



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.: 12/10/2021

45 Day Lock Exp.: 12/27/2021

60 Day Lock Exp.: 1/10/2022

W. Rate Sheet Dated: 11/10/2021

Release Time: 1:05 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	100.237	100.237	99.862	2.250	99.970	99.970	99.595	1.875	97.663	97.663	97.303	3.125	96.474	96.474	96.174
2.375	100.771	100.771	100.396	2.375	100.427	100.427	100.052	2.000	98.107	98.107	97.747	3.250	97.707	97.707	97.407
2.500	101.306	101.306	100.931	2.500	100.851	100.851	100.476	2.125	98.527	98.527	98.168	3.375	97.796	97.796	97.496
2.625	101.804	101.804	101.429	2.625	101.253	101.253	100.878	2.250	99.278	99.278	98.942	3.500	97.885	97.885	97.585
2.750	101.934	101.934	101.543	2.750	101.668	101.668	101.278	2.375	99.710	99.710	99.374	3.625	97.974	97.974	97.674
2.875	102.439	102.439	102.048	2.875	102.050	102.050	101.659	2.500	100.109	100.109	99.773	Margin = 2.250		Index = 0.150	
3.000	102.934	102.934	102.543	3.000	102.410	102.410	102.020	2.625	100.486	100.486	100.150	30 Year OTC			
3.125	103.418	103.418	103.027	3.125	102.719	102.719	102.329	2.750	100.880	100.880	100.580	Rate	30 Day	45 Day	60 Day
3.250	102.883	102.883	102.583	3.250	102.537	102.537	102.237	2.875	101.237	101.237	100.937	4.000	101.850	101.850	101.350
3.375	103.250	103.250	102.950	3.375	102.746	102.746	102.446	3.000	101.572	101.572	101.272	4.125	102.107	102.107	101.607
3.500	103.680	103.680	103.380	3.500	103.052	103.052	102.752	3.125	101.856	101.856	101.556	4.375	102.484	102.484	101.984
3.625	104.073	104.073	103.773	3.625	103.084	103.084	102.784	3.250	101.656	101.656	101.356	4.500	102.761	102.761	102.261
3.750	103.342	103.342	103.004	3.750	102.916	102.916	102.578	3.375	101.971	101.971	101.671	4.625	103.145	103.145	102.645
3.875	103.630	103.630	103.292	3.875	103.124	103.124	102.786	3.500	102.256	102.256	101.956	4.875	103.220	103.220	102.720
4.000	104.025	104.025	103.688	4.000	103.376	103.376	103.038	3.625	102.305	102.305	102.005	5.000	103.497	103.497	102.997
4.125	104.282	104.282	103.945	4.125	103.592	103.592	103.255	3.750	101.630	101.630	101.330	5.125	103.881	103.881	103.381
4.250	103.876	103.876	103.676	4.250	103.546	103.546	103.346	3.875	101.920	101.920	101.620	5.500	104.358	104.358	103.858
4.375	103.959	103.959	103.759	4.375	103.753	103.753	103.553	4.000	102.155	102.155	101.855	5.625	104.742	104.742	104.242
6.250	106.000	106.000	105.800	6.250	106.190	106.190	105.990	4.125	102.353	102.353	102.053	6.250	105.656	105.656	105.156

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	100.337	100.237	100.237	99.862	2.250	99.920	99.820	99.820	99.445	1.875	99.793	99.693	99.693	99.333	
2.375	100.871	100.771	100.771	100.396	2.375	100.377	100.277	100.277	99.902	2.000	100.237	100.137	100.137	99.777	
2.500	101.406	101.306	101.306	100.931	2.500	100.801	100.701	100.701	100.326	2.125	100.657	100.557	100.557	100.198	
2.625	101.904	101.804	101.804	101.429	2.625	101.203	101.103	101.103	100.728	2.250	101.408	101.308	101.308	100.972	
2.750	102.034	101.934	101.934	101.543	2.750	101.493	101.393	101.393	101.003	2.375	101.840	101.740	101.740	101.404	
2.875	102.539	102.439	102.439	102.048	2.875	101.875	101.775	101.775	101.384	2.500	102.239	102.139	102.139	101.803	
3.000	103.034	102.934	102.934	102.543	3.000	102.235	102.135	102.135	101.745	2.625	102.616	102.516	102.516	102.180	
3.125	103.518	103.418	103.418	103.027	3.125	102.544	102.444	102.444	102.054	2.750	101.910	101.810	101.810	101.510	
3.250	102.983	102.883	102.883	102.583	3.250	102.337	102.237	102.237	101.937	2.875	102.267	102.167	102.167	101.867	
3.375	103.450	103.350	103.350	103.050	3.375	102.646	102.546	102.546	102.246	3.000	102.602	102.502	102.502	102.202	
3.500	103.880	103.780	103.780	103.480	3.500	102.952	102.852	102.852	102.552	3.125	102.886	102.786	102.786	102.486	
3.625	104.273	104.173	104.173	103.873	3.625	102.984	102.884	102.884	102.584	3.250	103.286	103.186	103.186	102.886	
3.750	103.542	103.442	103.442	103.104	3.750	103.116	103.016	103.016	102.678	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 >90.00%		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	99.100	99.100	98.600	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.357	99.357	98.857	4.750	101.000	101.000	100.500
3.875	98.126	98.126	97.626	6.250	103.750	103.750	103.500	4.375	99.734	99.734	99.234	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.731	97.731	97.231					4.500	100.011	100.011	99.511	Rate	30 Day	45 Day	60 Day
4.125	97.474	97.474	96.974					4.625	100.395	100.395	99.895	5.750	103.000	103.000	102.500
4.250	99.967	99.967	99.467					4.875	100.470	100.470	99.970	6.250	105.750	105.750	105.250
4.375	99.785	99.785	99.285					5.000	100.747	100.747	100.247		DPA Advantage Adjustment		
4.500	99.508	99.508	99.008					5.125	101.131	101.131	100.631		203(k) / 203(k)s		-1.000
4.625	99.123	99.123	98.623					5.500	101.608	101.608	101.108		203(k) & 203(k)s are Borrower Paid only		
4.750	100.820	100.820	100.320					5.625	101.992	101.992	101.492				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.906	102.906	102.406				

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</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>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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30 Day Lock Exp.:

12/10/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/10/2021

Release Time: 1:05 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	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	99.429	99.429	99.129	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	99.786	99.786	99.486	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	100.121	100.121	99.821	Margin = 2.250		Index = .150	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	100.405	100.405	100.105	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	101.795	101.795	101.495	3.250	101.550	101.550	101.250	3.375	100.776	100.776	100.476	3.250	101.795	101.795	101.295
3.375	102.262	102.262	101.962	3.375	101.859	101.859	101.559	3.500	101.061	101.061	100.761	3.375	102.262	102.262	101.762
3.500	102.693	102.693	102.393	3.500	102.165	102.165	101.865	3.625	101.110	101.110	100.810	3.500	102.693	102.693	102.193
3.625	103.085	103.085	102.785	3.625	102.197	102.197	101.897	3.750	100.935	100.935	100.635	3.625	103.085	103.085	102.585
3.750	101.529	101.529	101.192	3.750	101.203	101.203	100.866	3.875	N/A	N/A	N/A	3.750	101.529	101.529	101.029
3.875	101.917	101.917	101.580	3.875	101.511	101.511	101.174	4.000	N/A	N/A	N/A	3.875	101.917	101.917	101.417
4.000	102.313	102.313	101.976	4.000	101.763	101.763	101.426	4.125	N/A	N/A	N/A	4.000	102.313	102.313	101.813
4.125	102.570	102.570	102.233	4.125	101.980	101.980	101.643	4.250	N/A	N/A	N/A	4.125	102.570	102.570	102.070
4.250	102.326	102.326	102.126	4.250	102.096	102.096	101.896	4.375	N/A	N/A	N/A	4.250	102.326	102.326	101.826
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	101.496	101.396	101.396	101.005	2.750	101.306	101.206	101.206	100.815	2.750	101.623	101.523	101.523	101.223
2.875	102.001	101.901	101.901	101.510	2.875	101.687	101.587	101.587	101.196	2.875	101.979	101.879	101.879	101.579
3.000	102.496	102.396	102.396	102.005	3.000	102.048	101.948	101.948	101.557	3.000	102.315	102.215	102.215	101.915
3.125	102.980	102.880	102.880	102.489	3.125	102.357	102.257	102.257	101.866	3.125	102.599	102.499	102.499	102.199
3.250	101.895	101.795	101.795	101.495	3.250	101.650	101.550	101.550	101.250	3.250	102.498	102.398	102.398	102.098
3.375	102.362	102.262	102.262	101.962	3.375	101.959	101.859	101.859	101.559	3.375	102.813	102.713	102.713	102.413
3.500	102.793	102.693	102.693	102.393	3.500	102.265	102.165	102.165	101.865	3.500	103.098	102.998	102.998	102.698
3.625	103.185	103.085	103.085	102.785	3.625	102.297	102.197	102.197	101.897	3.625	103.147	103.047	103.047	102.747
3.750	101.629	101.529	101.529	101.192	3.750	101.303	101.203	101.203	100.866	3.750	101.847	101.747	101.747	101.447

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				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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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)	



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30 Day Lock Exp.:

12/10/2021

45 Day Lock Exp.:

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60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/10/2021

Release Time: 1:05 pm ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.584	97.584	97.384	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.364	98.364	98.164	2.000	N/A	N/A	N/A	2.500	97.695	97.595	97.495
2.625	98.446	98.446	98.246	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.112	99.112	98.912	2.125	N/A	N/A	N/A	2.625	98.557	98.457	98.357
2.750	99.229	99.229	99.029	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.793	99.793	99.593	2.250	N/A	N/A	N/A	2.750	99.340	99.240	99.140
2.875	99.883	99.883	99.683	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.366	100.366	100.166	2.375	N/A	N/A	N/A	2.875	99.994	99.894	99.794
2.990	100.317	100.317	100.117	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.667	100.667	100.467	2.500	N/A	N/A	N/A	2.990	100.428	100.328	100.228
3.000	100.417	100.417	100.217	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.767	100.767	100.567	2.625	N/A	N/A	N/A	3.000	100.528	100.428	100.328
3.125	101.007	101.007	100.807	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.452	101.452	101.252	2.750	N/A	N/A	N/A	3.125	101.284	101.184	101.084
3.250	101.733	101.733	101.533	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.088	102.088	101.888	2.875	N/A	N/A	N/A	3.250	102.010	101.910	101.810
3.375	102.504	102.504	102.304	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.802	102.802	102.602	2.990	N/A	N/A	N/A	3.375	102.782	102.682	102.582
3.500	102.904	102.904	102.704	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.082	103.082	102.882	3.000	N/A	N/A	N/A	3.500	103.181	103.081	102.981
3.625	103.245	103.245	103.045	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.241	103.241	103.041	3.125	N/A	N/A	N/A	3.625	103.725	103.625	103.525
3.750	103.619	103.619	103.419	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.087	103.087	102.887	3.250	N/A	N/A	N/A	3.750	104.362	104.262	104.162
3.875	104.085	104.085	103.885	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.503	103.503	103.303	3.375	N/A	N/A	N/A	3.875	104.829	104.729	104.629
3.990	104.339	104.339	104.139	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.688	103.688	103.488	3.500	N/A	N/A	N/A	3.990	105.082	104.982	104.882
4.000	104.439	104.439	104.239	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.788	103.788	103.588	3.625	N/A	N/A	N/A	4.000	105.182	105.082	104.982
4.125	104.736	104.736	104.536	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.946	103.946	103.746	3.750	N/A	N/A	N/A	4.125	105.480	105.380	105.280
4.250	104.929	104.929	104.729	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.861	102.861	102.661	3.875	N/A	N/A	N/A	4.250	105.364	105.264	105.164
4.375	105.319	105.319	105.119	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.268	103.268	103.068	3.990	N/A	N/A	N/A	4.375	105.754	105.654	105.554
4.500	105.677	105.677	105.477	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.554	103.554	103.354	4.000	N/A	N/A	N/A	4.500	106.112	106.012	105.912
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	99.015	99.015	98.815	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.046	99.046	98.846	2.000	98.976	98.876	98.776
2.875	N/A	N/A	N/A	2.625	99.690	99.690	99.490	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.595	99.595	99.395	2.125	99.525	99.425	99.325
2.990	N/A	N/A	N/A	2.750	100.427	100.427	100.227	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.077	100.077	99.877	2.250	100.007	99.907	99.807
3.000	N/A	N/A	N/A	2.875	101.076	101.076	100.876	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.510	100.510	100.310	2.375	100.452	100.352	100.252
3.125	N/A	N/A	N/A	2.990	101.472	101.472	101.272	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.030	101.030	100.830	2.500	101.091	100.991	100.891
3.250	N/A	N/A	N/A	3.000	101.572	101.572	101.372	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.535	101.535	101.335	2.625	101.596	101.496	101.396
3.375	N/A	N/A	N/A	3.125	102.031	102.031	101.831	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.001	102.001	101.801	2.750	102.062	101.962	101.862
3.500	N/A	N/A	N/A	3.250	102.688	102.688	102.488	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.373	102.373	102.173	2.875	102.434	102.334	102.234
3.625	N/A	N/A	N/A	3.375	103.407	103.407	103.207	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.693	102.693	102.493	2.990	102.754	102.654	102.554
3.750	N/A	N/A	N/A	3.500	103.775	103.775	103.575	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.793	102.793	102.593	3.000	102.854	102.754	102.654
3.875	N/A	N/A	N/A	3.625	104.114	104.114	103.914	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.173	103.173	102.973	3.125	103.299	103.199	103.099
3.990	N/A	N/A	N/A	3.750	103.821	103.821	103.621	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.565	103.565	103.365	3.250	103.722	103.622	103.522
4.000	N/A	N/A	N/A	3.875	104.285	104.285	104.085	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.061	104.061	103.861	3.375	104.217	104.117	104.017
4.125	N/A	N/A	N/A	3.990	104.507	104.507	104.307	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.393	104.393	104.193	3.500	104.549	104.449	104.349
4.250	N/A	N/A	N/A	4.000	104.607	104.607	104.407	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.788	104.788	104.588	3.625	104.944	104.844	104.744
4.375	N/A	N/A	N/A	4.125	104.901	104.901	104.701	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.258	104.258	104.058	3.750	104.633	104.533	104.433
4.500	N/A	N/A	N/A	4.250	104.465	104.465	104.265	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.680	104.680	104.480	3.875	105.055	104.955	104.855
4.625	N/A	N/A	N/A	4.375	104.850	104.850	104.650	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.985	104.985	104.785	3.990	105.360	105.260	105.160
4.750	N/A	N/A	N/A	4.500	105.189	105.189	104.989	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.085	105.085	104.885	4.000	105.460	105.360	105.260
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	99.233	99.233	99.033	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.568	99.568	99.368
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.656	99.656	99.456	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.117	100.117	99.917
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.993	99.993	99.793	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.599	100.599	100.399
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.494	100.494	100.294	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.032	101.032	100.832
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.005	101.005	100.805	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.439	101.439	101.239
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.383	101.383	101.183	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.847	101.847	101.647
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.702	101.702	101.502	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.305	102.305	102.105
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.958	101.958	101.758	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.676	102.676	102.476
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.150	102.150	101.950	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.996	102.996	102.796
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.250	102.250	102.050	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.096	103.096	102.896
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.510	102.510	102.310	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.476	103.476	103.276
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.342	102.342	102.142	3.250	N/A	N/A	N/A	3.							



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.:

12/10/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/10/2021

Release Time: 1:05 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.584	97.584	97.384	2.500	98.364	98.364	98.164	2.875	101.076	101.076	100.876	2.000	99.046	99.046	98.846	2.000	99.233	99.233	99.033
2.625	98.446	98.446	98.246	2.625	99.112	99.112	98.912	2.990	101.472	101.472	101.272	2.125	99.595	99.595	99.395	2.125	99.656	99.656	99.456
2.750	99.229	99.229	99.029	2.750	99.793	99.793	99.593	3.000	101.572	101.572	101.372	2.250	100.077	100.077	99.877	2.250	99.993	99.993	99.793
2.875	99.883	99.883	99.683	2.875	100.366	100.366	100.166	3.125	102.031	102.031	101.831	2.375	100.510	100.510	100.310	2.375	100.494	100.494	100.294
2.990	100.317	100.317	100.117	2.990	100.667	100.667	100.467	3.250	102.688	102.688	102.488	2.500	101.030	101.030	100.830	2.500	101.005	101.005	100.805
3.000	100.417	100.417	100.217	3.000	100.767	100.767	100.567	3.375	103.407	103.407	103.207	2.625	101.535	101.535	101.335	2.625	101.383	101.383	101.183
3.125	101.007	101.007	100.807	3.125	101.452	101.452	101.252	3.500	103.775	103.775	103.575	2.750	102.001	102.001	101.801	2.750	101.702	101.702	101.502
3.250	101.733	101.733	101.533	3.250	102.088	102.088	101.888	3.625	104.114	104.114	103.914	2.875	102.373	102.373	102.173	2.875	101.958	101.958	101.758
3.375	102.504	102.504	102.304	3.375	102.802	102.802	102.602	3.750	103.821	103.821	103.621	2.990	102.693	102.693	102.493	2.990	102.150	102.150	101.950
3.500	102.904	102.904	102.704	3.500	103.082	103.082	102.882	3.875	104.285	104.285	104.085	3.000	102.793	102.793	102.593	3.000	102.250	102.250	102.050
3.625	103.245	103.245	103.045	3.625	103.241	103.241	103.041	3.990	104.507	104.507	104.307	3.125	103.173	103.173	102.973	3.125	102.510	102.510	102.310
3.750	103.619	103.619	103.419	3.750	103.087	103.087	102.887	4.000	104.607	104.607	104.407	3.250	103.565	103.565	103.365	3.250	102.342	102.342	102.142
3.875	104.085	104.085	103.885	3.875	103.503	103.503	103.303	4.125	104.901	104.901	104.701	3.375	104.061	104.061	103.861	3.375	102.724	102.724	102.524
3.990	104.339	104.339	104.139	3.990	103.688	103.688	103.488	4.250	104.465	104.465	104.265	3.500	104.393	104.393	104.193	3.500	102.954	102.954	102.754
4.000	104.439	104.439	104.239	4.000	103.788	103.788	103.588	4.375	104.850	104.850	104.650	3.625	104.788	104.788	104.588	3.625	103.231	103.231	103.031
4.125	104.736	104.736	104.536	4.125	103.946	103.946	103.746	4.500	105.189	105.189	104.989	3.750	104.258	104.258	104.058	3.750	102.281	102.281	102.081
4.250	104.929	104.929	104.729	4.250	102.861	102.861	102.661	4.625	105.419	105.419	105.219	3.875	104.680	104.680	104.480	3.875	102.574	102.574	102.374
4.375	105.319	105.319	105.119	4.375	103.268	103.268	103.068	4.750	105.712	105.712	105.512	3.990	104.985	104.985	104.785	3.990	102.763	102.763	102.563
4.500	105.677	105.677	105.477	4.500	103.554	103.554	103.354	4.875	106.054	106.054	105.854	4.000	105.085	105.085	104.885	4.000	102.863	102.863	102.663

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

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

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

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

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



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

30 Day Lock Exp.: 12/10/2021
45 Day Lock Exp.: 12/27/2021
60 Day Lock Exp.: 1/10/2022

W. Rate Sheet Dated: 11/10/2021

Release Time: 1:05 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.489	97.489	97.239	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.247	97.247	96.997	2.750	N/A	N/A	N/A	2.500	96.871	96.771	96.621
2.625	98.474	98.474	98.227	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.232	98.232	97.985	2.875	N/A	N/A	N/A	2.625	97.855	97.755	97.608
2.750	99.315	99.315	99.081	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.073	99.073	98.839	2.990	N/A	N/A	N/A	2.750	98.697	98.597	98.463
2.875	100.031	100.031	99.804	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.789	99.789	99.562	3.000	N/A	N/A	N/A	2.875	99.412	99.312	99.185
2.990	100.463	100.463	100.246	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.221	100.221	100.004	3.125	N/A	N/A	N/A	2.990	99.844	99.744	99.627
3.000	100.563	100.563	100.346	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.321	100.321	100.104	3.250	N/A	N/A	N/A	3.000	99.944	99.844	99.727
3.125	101.112	101.112	100.862	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.562	100.562	100.345	3.375	N/A	N/A	N/A	3.125	100.546	100.395	100.296
3.250	101.855	101.855	101.621	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.305	101.305	101.071	3.500	N/A	N/A	N/A	3.250	101.111	100.972	100.877
3.375	102.592	102.592	102.363	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.042	102.042	101.813	3.625	N/A	N/A	N/A	3.375	101.848	101.713	101.619
3.500	102.990	102.990	102.763	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.440	102.440	102.213	3.750	N/A	N/A	N/A	3.500	102.246	102.113	102.019
3.625	103.290	103.290	103.069	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.740	102.740	102.519	3.875	N/A	N/A	N/A	3.625	102.547	102.420	102.326
3.750	103.774	103.774	103.514	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	102.218	102.218	99.958	3.990	N/A	N/A	N/A	3.750	101.909	101.803	101.649
3.875	104.249	104.249	103.993	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.693	100.693	100.437	4.000	N/A	N/A	N/A	3.875	102.384	102.280	102.128
3.990	104.462	104.462	104.212	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.906	100.906	100.656	4.125	N/A	N/A	N/A	3.990	102.597	102.497	102.347
4.000	104.562	104.562	104.312	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.006	101.006	100.756	4.250	N/A	N/A	N/A	4.000	102.697	102.597	102.447
4.125	104.915	104.915	104.670	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.359	101.359	101.114	4.375	N/A	N/A	N/A	4.125	103.050	102.950	102.805
4.250	105.056	105.056	104.856	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.380	100.380	100.180	4.500	N/A	N/A	N/A	4.250	102.141	102.041	101.941
4.375	105.451	105.451	105.251	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.775	100.775	100.575	4.625	N/A	N/A	N/A	4.375	102.537	102.437	102.337
4.500	105.789	105.789	105.589	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.113	101.113	100.913	4.750	N/A	N/A	N/A	4.500	102.874	102.774	102.674

30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.827	98.827	98.627	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.210	99.210	99.010	2.000	98.523	98.388	98.323
2.875	N/A	N/A	N/A	2.625	99.855	99.855	99.655	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.797	99.797	99.597	2.125	99.109	98.975	98.909
2.990	N/A	N/A	N/A	2.750	100.335	100.335	100.135	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.258	100.258	100.058	2.250	99.571	99.437	99.371
3.000	N/A	N/A	N/A	2.875	100.949	100.949	100.749	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.658	100.658	100.458	2.375	99.970	99.839	99.770
3.125	N/A	N/A	N/A	2.990	101.338	101.338	101.138	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.228	101.228	101.028	2.500	100.682	100.568	100.482
3.250	N/A	N/A	N/A	3.000	101.438	101.438	101.238	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.722	101.722	101.522	2.625	101.098	100.986	100.898
3.375	N/A	N/A	N/A	3.125	102.191	102.191	101.991	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.183	102.183	101.983	2.750	100.986	100.883	100.796
3.500	N/A	N/A	N/A	3.250	102.675	102.675	102.475	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.500	102.500	102.300	2.875	101.313	101.205	101.113
3.625	N/A	N/A	N/A	3.375	103.377	103.377	103.177	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.765	102.765	102.565	2.990	101.578	101.469	101.378
3.750	N/A	N/A	N/A	3.500	103.737	103.737	103.537	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.865	102.865	102.665	3.000	101.678	101.569	101.478
3.875	N/A	N/A	N/A	3.625	104.028	104.028	103.828	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.940	102.940	102.740	3.125	102.507	102.407	102.307
3.990	N/A	N/A	N/A	3.750	103.840	103.840	103.640	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.443	103.443	103.243	3.250	101.619	101.519	101.419
4.000	N/A	N/A	N/A	3.875	104.198	104.198	103.998	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.907	103.907	103.707	3.375	102.084	101.984	101.884
4.125	N/A	N/A	N/A	3.990	104.418	104.418	104.218	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.163	104.163	103.963	3.500	102.340	102.240	102.140
4.250	N/A	N/A	N/A	4.000	104.518	104.518	104.318	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.994	103.994	103.794	3.625	102.981	102.881	102.781
4.375	N/A	N/A	N/A	4.125	104.565	104.565	104.365	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.348	104.348	104.148	3.750	102.421	102.321	102.221
4.500	N/A	N/A	N/A	4.250	104.980	104.980	104.780	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.509	104.509	104.309	3.875	102.582	102.482	102.382
4.625	N/A	N/A	N/A	4.375	105.237	105.237	105.037	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.756	104.756	104.556	3.990	102.829	102.729	102.629
4.750	N/A	N/A	N/A	4.500	105.461	105.461	105.261	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.856	104.856	104.656	4.000	102.929	102.829	102.729

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	98.110	98.110	97.910	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	98.697	98.697	98.497	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	99.158	99.158	98.958	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	99.558	99.558	99.358	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	100.128	100.128	99.928	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	99.246	99.246	99.046	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.707	99.707	99.507	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	100.024	100.024	99.824	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	100.289	100.289	100.089	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.389	100.389	100.189	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.714	100.714	100.514	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.217	101.217	101.017	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.681	101.681	101.481	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.937	101.937	101.737	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.768	100.768	100.568	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.122	101.122	100.922	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.283	101.283	101.083	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.530	101.530	101.330	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.630	101.630	101.430	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/10/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/10/2021

Release Time: 1:05 pm ET

Prices are subject to change without notice.

FHLMC - OTC															
30/25 Year				30/25 Year SC				20 Year				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
2.750	99.315	99.315	99.081	2.750	99.073	99.073	98.839	2.500	98.827	98.827	98.627	2.000	99.210	99.210	99.010
2.875	100.031	100.031	99.804	2.875	99.789	99.789	99.562	2.625	99.855	99.855	99.655	2.125	99.797	99.797	99.597
2.990	100.463	100.463	100.246	2.990	100.221	100.221	100.004	2.750	100.335	100.335	100.135	2.250	100.258	100.258	100.058
3.000	100.563	100.563	100.346	3.000	100.321	100.321	100.104	2.875	100.949	100.949	100.749	2.375	100.658	100.658	100.458
3.125	101.112	101.112	100.862	3.125	100.562	100.562	100.312	2.990	101.338	101.338	101.138	2.500	101.228	101.228	101.028
3.250	101.855	101.855	101.621	3.250	101.305	101.305	101.071	3.000	101.438	101.438	101.238	2.625	101.722	101.722	101.522
3.375	102.592	102.592	102.363	3.375	102.042	102.042	101.813	3.125	102.191	102.191	101.991	2.750	102.183	102.183	101.983
3.500	102.990	102.990	102.763	3.500	102.440	102.440	102.213	3.250	102.675	102.675	102.475	2.875	102.500	102.500	102.300
3.625	103.290	103.290	103.069	3.625	102.740	102.740	102.519	3.375	103.377	103.377	103.177	2.990	102.765	102.765	102.565
3.750	103.774	103.774	103.514	3.750	100.218	100.218	99.958	3.500	103.737	103.737	103.537	3.000	102.865	102.865	102.665
3.875	104.249	104.249	103.993	3.875	100.693	100.693	100.437	3.625	104.028	104.028	103.828	3.125	102.940	102.940	102.740
3.990	104.462	104.462	104.212	3.990	100.906	100.906	100.656	3.750	103.840	103.840	103.640	3.250	103.443	103.443	103.243
4.000	104.562	104.562	104.312	4.000	101.006	101.006	100.756	3.875	104.198	104.198	103.998	3.375	103.907	103.907	103.707
4.125	104.915	104.915	104.670	4.125	101.359	101.359	101.114	3.990	104.418	104.418	104.218	3.500	104.163	104.163	103.963
4.250	105.056	105.056	104.856	4.250	100.380	100.380	100.180	4.000	104.518	104.518	104.318	3.625	103.994	103.994	103.794
4.375	105.451	105.451	105.251	4.375	100.775	100.775	100.575	4.125	104.565	104.565	104.365	3.750	104.348	104.348	104.148
4.500	105.789	105.789	105.589	4.500	101.113	101.113	100.913	4.250	104.980	104.980	104.780	3.875	104.509	104.509	104.309
4.625	105.838	105.838	105.638	4.625	100.788	100.788	100.588	4.375	105.237	105.237	105.037	3.990	104.756	104.756	104.556
4.750	106.260	106.260	106.060	4.750	101.210	101.210	101.010	4.500	105.461	105.461	105.261	4.000	104.856	104.856	104.656

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	0.000	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/10/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/10/2021

Release Time: 1:05 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	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



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.:

12/10/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/10/2021

Release Time: 1:05 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.489	97.489	97.239	2.500	98.827	98.827	98.627	2.000	99.210	99.210	99.010	2.500	96.693	96.693	96.443	2.000	98.010	98.010	97.810
2.625	98.474	98.474	98.227	2.625	99.855	99.855	99.655	2.125	99.797	99.797	99.597	2.625	97.678	97.678	97.431	2.125	98.597	98.597	98.397
2.750	99.315	99.315	99.081	2.750	100.335	100.335	100.135	2.250	100.258	100.258	100.058	2.750	98.519	98.519	98.285	2.250	99.058	99.058	98.858
2.875	100.031	100.031	99.804	2.875	100.949	100.949	100.749	2.375	100.658	100.658	100.458	2.875	99.235	99.235	99.008	2.375	99.458	99.458	99.258
2.990	100.463	100.463	100.246	2.990	101.338	101.338	101.138	2.500	101.228	101.228	101.028	2.990	99.667	99.667	99.450	2.500	100.028	100.028	99.828
3.000	100.563	100.563	100.346	3.000	101.438	101.438	101.238	2.625	101.722	101.722	101.522	3.000	99.767	99.767	99.550	2.625	99.834	99.834	99.634
3.125	101.112	101.112	100.862	3.125	102.191	102.191	101.991	2.750	102.183	102.183	101.983	3.125	100.162	100.162	99.912	2.750	100.295	100.295	100.095
3.250	101.855	101.855	101.621	3.250	102.675	102.675	102.475	2.875	102.500	102.500	102.300	3.250	100.905	100.905	100.671	2.875	100.612	100.612	100.412
3.375	102.592	102.592	102.363	3.375	103.377	103.377	103.177	2.990	102.765	102.765	102.565	3.375	101.642	101.642	101.413	2.990	100.877	100.877	100.677
3.500	102.990	102.990	102.763	3.500	103.737	103.737	103.537	3.000	102.865	102.865	102.665	3.500	102.040	102.040	101.813	3.000	100.977	100.977	100.777
3.625	103.290	103.290	103.069	3.625	104.028	104.028	103.828	3.125	102.940	102.940	102.740	3.625	102.340	102.340	102.119	3.125	101.177	101.177	100.977
3.750	103.774	103.774	103.514	3.750	103.840	103.840	103.640	3.250	103.443	103.443	103.243	3.750	101.321	101.321	101.061	3.250	101.680	101.680	101.480
3.875	104.249	104.249	103.993	3.875	104.198	104.198	103.998	3.375	103.907	103.907	103.707	3.875	101.796	101.796	101.540	3.375	102.144	102.144	101.944
3.990	104.462	104.462	104.212	3.990	104.418	104.418	104.218	3.500	104.163	104.163	103.963	3.990	102.009	102.009	101.759	3.500	102.400	102.400	102.200
4.000	104.562	104.562	104.312	4.000	104.518	104.518	104.318	3.625	103.994	103.994	103.794	4.000	102.109	102.109	101.859	3.625	101.731	101.731	101.531
4.125	104.915	104.915	104.670	4.125	104.565	104.565	104.365	3.750	104.348	104.348	104.148	4.125	102.462	102.462	102.217	3.750	102.085	102.085	101.885
4.250	105.056	105.056	104.856	4.250	104.980	104.980	104.780	3.875	104.509	104.509	104.309	4.250	102.043	102.043	101.843	3.875	102.246	102.246	102.046
4.375	105.451	105.451	105.251	4.375	105.237	105.237	105.037	3.990	104.756	104.756	104.556	4.375	102.438	102.438	102.238	3.990	102.493	102.493	102.293
4.500	105.789	105.789	105.589	4.500	105.461	105.461	105.261	4.000	104.856	104.856	104.656	4.500	102.776	102.776	102.576	4.000	102.593	102.593	102.393

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/10/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/10/2021

Release Time: 1:05 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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