



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: 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	100.503	100.503	100.143	2.250	100.236	100.236	99.877	1.875	97.905	97.905	97.553	3.125	96.474	96.474	96.174
2.375	101.037	101.037	100.678	2.375	100.693	100.693	100.334	2.000	98.349	98.349	97.997	3.250	97.707	97.707	97.407
2.500	101.571	101.571	101.212	2.500	101.117	101.117	100.758	2.125	98.770	98.770	98.418	3.375	97.796	97.796	97.496
2.625	102.070	102.070	101.711	2.625	101.519	101.519	101.160	2.250	99.461	99.461	99.141	3.500	97.885	97.885	97.585
2.750	102.090	102.090	101.684	2.750	101.825	101.825	101.418	2.375	99.893	99.893	99.573	3.625	97.974	97.974	97.674
2.875	102.595	102.595	102.189	2.875	102.206	102.206	101.800	2.500	100.292	100.292	99.972	Margin = 2.250		Index = 0.150	
3.000	103.090	103.090	102.684	3.000	102.566	102.566	102.160	2.625	100.669	100.669	100.349	30 Year OTC			
3.125	103.574	103.574	103.168	3.125	102.876	102.876	102.469	2.750	100.798	100.798	100.498	Rate	30 Day	45 Day	60 Day
3.250	102.929	102.929	102.629	3.250	102.584	102.584	102.284	2.875	101.155	101.155	100.855	4.000	101.929	101.929	101.429
3.375	103.297	103.297	102.997	3.375	102.793	102.793	102.493	3.000	101.490	101.490	101.190	4.125	102.186	102.186	101.686
3.500	103.727	103.727	103.427	3.500	103.099	103.099	102.799	3.125	101.774	101.774	101.474	4.375	102.500	102.500	102.000
3.625	104.119	104.119	103.819	3.625	103.131	103.131	102.831	3.250	101.624	101.624	101.324	4.500	102.777	102.777	102.277
3.750	103.420	103.420	103.120	3.750	102.994	102.994	102.694	3.375	101.939	101.939	101.639	4.625	103.161	103.161	102.661
3.875	103.708	103.708	103.408	3.875	103.202	103.202	102.902	3.500	102.224	102.224	101.924	4.875	103.283	103.283	102.783
4.000	104.104	104.104	103.804	4.000	103.454	103.454	103.154	3.625	102.274	102.274	101.974	5.000	103.560	103.560	103.060
4.125	104.361	104.361	104.061	4.125	103.670	103.670	103.370	3.750	101.638	101.638	101.338	5.125	103.944	103.944	103.444
4.250	103.892	103.892	103.692	4.250	103.561	103.561	103.361	3.875	101.928	101.928	101.628	5.500	104.405	104.405	103.905
4.375	103.975	103.975	103.775	4.375	103.769	103.769	103.569	4.000	102.162	102.162	101.862	5.625	104.789	104.789	104.289
6.250	106.000	106.000	105.800	6.250	106.205	106.205	106.005	4.125	102.361	102.361	102.061	6.250	105.672	105.672	105.172

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	100.603	100.503	100.503	100.143	2.250	100.186	100.086	100.086	99.727	1.875	100.035	99.935	99.935	99.583	
2.375	101.137	101.037	101.037	100.678	2.375	100.643	100.543	100.543	100.184	2.000	100.479	100.379	100.379	100.027	
2.500	101.671	101.571	101.571	101.212	2.500	101.067	100.967	100.967	100.608	2.125	100.900	100.800	100.800	100.448	
2.625	102.170	102.070	102.070	101.711	2.625	101.469	101.369	101.369	101.010	2.250	101.591	101.491	101.491	101.171	
2.750	102.190	102.090	102.090	101.684	2.750	101.650	101.550	101.550	101.143	2.375	102.023	101.923	101.923	101.603	
2.875	102.695	102.595	102.595	102.189	2.875	102.031	101.931	101.931	101.525	2.500	102.422	102.322	102.322	102.002	
3.000	103.190	103.090	103.090	102.684	3.000	102.391	102.291	102.291	101.885	2.625	102.799	102.699	102.699	102.379	
3.125	103.674	103.574	103.574	103.168	3.125	102.701	102.601	102.601	102.194	2.750	101.828	101.728	101.728	101.428	
3.250	103.029	102.929	102.929	102.629	3.250	102.384	102.284	102.284	101.984	2.875	102.185	102.085	102.085	101.785	
3.375	103.497	103.397	103.397	103.097	3.375	102.693	102.593	102.593	102.293	3.000	102.520	102.420	102.420	102.120	
3.500	103.927	103.827	103.827	103.527	3.500	102.999	102.899	102.899	102.599	3.125	102.804	102.704	102.704	102.404	
3.625	104.319	104.219	104.219	103.919	3.625	103.031	102.931	102.931	102.631	3.250	103.254	103.154	103.154	102.854	
3.750	103.620	103.520	103.520	103.220	3.750	103.194	103.094	103.094	102.794	3.375	103.569	103.469	103.469	103.169	

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	99.179	99.179	98.679	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.436	99.436	98.936	4.750	101.000	101.000	100.500
3.875	98.205	98.205	97.705	6.250	103.750	103.750	103.500	4.375	99.750	99.750	99.250	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.809	97.809	97.309					4.500	100.027	100.027	99.527	Rate	30 Day	45 Day	60 Day
4.125	97.552	97.552	97.052					4.625	100.411	100.411	99.911	5.750	103.000	103.000	102.500
4.250	99.983	99.983	99.483					4.875	100.533	100.533	100.033	6.250	105.750	105.750	105.250
4.375	99.800	99.800	99.300					5.000	100.810	100.810	100.310		DPA Advantage Adjustment		
4.500	99.523	99.523	99.023					5.125	101.194	101.194	100.694		203(k) / 203(k)s		-1.000
4.625	99.139	99.139	98.639					5.500	101.655	101.655	101.155		203(k) & 203(k)s are Borrower Paid only		
4.750	100.883	100.883	100.383					5.625	102.039	102.039	101.539				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.922	102.922	102.422				
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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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: 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	96.224	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	99.347	99.347	99.047	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	99.704	99.704	99.404	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	100.039	100.039	99.739	Margin = 2.250		Index = .150	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	100.323	100.323	100.023	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.429	100.429	100.129	Rate	30 Day	45 Day	60 Day
3.250	101.748	101.748	101.448	3.250	101.503	101.503	101.203	3.375	100.744	100.744	100.444	3.250	101.748	101.748	101.248
3.375	102.216	102.216	101.916	3.375	101.812	101.812	101.512	3.500	101.029	101.029	100.729	3.375	102.216	102.216	101.716
3.500	102.646	102.646	102.346	3.500	102.118	102.118	101.818	3.625	101.079	101.079	100.779	3.500	102.646	102.646	102.146
3.625	103.038	103.038	102.738	3.625	102.150	102.150	101.850	3.750	100.943	100.943	100.643	3.625	103.038	103.038	102.538
3.750	101.607	101.607	101.307	3.750	101.282	101.282	100.982	3.875	N/A	N/A	N/A	3.750	101.607	101.607	101.107
3.875	101.995	101.995	101.695	3.875	101.589	101.589	101.289	4.000	N/A	N/A	N/A	3.875	101.995	101.995	101.495
4.000	102.391	102.391	102.091	4.000	101.841	101.841	101.541	4.125	N/A	N/A	N/A	4.000	102.391	102.391	101.891
4.125	102.648	102.648	102.348	4.125	102.058	102.058	101.758	4.250	N/A	N/A	N/A	4.125	102.648	102.648	102.148
4.250	102.342	102.342	102.142	4.250	102.111	102.111	101.911	4.375	N/A	N/A	N/A	4.250	102.342	102.342	101.842
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	101.652	101.552	101.552	101.146	2.750	101.462	101.362	101.362	100.956	2.750	101.541	101.441	101.441	101.141
2.875	102.158	102.058	102.058	101.652	2.875	101.844	101.744	101.744	101.338	2.875	101.897	101.797	101.797	101.497
3.000	102.653	102.553	102.553	102.147	3.000	102.204	102.104	102.104	101.698	3.000	102.233	102.133	102.133	101.833
3.125	103.136	103.036	103.036	102.630	3.125	102.513	102.413	102.413	102.007	3.125	102.517	102.417	102.417	102.117
3.250	101.848	101.748	101.748	101.448	3.250	101.603	101.503	101.503	101.203	3.250	102.373	102.273	102.273	101.973
3.375	102.316	102.216	102.216	101.916	3.375	101.912	101.812	101.812	101.512	3.375	102.688	102.588	102.588	102.288
3.500	102.746	102.646	102.646	102.346	3.500	102.218	102.118	102.118	101.818	3.500	102.973	102.873	102.873	102.573
3.625	103.138	103.038	103.038	102.738	3.625	102.250	102.150	102.150	101.850	3.625	103.022	102.922	102.922	102.622
3.750	101.707	101.607	101.607	101.307	3.750	101.382	101.282	101.282	100.982	3.750	101.855	101.755	101.755	101.455

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *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.:

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45 Day Lock Exp.:

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W. Rate Sheet Dated: 11/10/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.787	97.787	97.587	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.567	98.567	98.367	2.000	N/A	N/A	N/A	2.500	97.898	97.798	97.698
2.625	98.649	98.649	98.449	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.316	99.316	99.116	2.125	N/A	N/A	N/A	2.625	98.760	98.660	98.560
2.750	99.433	99.433	99.233	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.996	99.996	99.796	2.250	N/A	N/A	N/A	2.750	99.544	99.444	99.344
2.875	100.086	100.086	99.886	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.569	100.569	100.369	2.375	N/A	N/A	N/A	2.875	100.197	100.097	99.997
2.990	100.520	100.520	100.320	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.870	100.870	100.670	2.500	N/A	N/A	N/A	2.990	100.631	100.531	100.431
3.000	100.620	100.620	100.420	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.970	100.970	100.770	2.625	N/A	N/A	N/A	3.000	100.731	100.631	100.531
3.125	101.226	101.226	101.026	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.671	101.671	101.471	2.750	N/A	N/A	N/A	3.125	101.503	101.395	101.282
3.250	101.951	101.951	101.751	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.307	102.307	102.107	2.875	N/A	N/A	N/A	3.250	102.229	102.121	102.008
3.375	102.723	102.723	102.523	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.020	103.020	102.820	2.990	N/A	N/A	N/A	3.375	103.000	102.892	102.779
3.500	103.123	103.123	102.923	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.301	103.301	103.101	3.000	N/A	N/A	N/A	3.500	103.400	103.292	103.179
3.625	103.464	103.464	103.264	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.460	103.460	103.260	3.125	N/A	N/A	N/A	3.625	103.760	103.654	103.541
3.750	103.650	103.650	103.450	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.118	103.118	102.918	3.250	N/A	N/A	N/A	3.750	104.393	104.291	104.178
3.875	104.117	104.117	103.917	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.535	103.535	103.335	3.375	N/A	N/A	N/A	3.875	104.860	104.758	104.645
3.990	104.370	104.370	104.170	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.719	103.719	103.519	3.500	N/A	N/A	N/A	3.990	105.114	105.012	104.899
4.000	104.470	104.470	104.270	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.819	103.819	103.619	3.625	N/A	N/A	N/A	4.000	105.214	105.112	104.999
4.125	104.768	104.768	104.568	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.977	103.977	103.777	3.750	N/A	N/A	N/A	4.125	105.511	105.409	105.296
4.250	104.960	104.960	104.760	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.893	102.893	102.693	3.875	N/A	N/A	N/A	4.250	105.395	105.295	105.195
4.375	105.350	105.350	105.150	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.300	103.300	103.100	3.990	N/A	N/A	N/A	4.375	105.785	105.685	105.585
4.500	105.708	105.708	105.508	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.585	103.585	103.385	4.000	N/A	N/A	N/A	4.500	106.143	106.043	105.943
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	99.218	99.218	99.018	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.208	99.208	99.008	2.000	99.123	99.023	98.923
2.875	N/A	N/A	N/A	2.625	99.893	99.893	99.693	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.758	99.758	99.558	2.125	99.672	99.572	99.472
2.990	N/A	N/A	N/A	2.750	100.631	100.631	100.431	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.240	100.240	100.040	2.250	100.154	100.054	99.954
3.000	N/A	N/A	N/A	2.875	101.279	101.279	101.079	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.673	100.673	100.473	2.375	100.612	100.512	100.412
3.125	N/A	N/A	N/A	2.990	101.675	101.675	101.475	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.198	101.198	100.998	2.500	101.251	101.151	101.051
3.250	N/A	N/A	N/A	3.000	101.775	101.775	101.575	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.702	101.702	101.502	2.625	101.755	101.655	101.555
3.375	N/A	N/A	N/A	3.125	102.246	102.246	102.046	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.169	102.169	101.969	2.750	102.222	102.122	102.022
3.500	N/A	N/A	N/A	3.250	102.907	102.907	102.707	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.540	102.540	102.340	2.875	102.593	102.493	102.393
3.625	N/A	N/A	N/A	3.375	103.626	103.626	103.426	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.860	102.860	102.660	2.990	102.913	102.813	102.713
3.750	N/A	N/A	N/A	3.500	103.994	103.994	103.794	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.960	102.960	102.760	3.000	103.013	102.913	102.813
3.875	N/A	N/A	N/A	3.625	104.333	104.333	104.133	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.340	103.340	103.140	3.125	103.393	103.293	103.193
3.990	N/A	N/A	N/A	3.750	103.853	103.853	103.653	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.597	103.597	103.397	3.250	103.753	103.653	103.553
4.000	N/A	N/A	N/A	3.875	104.316	104.316	104.116	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.092	104.092	103.892	3.375	104.248	104.148	104.048
4.125	N/A	N/A	N/A	3.990	104.539	104.539	104.339	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.424	104.424	104.224	3.500	104.581	104.481	104.381
4.250	N/A	N/A	N/A	4.000	104.639	104.639	104.439	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.819	104.819	104.619	3.625	104.976	104.876	104.776
4.375	N/A	N/A	N/A	4.125	104.932	104.932	104.732	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.289	104.289	104.089	3.750	104.664	104.564	104.464
4.500	N/A	N/A	N/A	4.250	104.496	104.496	104.296	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.711	104.711	104.511	3.875	105.086	104.986	104.886
4.625	N/A	N/A	N/A	4.375	104.881	104.881	104.681	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.016	105.016	104.816	3.990	105.391	105.291	105.191
4.750	N/A	N/A	N/A	4.500	105.220	105.220	105.020	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.116	105.116	104.916	4.000	105.491	105.391	105.291
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	99.396	99.396	99.196	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.793	99.793	99.593
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.819	99.819	99.619	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.342	100.342	100.142
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.155	100.155	99.955	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.824	100.824	100.624
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.661	100.661	100.461	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.257	101.257	101.057
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.173	101.173	100.973	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.664	101.664	101.464
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.550	101.550	101.350	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.072	102.072	101.872
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.869	101.869	101.669	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.472	102.472	102.272
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.125	102.125	101.925	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.843	102.843	102.643
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.317	102.317	102.117	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.163	103.163	102.963
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.417	102.417	102.217	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.263	103.263	103.063
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.677	102.677	102.477	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.643	103.643	103.443
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.373	102.373	102.173	3.250	N/A	N/A	N								



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: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.787	97.787	97.587	2.500	98.567	98.567	98.367	2.875	101.279	101.279	101.079	2.000	99.208	99.208	99.008	2.000	99.396	99.396	99.196
2.625	98.649	98.649	98.449	2.625	99.316	99.316	99.116	2.990	101.675	101.675	101.475	2.125	99.758	99.758	99.558	2.125	99.819	99.819	99.619
2.750	99.433	99.433	99.233	2.750	99.996	99.996	99.796	3.000	101.775	101.775	101.575	2.250	100.240	100.240	100.040	2.250	100.155	100.155	99.955
2.875	100.086	100.086	99.886	2.875	100.569	100.569	100.369	3.125	102.246	102.246	102.046	2.375	100.673	100.673	100.473	2.375	100.661	100.661	100.461
2.990	100.520	100.520	100.320	2.990	100.870	100.870	100.670	3.250	102.907	102.907	102.707	2.500	101.198	101.198	100.998	2.500	101.173	101.173	100.973
3.000	100.620	100.620	100.420	3.000	100.970	100.970	100.770	3.375	103.626	103.626	103.426	2.625	101.702	101.702	101.502	2.625	101.550	101.550	101.350
3.125	101.226	101.226	101.026	3.125	101.671	101.671	101.471	3.500	103.994	103.994	103.794	2.750	102.169	102.169	101.969	2.750	101.869	101.869	101.669
3.250	101.951	101.951	101.751	3.250	102.307	102.307	102.107	3.625	104.333	104.333	104.133	2.875	102.540	102.540	102.340	2.875	102.125	102.125	101.925
3.375	102.723	102.723	102.523	3.375	103.020	103.020	102.820	3.750	103.853	103.853	103.653	2.990	102.860	102.860	102.660	2.990	102.317	102.317	102.117
3.500	103.123	103.123	102.923	3.500	103.301	103.301	103.101	3.875	104.316	104.316	104.116	3.000	102.960	102.960	102.760	3.000	102.417	102.417	102.217
3.625	103.464	103.464	103.264	3.625	103.460	103.460	103.260	3.990	104.539	104.539	104.339	3.125	103.340	103.340	103.140	3.125	102.677	102.677	102.477
3.750	103.650	103.650	103.450	3.750	103.118	103.118	102.918	4.000	104.639	104.639	104.439	3.250	103.597	103.597	103.397	3.250	102.373	102.373	102.173
3.875	104.117	104.117	103.917	3.875	103.535	103.535	103.335	4.125	104.932	104.932	104.732	3.375	104.092	104.092	103.892	3.375	102.756	102.756	102.556
3.990	104.370	104.370	104.170	3.990	103.719	103.719	103.519	4.250	104.496	104.496	104.296	3.500	104.424	104.424	104.224	3.500	102.985	102.985	102.785
4.000	104.470	104.470	104.270	4.000	103.819	103.819	103.619	4.375	104.881	104.881	104.681	3.625	104.819	104.819	104.619	3.625	103.262	103.262	103.062
4.125	104.768	104.768	104.568	4.125	103.977	103.977	103.777	4.500	105.220	105.220	105.020	3.750	104.289	104.289	104.089	3.750	102.312	102.312	102.112
4.250	104.960	104.960	104.760	4.250	102.893	102.893	102.693	4.625	105.451	105.451	105.251	3.875	104.711	104.711	104.511	3.875	102.606	102.606	102.406
4.375	105.350	105.350	105.150	4.375	103.300	103.300	103.100	4.750	105.743	105.743	105.543	3.990	105.016	105.016	104.816	3.990	102.794	102.794	102.594
4.500	105.708	105.708	105.508	4.500	103.585	103.585	103.385	4.875	106.085	106.085	105.885	4.000	105.116	105.116	104.916	4.000	102.894	102.894	102.694

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@afwholesale.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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.716	97.716	97.467	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.474	97.474	97.225	2.750	N/A	N/A	N/A	2.500	97.098	96.998	96.849
2.625	98.697	98.697	98.451	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.455	98.455	98.209	2.875	N/A	N/A	N/A	2.625	98.078	97.978	97.832
2.750	99.531	99.531	99.298	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.289	99.289	99.056	2.990	N/A	N/A	N/A	2.750	98.913	98.813	98.680
2.875	100.239	100.239	100.014	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.997	99.997	99.772	3.000	N/A	N/A	N/A	2.875	99.620	99.520	99.395
2.990	100.662	100.662	100.446	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.420	100.420	100.204	3.125	N/A	N/A	N/A	2.990	100.043	99.943	99.827
3.000	100.762	100.762	100.546	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.520	100.520	100.304	3.250	N/A	N/A	N/A	3.000	100.143	100.043	99.927
3.125	101.305	101.305	101.056	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.755	100.755	100.506	3.375	N/A	N/A	N/A	3.125	100.739	100.589	100.490
3.250	102.038	102.038	101.805	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.488	101.488	101.255	3.500	N/A	N/A	N/A	3.250	101.294	101.156	101.061
3.375	102.769	102.769	102.543	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.219	102.219	101.993	3.625	N/A	N/A	N/A	3.375	102.025	101.893	101.799
3.500	103.158	103.158	102.935	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.608	102.608	102.385	3.750	N/A	N/A	N/A	3.500	102.414	102.285	102.191
3.625	103.457	103.457	103.237	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.907	102.907	102.687	3.875	N/A	N/A	N/A	3.625	102.714	102.588	102.494
3.750	103.677	103.677	103.418	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.121	100.121	99.862	3.990	N/A	N/A	N/A	3.750	101.812	101.706	101.553
3.875	104.145	104.145	103.890	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.589	100.589	100.334	4.000	N/A	N/A	N/A	3.875	102.280	102.176	102.025
3.990	104.353	104.353	104.104	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.797	100.797	100.548	4.125	N/A	N/A	N/A	3.990	102.488	102.388	102.239
4.000	104.453	104.453	104.204	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.897	100.897	100.648	4.250	N/A	N/A	N/A	4.000	102.588	102.488	102.339
4.125	104.800	104.800	104.559	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.244	101.244	101.003	4.375	N/A	N/A	N/A	4.125	102.935	102.835	102.694
4.250	105.008	105.008	104.808	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.332	100.332	100.132	4.500	N/A	N/A	N/A	4.250	102.093	101.993	101.893
4.375	105.398	105.398	105.198	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.722	100.722	100.522	4.625	N/A	N/A	N/A	4.375	102.484	102.384	102.284
4.500	105.731	105.731	105.531	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.055	101.055	100.855	4.750	N/A	N/A	N/A	4.500	102.816	102.716	102.616
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	99.096	99.096	98.896	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.366	99.366	99.166	2.000	98.679	98.546	98.479
2.875	N/A	N/A	N/A	2.625	100.058	100.058	99.858	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.951	99.951	99.751	2.125	99.263	99.129	99.063
2.990	N/A	N/A	N/A	2.750	100.536	100.536	100.336	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.409	100.409	100.209	2.250	99.722	99.587	99.522
3.000	N/A	N/A	N/A	2.875	101.147	101.147	100.947	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.809	100.809	100.609	2.375	100.121	99.987	99.921
3.125	N/A	N/A	N/A	2.990	101.529	101.529	101.329	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.386	101.386	101.186	2.500	100.840	100.726	100.640
3.250	N/A	N/A	N/A	3.000	101.629	101.629	101.429	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.876	101.876	101.676	2.625	101.252	101.140	101.052
3.375	N/A	N/A	N/A	3.125	102.364	102.364	102.164	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.333	102.333	102.133	2.750	101.146	101.035	100.946
3.500	N/A	N/A	N/A	3.250	102.844	102.844	102.644	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.650	102.650	102.450	2.875	101.463	101.353	101.263
3.625	N/A	N/A	N/A	3.375	103.538	103.538	103.338	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.910	102.910	102.710	2.990	101.723	101.617	101.523
3.750	N/A	N/A	N/A	3.500	103.897	103.897	103.697	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.010	103.010	102.810	3.000	101.823	101.717	101.623
3.875	N/A	N/A	N/A	3.625	104.184	104.184	103.984	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.970	102.970	102.770	3.125	102.537	102.437	102.337
3.990	N/A	N/A	N/A	3.750	103.761	103.761	103.561	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.468	103.468	103.268	3.250	101.644	101.544	101.444
4.000	N/A	N/A	N/A	3.875	104.115	104.115	103.915	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.930	103.930	103.730	3.375	102.107	102.007	101.907
4.125	N/A	N/A	N/A	3.990	104.331	104.331	104.131	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.183	104.183	103.983	3.500	102.360	102.260	102.160
4.250	N/A	N/A	N/A	4.000	104.431	104.431	104.231	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.612	103.612	103.412	3.625	102.599	102.499	102.399
4.375	N/A	N/A	N/A	4.125	104.526	104.526	104.326	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.963	103.963	103.763	3.750	102.036	101.936	101.836
4.500	N/A	N/A	N/A	4.250	104.938	104.938	104.738	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.123	104.123	103.923	3.875	102.196	102.096	101.996
4.625	N/A	N/A	N/A	4.375	105.192	105.192	104.992	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.366	104.366	104.166	3.990	102.439	102.339	102.239
4.750	N/A	N/A	N/A	4.500	105.414	105.414	105.214	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.466	104.466	104.266	4.000	102.539	102.439	102.339

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	98.266	98.266	98.066	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	98.851	98.851	98.651	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	99.309	99.309	99.109	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	99.709	99.709	99.509	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	100.286	100.286	100.086	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	99.400	99.400	99.200	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	99.857	99.857	99.657	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	100.174	100.174	99.974	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	100.434	100.434	100.234	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	100.534	100.534	100.334	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	100.744	100.744	100.544	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	101.242	101.242	101.042	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	101.704	101.704	101.504	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	101.957	101.957	101.757	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	100.386	100.386	100.186	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	100.737	100.737	100.537	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	100.897	100.897	100.697	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	101.140	101.140	100.940	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	101.240	101.240	101.040	4.000	N/A	N/A	N/A	4.000	N/A	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.:

12/10/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/10/2021

Release Time: 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	99.531	99.531	99.298	2.750	99.289	99.289	99.056	2.500	99.096	99.096	98.896	2.000	99.366	99.366	99.166	2.000	98.266	98.266	98.066
2.875	100.239	100.239	100.014	2.875	99.997	99.997	99.772	2.625	100.058	100.058	99.858	2.125	99.951	99.951	99.751	2.125	98.851	98.851	98.651
2.990	100.662	100.662	100.446	2.990	100.420	100.420	100.204	2.750	100.536	100.536	100.336	2.250	100.409	100.409	100.209	2.250	99.309	99.309	99.109
3.000	100.762	100.762	100.546	3.000	100.520	100.520	100.304	2.875	101.147	101.147	100.947	2.375	100.809	100.809	100.609	2.375	99.709	99.709	99.509
3.125	101.305	101.305	101.056	3.125	100.755	100.755	100.506	2.990	101.529	101.529	101.329	2.500	101.386	101.386	101.186	2.500	100.286	100.286	100.086
3.250	102.038	102.038	101.805	3.250	101.488	101.488	101.255	3.000	101.629	101.629	101.429	2.625	101.876	101.876	101.676	2.625	99.400	99.400	99.200
3.375	102.769	102.769	102.543	3.375	102.219	102.219	101.993	3.125	102.364	102.364	102.164	2.750	102.333	102.333	102.133	2.750	99.857	99.857	99.657
3.500	103.158	103.158	102.935	3.500	102.608	102.608	102.385	3.250	102.844	102.844	102.644	2.875	102.650	102.650	102.450	2.875	100.174	100.174	99.974
3.625	103.457	103.457	103.237	3.625	102.907	102.907	102.687	3.375	103.538	103.538	103.338	2.990	102.910	102.910	102.710	2.990	100.434	100.434	100.234
3.750	103.677	103.677	103.418	3.750	100.121	100.121	99.862	3.500	103.897	103.897	103.697	3.000	103.010	103.010	102.810	3.000	100.534	100.534	100.334
3.875	104.145	104.145	103.890	3.875	100.589	100.589	100.334	3.625	104.184	104.184	103.984	3.125	102.970	102.970	102.770	3.125	100.744	100.744	100.544
3.990	104.353	104.353	104.104	3.990	100.797	100.797	100.548	3.750	103.761	103.761	103.561	3.250	103.468	103.468	103.268	3.250	101.242	101.242	101.042
4.000	104.453	104.453	104.204	4.000	100.897	100.897	100.648	3.875	104.115	104.115	103.915	3.375	103.930	103.930	103.730	3.375	101.704	101.704	101.504
4.125	104.800	104.800	104.559	4.125	101.244	101.244	101.003	3.990	104.331	104.331	104.131	3.500	104.183	104.183	103.983	3.500	101.957	101.957	101.757
4.250	105.008	105.008	104.808	4.250	100.332	100.332	100.132	4.000	104.431	104.431	104.231	3.625	103.612	103.612	103.412	3.625	100.386	100.386	100.186
4.375	105.398	105.398	105.198	4.375	100.722	100.722	100.522	4.125	104.526	104.526	104.326	3.750	103.963	103.963	103.763	3.750	100.737	100.737	100.537
4.500	105.731	105.731	105.531	4.500	101.055	101.055	100.855	4.250	104.938	104.938	104.738	3.875	104.123	104.123	103.923	3.875	100.897	100.897	100.697
4.625	105.797	105.797	105.597	4.625	100.747	100.747	100.547	4.375	105.192	105.192	104.992	3.990	104.366	104.366	104.166	3.990	101.140	101.140	100.940
4.750	106.214	106.214	106.014	4.750	101.164	101.164	100.964	4.500	105.414	105.414	105.214	4.000	104.466	104.466	104.266	4.000	101.240	101.240	101.040

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: 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

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



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: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.716	97.716	97.467	2.500	99.096	99.096	98.896	2.000	99.366	99.366	99.166	2.500	96.920	96.920	96.671	2.000	98.166	98.166	97.966
2.625	98.697	98.697	98.451	2.625	100.058	100.058	99.858	2.125	99.951	99.951	99.751	2.625	97.901	97.901	97.655	2.125	98.751	98.751	98.551
2.750	99.531	99.531	99.298	2.750	100.536	100.536	100.336	2.250	100.409	100.409	100.209	2.750	98.735	98.735	98.502	2.250	99.209	99.209	99.009
2.875	100.239	100.239	100.014	2.875	101.147	101.147	100.947	2.375	100.809	100.809	100.609	2.875	99.443	99.443	99.218	2.375	99.609	99.609	99.409
2.990	100.662	100.662	100.446	2.990	101.529	101.529	101.329	2.500	101.386	101.386	101.186	2.990	99.866	99.866	99.650	2.500	100.186	100.186	99.986
3.000	100.762	100.762	100.546	3.000	101.629	101.629	101.429	2.625	101.876	101.876	101.676	3.000	99.966	99.966	99.750	2.625	99.988	99.988	99.788
3.125	101.305	101.305	101.056	3.125	102.364	102.364	102.164	2.750	102.333	102.333	102.133	3.125	100.355	100.355	100.106	2.750	100.445	100.445	100.245
3.250	102.038	102.038	101.805	3.250	102.844	102.844	102.644	2.875	102.650	102.650	102.450	3.250	101.088	101.088	100.855	2.875	100.762	100.762	100.562
3.375	102.769	102.769	102.543	3.375	103.538	103.538	103.338	2.990	102.910	102.910	102.710	3.375	101.819	101.819	101.593	2.990	101.022	101.022	100.822
3.500	103.158	103.158	102.935	3.500	103.897	103.897	103.697	3.000	103.010	103.010	102.810	3.500	102.208	102.208	101.985	3.000	101.122	101.122	100.922
3.625	103.457	103.457	103.237	3.625	104.184	104.184	103.984	3.125	102.970	102.970	102.770	3.625	102.507	102.507	102.287	3.125	101.207	101.207	101.007
3.750	103.677	103.677	103.418	3.750	103.761	103.761	103.561	3.250	103.468	103.468	103.268	3.750	101.224	101.224	100.965	3.250	101.705	101.705	101.505
3.875	104.145	104.145	103.890	3.875	104.115	104.115	103.915	3.375	103.930	103.930	103.730	3.875	101.692	101.692	101.437	3.375	102.167	102.167	101.967
3.990	104.353	104.353	104.104	3.990	104.331	104.331	104.131	3.500	104.183	104.183	103.983	3.990	101.900	101.900	101.651	3.500	102.420	102.420	102.220
4.000	104.453	104.453	104.204	4.000	104.431	104.431	104.231	3.625	103.612	103.612	103.412	4.000	102.000	102.000	101.751	3.625	101.349	101.349	101.149
4.125	104.800	104.800	104.559	4.125	104.526	104.526	104.326	3.750	103.963	103.963	103.763	4.125	102.347	102.347	102.106	3.750	101.700	101.700	101.500
4.250	105.008	105.008	104.808	4.250	104.938	104.938	104.738	3.875	104.123	104.123	103.923	4.250	101.995	101.995	101.795	3.875	101.860	101.860	101.660
4.375	105.398	105.398	105.198	4.375	105.192	105.192	104.992	3.990	104.366	104.366	104.166	4.375	102.385	102.385	102.185	3.990	102.103	102.103	101.903
4.500	105.731	105.731	105.531	4.500	105.414	105.414	105.214	4.000	104.466	104.466	104.266	4.500	102.718	102.718	102.518	4.000	102.203	102.203	102.003

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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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