4.375	99.863	99.863	99.363					5.000	100.919	100.919	100.419	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.500	99.586	99.586	99.086					5.125	101.303	101.303	100.803				
4.625	99.202	99.202	98.702					5.500	101.764	101.764	101.264				
4.750	100.992	100.992	100.492					5.625	102.149	102.149	101.649				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.110	103.110	102.610				

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)

W. Rate Sheet Dated: 11/9/2021

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	96.135	96.135	95.835
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	97.724	97.724	97.424
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	97.457	97.457	97.157
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.558	99.558	99.258	3.500	97.546	97.546	97.246
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.944	99.944	99.644	3.625	97.635	97.635	97.335
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	100.287	100.287	99.987	Margin = 2.250		Index = .150	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	100.611	100.611	100.311	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.561	100.561	100.261	Rate	30 Day	45 Day	60 Day
3.250	102.014	102.014	101.708	3.250	101.776	101.776	101.470	3.375	100.899	100.899	100.599	3.250	102.014	102.014	101.514
3.375	102.481	102.481	102.175	3.375	102.138	102.138	101.832	3.500	101.193	101.193	100.893	3.375	102.481	102.481	101.981
3.500	102.912	102.912	102.606	3.500	102.422	102.422	102.116	3.625	101.468	101.468	101.168	3.500	102.912	102.912	102.412
3.625	103.304	103.304	102.998	3.625	102.719	102.719	102.413	3.750	101.057	101.057	100.757	3.625	103.304	103.304	102.804
3.750	101.639	101.639	101.339	3.750	101.318	101.318	101.018	3.875	N/A	N/A	N/A	3.750	101.639	101.639	101.139
3.875	102.027	102.027	101.727	3.875	101.572	101.572	101.272	4.000	N/A	N/A	N/A	3.875	102.027	102.027	101.527
4.000	102.422	102.422	102.122	4.000	101.904	101.904	101.604	4.125	N/A	N/A	N/A	4.000	102.422	102.422	101.922
4.125	102.679	102.679	102.379	4.125	102.149	102.149	101.849	4.250	N/A	N/A	N/A	4.125	102.679	102.679	102.179
4.250	102.405	102.405	102.205	4.250	102.179	102.179	101.979	4.375	N/A	N/A	N/A	4.250	102.405	102.405	101.905
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	101.887	101.787	101.787	101.381	2.750	101.705	101.605	101.605	101.199	2.750	101.752	101.652	101.652	101.352
2.875	102.392	102.292	102.292	101.886	2.875	102.116	102.016	102.016	101.610	2.875	102.138	102.038	102.038	101.738
3.000	102.887	102.787	102.787	102.381	3.000	102.484	102.384	102.384	101.978	3.000	102.481	102.381	102.381	102.081
3.125	103.371	103.271	103.271	102.865	3.125	102.833	102.733	102.733	102.327	3.125	102.805	102.705	102.705	102.405
3.250	102.114	102.014	102.014	101.708	3.250	101.876	101.776	101.776	101.470	3.250	102.505	102.405	102.405	102.105
3.375	102.581	102.481	102.481	102.175	3.375	102.238	102.138	102.138	101.832	3.375	102.843	102.743	102.743	102.443
3.500	103.012	102.912	102.912	102.606	3.500	102.522	102.422	102.422	102.116	3.500	103.137	103.037	103.037	102.737
3.625	103.404	103.304	103.304	102.998	3.625	102.819	102.719	102.719	102.413	3.625	103.412	103.312	103.312	103.012
3.750	101.739	101.639	101.639	101.339	3.750	101.418	101.318	101.318	101.018	3.750	101.969	101.869	101.869	101.569

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"				
								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		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A		5.750	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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/9/2021

45 Day Lock Exp.:

12/24/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/9/2021

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					
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	98.121	98.121	97.921	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.919	98.919	98.719	2.000	N/A	N/A	N/A	2.500	98.211	98.111	98.011
2.625	98.989	98.989	98.789	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.674	99.674	99.474	2.125	N/A	N/A	N/A	2.625	99.078	98.978	98.878
2.750	99.780	99.780	99.580	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.361	100.361	100.161	2.250	N/A	N/A	N/A	2.750	99.870	99.770	99.670
2.875	100.439	100.439	100.239	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.940	100.940	100.740	2.375	N/A	N/A	N/A	2.875	100.529	100.429	100.329
2.990	100.882	100.882	100.682	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.246	101.246	101.046	2.500	N/A	N/A	N/A	2.990	100.972	100.872	100.772
3.000	100.982	100.982	100.782	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.346	101.346	101.146	2.625	N/A	N/A	N/A	3.000	101.072	100.972	100.872
3.125	101.540	101.540	101.340	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.067	102.067	101.867	2.750	N/A	N/A	N/A	3.125	101.804	101.694	101.584
3.250	102.276	102.276	102.076	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.712	102.712	102.512	2.875	N/A	N/A	N/A	3.250	102.539	102.429	102.316
3.375	103.057	103.057	102.857	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.434	103.434	103.234	2.990	N/A	N/A	N/A	3.375	103.320	103.210	103.097
3.500	103.467	103.467	103.267	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.721	103.721	103.521	3.000	N/A	N/A	N/A	3.500	103.730	103.620	103.507
3.625	103.817	103.817	103.617	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.885	103.885	103.685	3.125	N/A	N/A	N/A	3.625	104.080	103.970	103.857
3.750	103.832	103.832	103.632	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.900	103.900	103.700	3.250	N/A	N/A	N/A	3.750	104.589	104.489	104.389
3.875	104.308	104.308	104.108	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.725	103.725	103.525	3.375	N/A	N/A	N/A	3.875	105.064	104.964	104.864
3.990	104.569	104.569	104.369	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.914	103.914	103.714	3.500	N/A	N/A	N/A	3.990	105.326	105.226	105.126
4.000	104.669	104.669	104.469	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	104.014	104.014	103.814	3.625	N/A	N/A	N/A	4.000	105.426	105.326	105.226
4.125	104.970	104.970	104.770	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.175	104.175	103.975	3.750	N/A	N/A	N/A	4.125	105.726	105.626	105.526
4.250	105.155	105.155	104.955	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.087	103.087	102.887	3.875	N/A	N/A	N/A	4.250	105.603	105.503	105.403
4.375	105.552	105.552	105.352	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.500	103.500	103.300	3.990	N/A	N/A	N/A	4.375	106.000	105.900	105.800
4.500	105.915	105.915	105.715	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.793	103.793	103.593	4.000	N/A	N/A	N/A	4.500	106.363	106.263	106.163
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.500	99.640	99.640	99.440	2.875	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.458	99.458	99.258
2.875	N/A	N/A	N/A	N/A	2.625	100.271	100.271	100.071	2.990	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.012	100.012	99.812	2.125	99.819	99.819	99.719
2.990	N/A	N/A	N/A	N/A	2.750	101.016	101.016	100.816	3.000	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.498	100.498	100.298	2.250	100.404	100.304	100.204
3.000	N/A	N/A	N/A	N/A	2.875	101.669	101.669	101.469	3.125	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.937	100.937	100.737	2.375	100.843	100.743	100.643
3.125	N/A	N/A	N/A	N/A	2.990	102.074	102.074	101.874	3.250	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.384	101.384	101.184	2.500	101.446	101.346	101.246
3.250	N/A	N/A	N/A	N/A	3.000	102.174	102.174	101.974	3.375	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.894	101.894	101.694	2.625	101.956	101.856	101.756
3.375	N/A	N/A	N/A	N/A	3.125	102.633	102.633	102.433	3.500	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.369	102.369	102.169	2.750	102.431	102.331	102.231
3.500	N/A	N/A	N/A	N/A	3.250	103.301	103.301	103.101	3.625	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.744	102.744	102.544	2.875	102.806	102.706	102.606
3.625	N/A	N/A	N/A	N/A	3.375	104.029	104.029	103.829	3.750	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.079	103.079	102.879	2.990	103.141	103.041	102.941
3.750	N/A	N/A	N/A	N/A	3.500	104.407	104.407	104.207	3.875	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.179	103.179	102.979	3.000	103.241	103.141	103.041
3.875	N/A	N/A	N/A	N/A	3.625	104.754	104.754	104.554	3.990	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.561	103.561	103.361	3.125	103.623	103.523	103.423
3.990	N/A	N/A	N/A	N/A	3.750	104.024	104.024	103.824	4.000	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.717	103.717	103.517	3.250	103.928	103.828	103.728
4.000	N/A	N/A	N/A	N/A	3.875	104.496	104.496	104.296	4.125	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.219	104.219	104.019	3.375	104.430	104.330	104.230
4.125	N/A	N/A	N/A	N/A	3.990	104.726	104.726	104.526	4.250	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.558	104.558	104.358	3.500	104.769	104.669	104.569
4.250	N/A	N/A	N/A	N/A	4.000	104.826	104.826	104.626	4.375	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.960	104.960	104.760	3.625	105.171	105.071	104.971
4.375	N/A	N/A	N/A	N/A	4.125	105.123	105.123	104.923	4.500	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.670	104.670	104.470	3.750	105.030	104.930	104.830
4.500	N/A	N/A	N/A	N/A	4.250	104.680	104.680	104.480	4.625	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.099	105.099	104.899	3.875	105.458	105.358	105.258
4.625	N/A	N/A	N/A	N/A	4.375	105.072	105.072	104.872	4.750	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.413	105.413	105.213	3.990	105.894	105.794	105.694
4.750	N/A	N/A	N/A	N/A	4.500	105.414	105.414	105.214	4.875	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.513	105.513	105.313	4.000	105.994	105.894	105.794
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year >125 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	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	99.647	99.647	99.447	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.168	100.168	99.968
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.073	100.073	99.873	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.723	100.723	100.523
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.412	100.412	100.212	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.208	101.208	101.008
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.845	100.845	100.645	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.648	101.648	101.448
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.361	101.361	101.161	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.059	102.059	101.859
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.742	101.742	101.542	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.477	102.477	102.277
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.067	102.067	101.867	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.736	102.736	102.536
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.327	102.327	102.127	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.111	103.111	102.911
2.990	N/A	N/A</																					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/9/2021

45 Day Lock Exp.:

12/24/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/9/2021

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	98.121	98.121	97.921	2.500	98.919	98.919	98.719	2.875	101.669	101.669	101.469	2.000	99.458	99.458	99.258	2.000	99.647	99.647	99.447
2.625	98.989	98.989	98.789	2.625	99.674	99.674	99.474	2.990	102.074	102.074	101.874	2.125	100.012	100.012	99.812	2.125	100.073	100.073	99.873
2.750	99.780	99.780	99.580	2.750	100.361	100.361	100.161	3.000	102.174	102.174	101.974	2.250	100.498	100.498	100.298	2.250	100.412	100.412	100.212
2.875	100.439	100.439	100.239	2.875	100.940	100.940	100.740	3.125	102.633	102.633	102.433	2.375	100.937	100.937	100.737	2.375	100.845	100.845	100.645
2.990	100.882	100.882	100.682	2.990	101.246	101.246	101.046	3.250	103.301	103.301	103.101	2.500	101.384	101.384	101.184	2.500	101.361	101.361	101.161
3.000	100.982	100.982	100.782	3.000	101.346	101.346	101.146	3.375	104.029	104.029	103.829	2.625	101.894	101.894	101.694	2.625	101.742	101.742	101.542
3.125	101.540	101.540	101.340	3.125	102.067	102.067	101.867	3.500	104.407	104.407	104.207	2.750	102.369	102.369	102.169	2.750	102.067	102.067	101.867
3.250	102.276	102.276	102.076	3.250	102.712	102.712	102.512	3.625	104.754	104.754	104.554	2.875	102.744	102.744	102.544	2.875	102.327	102.327	102.127
3.375	103.057	103.057	102.857	3.375	103.434	103.434	103.234	3.750	104.024	104.024	103.824	2.990	103.079	103.079	102.879	2.990	102.524	102.524	102.324
3.500	103.467	103.467	103.267	3.500	103.721	103.721	103.521	3.875	104.496	104.496	104.296	3.000	103.179	103.179	102.979	3.000	102.624	102.624	102.424
3.625	103.817	103.817	103.617	3.625	103.885	103.885	103.685	3.990	104.726	104.726	104.526	3.125	103.561	103.561	103.361	3.125	102.889	102.889	102.689
3.750	103.832	103.832	103.632	3.750	103.300	103.300	103.100	4.000	104.826	104.826	104.626	3.250	103.717	103.717	103.517	3.250	102.554	102.554	102.354
3.875	104.308	104.308	104.108	3.875	103.725	103.725	103.525	4.125	105.123	105.123	104.923	3.375	104.219	104.219	104.019	3.375	102.939	102.939	102.739
3.990	104.569	104.569	104.369	3.990	103.914	103.914	103.714	4.250	104.680	104.680	104.480	3.500	104.558	104.558	104.358	3.500	103.177	103.177	102.977
4.000	104.669	104.669	104.469	4.000	104.014	104.014	103.814	4.375	105.072	105.072	104.872	3.625	104.960	104.960	104.760	3.625	103.460	103.460	103.260
4.125	104.970	104.970	104.770	4.125	104.175	104.175	103.975	4.500	105.414	105.414	105.214	3.750	104.670	104.670	104.470	3.750	102.689	102.689	102.489
4.250	105.155	105.155	104.955	4.250	103.087	103.087	102.887	4.625	105.650	105.650	105.450	3.875	105.099	105.099	104.899	3.875	102.990	102.990	102.790
4.375	105.552	105.552	105.352	4.375	103.500	103.500	103.300	4.750	106.019	106.019	105.819	3.990	105.413	105.413	105.213	3.990	103.301	103.301	103.101
4.500	105.915	105.915	105.715	4.500	103.793	103.793	103.593	4.875	106.368	106.368	106.168	4.000	105.513	105.513	105.313	4.000	103.401	103.401	103.201

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.: 12/9/2021
45 Day Lock Exp.: 12/24/2021
60 Day Lock Exp.: 1/10/2022

W. Rate Sheet Dated: 11/9/2021

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	98.028	98.028	97.782	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.786	97.786	97.540	2.750	N/A	N/A	N/A	2.500	97.410	97.310	97.164
2.625	99.015	99.015	98.772	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.773	98.773	98.530	2.875	N/A	N/A	N/A	2.625	98.936	98.296	98.153
2.750	99.857	99.857	99.625	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.615	99.615	99.383	2.990	N/A	N/A	N/A	2.750	99.239	99.139	99.007
2.875	100.576	100.576	100.351	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.334	100.334	100.109	3.000	N/A	N/A	N/A	2.875	99.957	99.857	99.732
2.990	101.006	101.006	100.791	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.764	100.764	100.549	3.125	N/A	N/A	N/A	2.990	100.387	100.287	100.172
3.000	101.106	101.106	100.891	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.864	100.864	100.649	3.250	N/A	N/A	N/A	3.000	100.487	100.387	100.272
3.125	101.599	101.599	101.351	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.049	101.049	100.801	3.375	N/A	N/A	N/A	3.125	101.033	100.883	100.785
3.250	102.345	102.345	102.110	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.795	101.795	101.560	3.500	N/A	N/A	N/A	3.250	101.601	101.462	101.366
3.375	103.083	103.083	102.854	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.533	102.533	102.304	3.625	N/A	N/A	N/A	3.375	102.339	102.204	102.110
3.500	103.482	103.482	103.255	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.932	102.932	102.705	3.750	N/A	N/A	N/A	3.500	102.738	102.605	102.511
3.625	103.787	103.787	103.562	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.237	103.237	103.012	3.875	N/A	N/A	N/A	3.625	103.044	102.913	102.819
3.750	104.047	104.047	103.820	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.491	103.491	103.264	3.990	N/A	N/A	N/A	3.750	103.282	103.152	103.058
3.875	104.525	104.525	104.260	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.969	103.969	103.744	4.000	N/A	N/A	N/A	3.875	103.754	103.624	103.530
3.990	104.739	104.739	104.480	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.183	101.183	100.924	4.125	N/A	N/A	N/A	3.990	102.874	102.772	102.615
4.000	104.839	104.839	104.580	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.283	101.283	101.024	4.250	N/A	N/A	N/A	4.000	102.974	102.872	102.715
4.125	105.194	105.194	104.942	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.638	101.638	101.386	4.375	N/A	N/A	N/A	4.125	103.329	103.229	103.077
4.250	104.989	104.989	104.789	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.313	100.313	100.113	4.500	N/A	N/A	N/A	4.250	102.074	101.974	101.874
4.375	105.409	105.409	105.209	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.733	100.733	100.533	4.625	N/A	N/A	N/A	4.375	102.495	102.395	102.295
4.500	105.756	105.756	105.556	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.080	101.080	100.880	4.750	N/A	N/A	N/A	4.500	102.841	102.741	102.641
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	99.243	99.243	99.043	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.617	99.617	99.417	2.000	98.930	98.781	98.730
2.875	N/A	N/A	N/A	2.625	100.421	100.421	100.221	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.207	100.207	100.007	2.125	99.519	99.369	99.319
2.990	N/A	N/A	N/A	2.750	100.902	100.902	100.702	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.670	100.670	100.470	2.250	99.983	99.833	99.783
3.000	N/A	N/A	N/A	2.875	101.519	101.519	101.319	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.075	101.075	100.875	2.375	100.387	100.237	100.187
3.125	N/A	N/A	N/A	2.990	101.907	101.907	101.707	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.527	101.527	101.327	2.500	100.981	100.881	100.781
3.250	N/A	N/A	N/A	3.000	102.007	102.007	101.807	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.025	102.025	101.825	2.625	101.401	101.301	101.201
3.375	N/A	N/A	N/A	3.125	102.652	102.652	102.452	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.488	102.488	102.288	2.750	101.301	101.201	101.101
3.500	N/A	N/A	N/A	3.250	103.138	103.138	102.938	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.809	102.809	102.609	2.875	101.622	101.522	101.422
3.625	N/A	N/A	N/A	3.375	103.842	103.842	103.642	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.073	103.073	102.873	2.990	101.886	101.786	101.686
3.750	N/A	N/A	N/A	3.500	104.205	104.205	104.005	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.173	103.173	102.973	3.000	101.986	101.886	101.786
3.875	N/A	N/A	N/A	3.625	104.502	104.502	104.302	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.149	103.149	102.949	3.125	102.716	102.616	102.516
3.990	N/A	N/A	N/A	3.750	104.214	104.214	104.014	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.655	103.655	103.455	3.250	101.831	101.731	101.631
4.000	N/A	N/A	N/A	3.875	105.574	105.574	105.374	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.124	104.124	103.924	3.375	102.301	102.201	102.101
4.125	N/A	N/A	N/A	3.990	104.796	104.796	104.596	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.382	104.382	104.182	3.500	102.559	102.459	102.359
4.250	N/A	N/A	N/A	4.000	104.896	104.896	104.696	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.087	104.087	103.887	3.625	103.074	102.974	102.874
4.375	N/A	N/A	N/A	4.125	104.610	104.610	104.410	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.444	104.444	104.244	3.750	102.517	102.417	102.317
4.500	N/A	N/A	N/A	4.250	105.027	105.027	104.827	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.604	104.604	104.404	3.875	102.677	102.577	102.477
4.625	N/A	N/A	N/A	4.375	105.285	105.285	105.085	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.856	104.856	104.656	3.990	102.929	102.829	102.729
4.750	N/A	N/A	N/A	4.500	105.510	105.510	105.310	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.956	104.956	104.756	4.000	103.029	102.929	102.829
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.517	98.517	98.317	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.107	99.107	98.907	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.570	99.570	99.370	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.975	99.975	99.775	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.427	100.427	100.227	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.549	99.549	99.349	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.012	100.012	99.812	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.333	100.333	100.133	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.597	100.597	100.397	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000																			



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.:

12/9/2021

45 Day Lock Exp.:

12/24/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/9/2021

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	99.857	99.857	99.625	2.750	99.615	99.615	99.383	2.500	99.243	99.243	99.043	2.000	99.617	99.617	99.417	2.000	98.517	98.517	98.317
2.875	100.576	100.576	100.351	2.875	100.334	100.334	100.109	2.625	100.421	100.421	100.221	2.125	100.207	100.207	100.007	2.125	99.107	99.107	98.907
2.990	101.006	101.006	100.791	2.990	100.764	100.764	100.549	2.750	100.902	100.902	100.702	2.250	100.670	100.670	100.470	2.250	99.570	99.570	99.370
3.000	101.106	101.106	100.891	3.000	100.864	100.864	100.649	2.875	101.519	101.519	101.319	2.375	101.075	101.075	100.875	2.375	99.975	99.975	99.775
3.125	101.599	101.599	101.351	3.125	101.049	101.049	100.801	2.990	101.907	101.907	101.707	2.500	101.527	101.527	101.327	2.500	100.427	100.427	100.227
3.250	102.345	102.345	102.110	3.250	101.795	101.795	101.560	3.000	102.007	102.007	101.807	2.625	102.025	102.025	101.825	2.625	99.549	99.549	99.349
3.375	103.083	103.083	102.854	3.375	102.533	102.533	102.304	3.125	102.652	102.652	102.452	2.750	102.488	102.488	102.288	2.750	100.012	100.012	99.812
3.500	103.482	103.482	103.255	3.500	102.932	102.932	102.705	3.250	103.138	103.138	102.938	2.875	102.809	102.809	102.609	2.875	100.333	100.333	100.133
3.625	103.787	103.787	103.562	3.625	103.237	103.237	103.012	3.375	103.842	103.842	103.642	2.990	103.073	103.073	102.873	2.990	100.597	100.597	100.397
3.750	104.047	104.047	103.780	3.750	103.491	103.491	103.224	3.500	104.205	104.205	104.005	3.000	103.173	103.173	102.973	3.000	100.697	100.697	100.497
3.875	104.525	104.525	104.260	3.875	100.969	100.969	100.704	3.625	104.502	104.502	104.302	3.125	103.149	103.149	102.949	3.125	100.923	100.923	100.723
3.990	104.739	104.739	104.480	3.990	101.183	101.183	100.924	3.750	104.214	104.214	104.014	3.250	103.655	103.655	103.455	3.250	101.429	101.429	101.229
4.000	104.839	104.839	104.580	4.000	101.283	101.283	101.024	3.875	104.574	104.574	104.374	3.375	104.124	104.124	103.924	3.375	101.898	101.898	101.698
4.125	105.194	105.194	104.942	4.125	101.638	101.638	101.386	3.990	104.796	104.796	104.596	3.500	104.382	104.382	104.182	3.500	102.156	102.156	101.956
4.250	104.989	104.989	104.789	4.250	100.313	100.313	100.113	4.000	104.896	104.896	104.696	3.625	104.087	104.087	103.887	3.625	100.861	100.861	100.661
4.375	105.409	105.409	105.209	4.375	100.733	100.733	100.533	4.125	104.610	104.610	104.410	3.750	104.444	104.444	104.244	3.750	101.218	101.218	101.018
4.500	105.756	105.756	105.556	4.500	101.080	101.080	100.880	4.250	105.027	105.027	104.827	3.875	104.604	104.604	104.404	3.875	101.378	101.378	101.178
4.625	105.854	105.854	105.654	4.625	100.804	100.804	100.604	4.375	105.285	105.285	105.085	3.990	104.856	104.856	104.656	3.990	101.630	101.630	101.430
4.750	106.278	106.278	106.078	4.750	101.228	101.228	101.028	4.500	105.510	105.510	105.310	4.000	104.956	104.956	104.756	4.000	101.730	101.730	101.530

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/9/2021

45 Day Lock Exp.:

12/24/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/9/2021

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	0.375	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

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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



AFR Loan Center

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/9/2021

45 Day Lock Exp.:

12/24/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/9/2021

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	98.028	98.028	97.782	2.500	99.243	99.243	99.043	2.000	99.617	99.617	99.417	2.500	97.232	97.232	96.986	2.000	98.417	98.417	98.217
2.625	99.015	99.015	98.772	2.625	100.421	100.421	100.221	2.125	100.207	100.207	100.007	2.625	98.219	98.219	97.976	2.125	99.007	99.007	98.807
2.750	99.857	99.857	99.625	2.750	100.902	100.902	100.702	2.250	100.670	100.670	100.470	2.750	99.061	99.061	98.829	2.250	99.470	99.470	99.270
2.875	100.576	100.576	100.351	2.875	101.519	101.519	101.319	2.375	101.075	101.075	100.875	2.875	99.780	99.780	99.555	2.375	99.875	99.875	99.675
2.990	101.006	101.006	100.791	2.990	101.907	101.907	101.707	2.500	101.527	101.527	101.327	2.990	100.210	100.210	99.995	2.500	100.327	100.327	100.127
3.000	101.106	101.106	100.891	3.000	102.007	102.007	101.807	2.625	102.025	102.025	101.825	3.000	100.310	100.310	100.095	2.625	100.137	100.137	99.937
3.125	101.599	101.599	101.351	3.125	102.652	102.652	102.452	2.750	102.488	102.488	102.288	3.125	100.649	100.649	100.401	2.750	100.600	100.600	100.400
3.250	102.345	102.345	102.110	3.250	103.138	103.138	102.938	2.875	102.809	102.809	102.609	3.250	101.395	101.395	101.160	2.875	100.921	100.921	100.721
3.375	103.083	103.083	102.854	3.375	103.842	103.842	103.642	2.990	103.073	103.073	102.873	3.375	102.133	102.133	101.904	2.990	101.185	101.185	100.985
3.500	103.482	103.482	103.255	3.500	104.205	104.205	104.005	3.000	103.173	103.173	102.973	3.500	102.532	102.532	102.305	3.000	101.285	101.285	101.085
3.625	103.787	103.787	103.562	3.625	104.502	104.502	104.302	3.125	103.149	103.149	102.949	3.625	102.837	102.837	102.612	3.125	101.386	101.386	101.186
3.750	104.047	104.047	103.780	3.750	104.214	104.214	104.014	3.250	103.655	103.655	103.455	3.750	101.594	101.594	101.327	3.250	101.892	101.892	101.692
3.875	104.525	104.525	104.260	3.875	104.574	104.574	104.374	3.375	104.124	104.124	103.924	3.875	102.072	102.072	101.807	3.375	102.361	102.361	102.161
3.990	104.739	104.739	104.480	3.990	104.796	104.796	104.596	3.500	104.382	104.382	104.182	3.990	102.286	102.286	102.027	3.500	102.619	102.619	102.419
4.000	104.839	104.839	104.580	4.000	104.896	104.896	104.696	3.625	104.087	104.087	103.887	4.000	102.386	102.386	102.127	3.625	101.824	101.824	101.624
4.125	105.194	105.194	104.942	4.125	104.610	104.610	104.410	3.750	104.444	104.444	104.244	4.125	102.741	102.741	102.489	3.750	102.181	102.181	101.981
4.250	104.989	104.989	104.789	4.250	105.027	105.027	104.827	3.875	104.604	104.604	104.404	4.250	101.976	101.976	101.776	3.875	102.341	102.341	102.141
4.375	105.409	105.409	105.209	4.375	105.285	105.285	105.085	3.990	104.856	104.856	104.656	4.375	102.396	102.396	102.196	3.990	102.593	102.593	102.393
4.500	105.756	105.756	105.556	4.500	105.510	105.510	105.310	4.000	104.956	104.956	104.756	4.500	102.743	102.743	102.543	4.000	102.693	102.693	102.493

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
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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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/9/2021

45 Day Lock Exp.:

12/24/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/9/2021

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)