

W. Rate Sheet Dated: 11/11/2021

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	100.065	100.065	99.690	2.250	99.799	99.799	99.424	1.875	97.405	97.405	97.053	3.125	96.474	96.474	96.174
2.375	100.600	100.600	100.225	2.375	100.256	100.256	99.881	2.000	97.849	97.849	97.497	3.250	97.707	97.707	97.407
2.500	101.134	101.134	100.759	2.500	100.680	100.680	100.305	2.125	98.270	98.270	97.918	3.375	97.796	97.796	97.496
2.625	101.632	101.632	101.257	2.625	101.081	101.081	100.706	2.250	99.032	99.032	98.680	3.500	97.885	97.885	97.585
2.750	101.777	101.777	101.387	2.750	101.512	101.512	101.121	2.375	99.464	99.464	99.112	3.625	97.974	97.974	97.674
2.875	102.283	102.283	101.892	2.875	101.894	101.894	101.503	2.500	99.863	99.863	99.511	Margin = 2.250		Index = 0.150	
3.000	102.778	102.778	102.387	3.000	102.254	102.254	101.863	2.625	100.240	100.240	99.888	30 Year OTC			
3.125	103.261	103.261	102.871	3.125	102.563	102.563	102.172	2.750	100.728	100.728	100.428	Rate	30 Day	45 Day	60 Day
3.250	102.820	102.820	102.520	3.250	102.475	102.475	102.175	2.875	101.085	101.085	100.785	4.000	102.085	102.085	101.585
3.375	103.187	103.187	102.887	3.375	102.684	102.684	102.384	3.000	101.420	101.420	101.120	4.125	102.342	102.342	101.842
3.500	103.618	103.618	103.318	3.500	102.990	102.990	102.690	3.125	101.704	101.704	101.404	4.375	102.281	102.281	101.781
3.625	104.010	104.010	103.710	3.625	103.022	103.022	102.722	3.250	101.496	101.496	101.196	4.500	102.558	102.558	102.058
3.750	103.576	103.576	103.276	3.750	103.150	103.150	102.850	3.375	101.811	101.811	101.511	4.625	102.942	102.942	102.442
3.875	103.864	103.864	103.564	3.875	103.358	103.358	103.058	3.500	102.096	102.096	101.796	4.875	103.189	103.189	102.689
4.000	104.260	104.260	103.960	4.000	103.610	103.610	103.310	3.625	102.145	102.145	101.845	5.000	103.466	103.466	102.966
4.125	104.517	104.517	104.217	4.125	103.826	103.826	103.526	3.750	101.630	101.630	101.330	5.125	103.850	103.850	103.350
4.250	103.673	103.673	103.473	4.250	103.343	103.343	103.143	3.875	101.920	101.920	101.620	5.500	104.342	104.342	103.842
4.375	103.756	103.756	103.556	4.375	103.550	103.550	103.350	4.000	102.155	102.155	101.855	5.625	104.727	104.727	104.227
6.250	106.000	106.000	105.800	6.250	106.158	106.158	105.958	4.125	102.353	102.353	102.053	6.250	105.625	105.625	105.125

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	100.165	100.065	100.065	99.690	2.250	99.749	99.649	99.649	99.274	1.875	99.535	99.435	99.435	99.083
2.375	100.700	100.600	100.600	100.225	2.375	100.206	100.106	100.106	99.731	2.000	99.979	99.879	99.879	99.527
2.500	101.234	101.134	101.134	100.759	2.500	100.630	100.530	100.530	100.155	2.125	100.400	100.300	100.300	99.948
2.625	101.732	101.632	101.632	101.257	2.625	101.031	100.931	100.931	100.556	2.250	101.162	101.062	101.062	100.710
2.750	101.877	101.777	101.777	101.387	2.750	101.337	101.237	101.237	100.846	2.375	101.594	101.494	101.494	101.142
2.875	102.383	102.283	102.283	101.892	2.875	101.719	101.619	101.619	101.228	2.500	101.993	101.893	101.893	101.541
3.000	102.878	102.778	102.778	102.387	3.000	102.079	101.979	101.979	101.588	2.625	102.370	102.270	102.270	101.918
3.125	103.361	103.261	103.261	102.871	3.125	102.388	102.288	102.288	101.897	2.750	101.758	101.658	101.658	101.358
3.250	102.920	102.820	102.820	102.520	3.250	102.275	102.175	102.175	101.875	2.875	102.115	102.015	102.015	101.715
3.375	103.387	103.287	103.287	102.987	3.375	102.584	102.484	102.484	102.184	3.000	102.450	102.350	102.350	102.050
3.500	103.818	103.718	103.718	103.418	3.500	102.890	102.790	102.790	102.490	3.125	102.734	102.634	102.634	102.334
3.625	104.210	104.110	104.110	103.810	3.625	102.922	102.822	102.822	102.522	3.250	103.126	103.026	103.026	102.726
3.750	103.776	103.676	103.676	103.376	3.750	103.350	103.250	103.250	102.950	3.375	103.441	103.341	103.341	103.041

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
3.25-3.625	0.625	0.625	0.500	0.375	0.375	0.250	0.250	0.000
3.75-4.125	0.875	0.750	0.625	0.500	0.500	0.375	0.250	0.250
4.25-4.625	0.875	0.750	0.625	0.500	0.500	0.375	0.250	0.250
4.75-5.125	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.335	99.335	98.835	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.592	99.592	99.092	4.750	101.000	101.000	100.500
3.875	98.361	98.361	97.861	6.250	103.750	103.750	103.500	4.375	99.531	99.531	99.031	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.965	97.965	97.465					4.500	99.808	99.808	99.308	Rate	30 Day	45 Day	60 Day
4.125	97.708	97.708	97.208					4.625	100.192	100.192	99.692	5.750	103.000	103.000	102.500
4.250	99.764	99.764	99.264					4.875	100.439	100.439	99.939	6.250	105.750	105.750	105.250
4.375	99.582	99.582	99.082					5.000	100.716	100.716	100.216	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.305	99.305	98.805					5.125	101.100	101.100	100.600				
4.625	98.920	98.920	98.420					5.500	101.592	101.592	101.092				
4.750	100.789	100.789	100.289					5.625	101.977	101.977	101.477				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.875	102.875	102.375				

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/13/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/11/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.224	96.224	95.924
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.457	97.457	97.157
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.546	97.546	97.246
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.277	99.277	98.977	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	99.633	99.633	99.333	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	99.969	99.969	99.669	Margin = 2.250		Index = .150	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	100.253	100.253	99.953	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.301	100.301	100.001	Rate	30 Day	45 Day	60 Day
3.250	101.733	101.733	101.433	3.250	101.487	101.487	101.187	3.375	100.616	100.616	100.316	3.250	101.733	101.733	101.233
3.375	102.200	102.200	101.900	3.375	101.796	101.796	101.496	3.500	100.901	100.901	100.601	3.375	102.200	102.200	101.700
3.500	102.630	102.630	102.330	3.500	102.102	102.102	101.802	3.625	100.950	100.950	100.650	3.500	102.630	102.630	102.130
3.625	103.023	103.023	102.723	3.625	102.134	102.134	101.834	3.750	100.935	100.935	100.635	3.625	103.023	103.023	102.523
3.750	101.764	101.764	101.464	3.750	101.438	101.438	101.138	3.875	N/A	N/A	N/A	3.750	101.764	101.764	101.264
3.875	102.152	102.152	101.852	3.875	101.745	101.745	101.445	4.000	N/A	N/A	N/A	3.875	102.152	102.152	101.652
4.000	102.547	102.547	102.247	4.000	101.998	101.998	101.698	4.125	N/A	N/A	N/A	4.000	102.547	102.547	102.047
4.125	102.804	102.804	102.504	4.125	102.214	102.214	101.914	4.250	N/A	N/A	N/A	4.125	102.804	102.804	102.304
4.250	102.123	102.123	101.923	4.250	101.893	101.893	101.693	4.375	N/A	N/A	N/A	4.250	102.123	102.123	101.623
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	101.340	101.240	101.240	100.849	2.750	101.150	101.050	101.050	100.659	2.750	101.470	101.370	101.370	101.070
2.875	101.845	101.745	101.745	101.354	2.875	101.531	101.431	101.431	101.040	2.875	101.827	101.727	101.727	101.427
3.000	102.340	102.240	102.240	101.849	3.000	101.891	101.791	101.791	101.400	3.000	102.162	102.062	102.062	101.762
3.125	102.824	102.724	102.724	102.333	3.125	102.201	102.101	102.101	101.710	3.125	102.446	102.346	102.346	102.046
3.250	101.833	101.733	101.733	101.433	3.250	101.587	101.487	101.487	101.187	3.250	102.338	102.238	102.238	101.938
3.375	102.300	102.200	102.200	101.900	3.375	101.896	101.796	101.796	101.496	3.375	102.653	102.553	102.553	102.253
3.500	102.730	102.630	102.630	102.330	3.500	102.202	102.102	102.102	101.802	3.500	102.938	102.838	102.838	102.538
3.625	103.123	103.023	103.023	102.723	3.625	102.234	102.134	102.134	101.834	3.625	102.987	102.887	102.887	102.587
3.750	101.864	101.764	101.764	101.464	3.750	101.538	101.438	101.438	101.138	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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A				

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



AFR Loan Center

Lockdesk E-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/13/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/11/2021

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	97.256	97.256	97.056	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.036	98.036	97.836	2.000	N/A	N/A	N/A	2.500	97.367	97.267	97.167
2.625	98.118	98.118	97.918	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.784	98.784	98.584	2.125	N/A	N/A	N/A	2.625	98.229	98.129	98.029
2.750	98.901	98.901	98.701	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.465	99.465	99.265	2.250	N/A	N/A	N/A	2.750	99.012	98.912	98.812
2.875	99.555	99.555	99.355	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.038	100.038	99.838	2.375	N/A	N/A	N/A	2.875	99.666	99.566	99.466
2.990	99.989	99.989	99.789	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.339	100.339	100.139	2.500	N/A	N/A	N/A	2.990	100.100	100.000	99.900
3.000	100.089	100.089	99.889	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.439	100.439	100.239	2.625	N/A	N/A	N/A	3.000	100.200	100.100	100.000
3.125	100.726	100.726	100.526	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.171	101.171	100.971	2.750	N/A	N/A	N/A	3.125	101.003	100.895	100.751
3.250	101.451	101.451	101.251	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.807	101.807	101.607	2.875	N/A	N/A	N/A	3.250	101.729	101.621	101.477
3.375	102.223	102.223	102.023	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.520	102.520	102.320	2.990	N/A	N/A	N/A	3.375	102.500	102.392	102.248
3.500	102.623	102.623	102.423	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.801	102.801	102.601	3.000	N/A	N/A	N/A	3.500	102.900	102.792	102.665
3.625	102.964	102.964	102.764	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.960	102.960	102.760	3.125	N/A	N/A	N/A	3.625	103.522	103.422	103.322
3.750	103.416	103.416	103.216	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.883	102.883	102.683	3.250	N/A	N/A	N/A	3.750	104.159	104.059	103.959
3.875	103.882	103.882	103.682	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.300	103.300	103.100	3.375	N/A	N/A	N/A	3.875	104.625	104.525	104.425
3.990	104.136	104.136	103.936	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.485	103.485	103.285	3.500	N/A	N/A	N/A	3.990	104.879	104.779	104.679
4.000	104.236	104.236	104.036	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.585	103.585	103.385	3.625	N/A	N/A	N/A	4.000	104.979	104.879	104.779
4.125	104.533	104.533	104.333	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.742	103.742	103.542	3.750	N/A	N/A	N/A	4.125	105.276	105.176	105.076
4.250	104.726	104.726	104.526	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.658	102.658	102.458	3.875	N/A	N/A	N/A	4.250	105.161	105.061	104.961
4.375	105.115	105.115	104.915	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.065	103.065	102.865	3.990	N/A	N/A	N/A	4.375	105.550	105.450	105.350
4.500	105.474	105.474	105.274	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.351	103.351	103.151	4.000	N/A	N/A	N/A	4.500	105.909	105.809	105.709
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.687	98.687	98.487	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.780	98.780	98.580	2.000	98.710	98.610	98.510
2.875	N/A	N/A	N/A	2.625	99.362	99.362	99.162	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.330	99.330	99.130	2.125	99.259	99.159	99.059
2.990	N/A	N/A	N/A	2.750	100.099	100.099	99.899	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.812	99.812	99.612	2.250	99.742	99.642	99.542
3.000	N/A	N/A	N/A	2.875	100.748	100.748	100.548	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.245	100.245	100.045	2.375	100.174	100.074	99.974
3.125	N/A	N/A	N/A	2.990	101.144	101.144	100.944	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.718	100.718	100.518	2.500	100.779	100.679	100.579
3.250	N/A	N/A	N/A	3.000	101.244	101.244	101.044	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.222	101.222	101.022	2.625	101.283	101.183	101.083
3.375	N/A	N/A	N/A	3.125	101.746	101.746	101.546	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.689	101.689	101.489	2.750	101.750	101.650	101.550
3.500	N/A	N/A	N/A	3.250	102.407	102.407	102.207	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.060	102.060	101.860	2.875	102.121	102.021	101.921
3.625	N/A	N/A	N/A	3.375	103.126	103.126	102.926	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.386	102.386	102.186	2.990	102.519	102.419	102.319
3.750	N/A	N/A	N/A	3.500	103.494	103.494	103.294	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.486	102.486	102.286	3.000	102.619	102.519	102.419
3.875	N/A	N/A	N/A	3.625	103.833	103.833	103.633	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.944	102.944	102.744	3.125	103.108	103.008	102.908
3.990	N/A	N/A	N/A	3.750	103.618	103.618	103.418	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.367	103.367	103.167	3.250	103.531	103.431	103.331
4.000	N/A	N/A	N/A	3.875	104.082	104.082	103.882	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.862	103.862	103.662	3.375	104.026	103.926	103.826
4.125	N/A	N/A	N/A	3.990	104.304	104.304	104.104	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.195	104.195	103.995	3.500	104.359	104.259	104.159
4.250	N/A	N/A	N/A	4.000	104.404	104.404	104.204	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.590	104.590	104.390	3.625	104.754	104.654	104.554
4.375	N/A	N/A	N/A	4.125	104.698	104.698	104.498	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.071	104.071	103.871	3.750	104.446	104.346	104.246
4.500	N/A	N/A	N/A	4.250	104.262	104.262	104.062	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.492	104.492	104.292	3.875	104.867	104.767	104.667
4.625	N/A	N/A	N/A	4.375	104.647	104.647	104.447	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.797	104.797	104.597	3.990	105.172	105.072	104.972
4.750	N/A	N/A	N/A	4.500	104.986	104.986	104.786	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.897	104.897	104.697	4.000	105.272	105.172	105.072
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.967	98.967	98.767	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.302	99.302	99.102
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.390	99.390	99.190	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.851	99.851	99.651
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.727	99.727	99.527	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.334	100.334	100.134
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.181	100.181	99.981	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.767	100.767	100.567
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.693	100.693	100.493	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.173	101.173	100.973
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.070	101.070	100.870	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.582	101.582	101.382
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.389	101.389	101.189	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.992	101.992	101.792
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.645	101.645	101.445	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.363	102.363	102.163
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.837	101.837	101.637	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.683	102.683	102.483
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.937	101.937	101.737	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.783	102.783	102.583
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.198	102.198	101.998	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.163	103.163	102.963
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.144	102.144	101.944	3.250	N/A	N/A	N/A	3.250							



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.: 12/13/2021

45 Day Lock Exp.: 12/27/2021

60 Day Lock Exp.: 1/10/2022

W. Rate Sheet Dated: 11/11/2021

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	97.256	97.256	97.056	2.500	98.036	98.036	97.836	2.875	100.748	100.748	100.548	2.000	98.780	98.780	98.580	2.000	98.967	98.967	98.767
2.625	98.118	98.118	97.918	2.625	98.784	98.784	98.584	2.990	101.144	101.144	100.944	2.125	99.330	99.330	99.130	2.125	99.390	99.390	99.190
2.750	98.901	98.901	98.701	2.750	99.465	99.465	99.265	3.000	101.244	101.244	101.044	2.250	99.812	99.812	99.612	2.250	99.727	99.727	99.527
2.875	99.555	99.555	99.355	2.875	100.038	100.038	99.838	3.125	101.746	101.746	101.546	2.375	100.245	100.245	100.045	2.375	100.181	100.181	99.981
2.990	99.989	99.989	99.789	2.990	100.339	100.339	100.139	3.250	102.407	102.407	102.207	2.500	100.718	100.718	100.518	2.500	100.693	100.693	100.493
3.000	100.089	100.089	99.889	3.000	100.439	100.439	100.239	3.375	103.126	103.126	102.926	2.625	101.222	101.222	101.022	2.625	101.070	101.070	100.870
3.125	100.726	100.726	100.526	3.125	101.171	101.171	100.971	3.500	103.494	103.494	103.294	2.750	101.689	101.689	101.489	2.750	101.389	101.389	101.189
3.250	101.451	101.451	101.251	3.250	101.807	101.807	101.607	3.625	103.833	103.833	103.633	2.875	102.060	102.060	101.860	2.875	101.645	101.645	101.445
3.375	102.223	102.223	102.023	3.375	102.520	102.520	102.320	3.750	103.618	103.618	103.418	2.990	102.386	102.386	102.186	2.990	101.837	101.837	101.637
3.500	102.623	102.623	102.423	3.500	102.801	102.801	102.601	3.875	104.082	104.082	103.882	3.000	102.486	102.486	102.286	3.000	101.937	101.937	101.737
3.625	102.964	102.964	102.764	3.625	102.960	102.960	102.760	3.990	104.304	104.304	104.104	3.125	102.944	102.944	102.744	3.125	102.198	102.198	101.998
3.750	103.416	103.416	103.216	3.750	102.883	102.883	102.683	4.000	104.404	104.404	104.204	3.250	103.367	103.367	103.167	3.250	102.144	102.144	101.944
3.875	103.882	103.882	103.682	3.875	103.300	103.300	103.100	4.125	104.698	104.698	104.498	3.375	103.862	103.862	103.662	3.375	102.526	102.526	102.326
3.990	104.136	104.136	103.936	3.990	103.485	103.485	103.285	4.250	104.262	104.262	104.062	3.500	104.195	104.195	103.995	3.500	102.755	102.755	102.555
4.000	104.236	104.236	104.036	4.000	103.585	103.585	103.385	4.375	104.647	104.647	104.447	3.625	104.590	104.590	104.390	3.625	103.032	103.032	102.832
4.125	104.533	104.533	104.333	4.125	103.742	103.742	103.542	4.500	104.986	104.986	104.786	3.750	104.071	104.071	103.871	3.750	102.094	102.094	101.894
4.250	104.726	104.726	104.526	4.250	102.658	102.658	102.458	4.625	105.216	105.216	105.016	3.875	104.492	104.492	104.292	3.875	102.387	102.387	102.187
4.375	105.115	105.115	104.915	4.375	103.065	103.065	102.865	4.750	105.509	105.509	105.309	3.990	104.797	104.797	104.597	3.990	102.575	102.575	102.375
4.500	105.474	105.474	105.274	4.500	103.351	103.351	103.151	4.875	105.851	105.851	105.651	4.000	104.897	104.897	104.697	4.000	102.675	102.675	102.475

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

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

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

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

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



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

30 Day Lock Exp.: 12/13/2021
45 Day Lock Exp.: 12/27/2021
60 Day Lock Exp.: 1/10/2022

W. Rate Sheet Dated: 11/11/2021

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	97.201	97.201	96.961	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.959	96.959	96.719	2.750	N/A	N/A	N/A	2.500	96.583	96.483	96.343
2.625	98.193	98.193	97.956	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.951	97.951	97.714	2.875	N/A	N/A	N/A	2.625	97.574	97.474	97.337
2.750	99.042	99.042	98.817	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.800	98.800	98.575	2.990	N/A	N/A	N/A	2.750	98.424	98.324	98.199
2.875	99.769	99.769	99.551	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.527	99.527	99.309	3.000	N/A	N/A	N/A	2.875	99.150	99.050	98.932
2.990	100.212	100.212	100.001	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.970	99.970	99.759	3.125	N/A	N/A	N/A	2.990	99.593	99.493	99.382
3.000	100.312	100.312	100.101	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.070	100.070	99.859	3.250	N/A	N/A	N/A	3.000	99.693	99.593	99.482
3.125	100.825	100.825	100.588	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.275	100.275	100.038	3.375	N/A	N/A	N/A	3.125	100.259	100.122	100.022
3.250	101.579	101.579	101.358	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.029	101.029	100.808	3.500	N/A	N/A	N/A	3.250	100.835	100.710	100.614
3.375	102.323	102.323	102.108	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.773	101.773	101.558	3.625	N/A	N/A	N/A	3.375	101.579	101.459	101.364
3.500	102.731	102.731	102.518	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.181	102.181	101.968	3.750	N/A	N/A	N/A	3.500	101.987	101.869	101.774
3.625	103.038	103.038	102.827	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.488	102.488	102.277	3.875	N/A	N/A	N/A	3.625	102.295	102.178	102.084
3.750	103.579	103.579	103.345	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	102.023	102.023	99.789	3.990	N/A	N/A	N/A	3.750	101.714	101.614	101.480
3.875	104.062	104.062	103.832	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.506	100.506	100.276	4.000	N/A	N/A	N/A	3.875	102.197	102.097	101.967
3.990	104.284	104.284	104.057	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.728	100.728	100.501	4.125	N/A	N/A	N/A	3.990	102.419	102.319	102.192
4.000	104.384	104.384	104.157	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.828	100.828	100.601	4.250	N/A	N/A	N/A	4.000	102.519	102.419	102.292
4.125	104.741	104.741	104.525	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.185	101.185	100.969	4.375	N/A	N/A	N/A	4.125	102.876	102.776	102.660
4.250	104.954	104.954	104.754	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.278	100.278	100.078	4.500	N/A	N/A	N/A	4.250	102.039	101.939	101.839
4.375	105.357	105.357	105.157	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.681	100.681	100.481	4.625	N/A	N/A	N/A	4.375	102.443	102.343	102.243
4.500	105.702	105.702	105.502	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.026	101.026	100.826	4.750	N/A	N/A	N/A	4.500	102.787	102.687	102.587

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	98.548	98.548	98.348	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.920	98.920	98.720	2.000	98.233	98.106	98.033
2.875	N/A	N/A	N/A	2.625	99.566	99.566	99.366	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.511	99.511	99.311	2.125	98.823	98.696	98.623
2.990	N/A	N/A	N/A	2.750	100.050	100.050	99.850	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.975	99.975	99.775	2.250	99.288	99.161	99.088
3.000	N/A	N/A	N/A	2.875	100.671	100.671	100.471	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.381	100.381	100.181	2.375	99.693	99.566	99.493
3.125	N/A	N/A	N/A	2.990	101.064	101.064	100.864	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.949	100.949	100.749	2.500	100.403	100.303	100.203
3.250	N/A	N/A	N/A	3.000	101.164	101.164	100.964	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.448	101.448	101.248	2.625	100.824	100.724	100.624
3.375	N/A	N/A	N/A	3.125	101.757	101.757	101.557	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.912	101.912	101.712	2.750	100.725	100.625	100.525
3.500	N/A	N/A	N/A	3.250	102.247	102.247	102.047	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.335	102.335	102.135	2.875	101.048	100.948	100.848
3.625	N/A	N/A	N/A	3.375	102.954	102.954	102.754	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.504	102.504	102.304	2.990	101.317	101.215	101.117
3.750	N/A	N/A	N/A	3.500	103.323	103.323	103.123	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.604	102.604	102.404	3.000	101.417	101.315	101.217
3.875	N/A	N/A	N/A	3.625	103.615	103.615	103.415	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.771	102.771	102.571	3.125	102.338	102.238	102.138
3.990	N/A	N/A	N/A	3.750	103.627	103.627	103.427	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.277	103.277	103.077	3.250	101.453	101.353	101.253
4.000	N/A	N/A	N/A	3.875	103.990	103.990	103.790	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.747	103.747	103.547	3.375	101.924	101.824	101.724
4.125	N/A	N/A	N/A	3.990	104.215	104.215	104.015	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.002	104.002	103.802	3.500	102.179	102.079	101.979
4.250	N/A	N/A	N/A	4.000	104.315	104.315	104.115	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.824	103.824	103.624	3.625	102.811	102.711	102.611
4.375	N/A	N/A	N/A	4.125	104.463	104.463	104.263	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.181	104.181	103.981	3.750	102.554	102.454	102.354
4.500	N/A	N/A	N/A	4.250	104.883	104.883	104.683	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.344	104.344	104.144	3.875	102.417	102.317	102.217
4.625	N/A	N/A	N/A	4.375	105.144	105.144	104.944	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.598	104.598	104.398	3.990	102.671	102.571	102.471
4.750	N/A	N/A	N/A	4.500	105.370	105.370	105.170	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.698	104.698	104.498	4.000	102.771	102.671	102.571

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	97.820	97.820	97.620	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	98.411	98.411	98.211	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	98.875	98.875	98.675	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	99.281	99.281	99.081	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	99.849	99.849	99.649	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	98.972	98.972	98.772	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	99.436	99.436	99.236	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	99.759	99.759	99.559	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	100.028	100.028	99.828	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	100.128	100.128	99.928	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	100.545	100.545	100.345	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	101.051	101.051	100.851	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	101.521	101.521	101.321	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	101.776	101.776	101.576	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	100.598	100.598	100.398	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	100.955	100.955	100.755	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	101.118	101.118	100.918	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	101.372	101.372	101.172	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	101.472	101.472	101.272	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

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Lockdesk Hours:

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30 Day Lock Exp.:

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1/10/2022

W. Rate Sheet Dated: 11/11/2021

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	99.042	99.042	98.817	2.750	98.800	98.800	98.575	2.500	98.548	98.548	98.348	2.000	98.920	98.920	98.720	2.000	97.820	97.820	97.620
2.875	99.769	99.769	99.551	2.875	99.527	99.527	99.309	2.625	99.566	99.566	99.366	2.125	99.511	99.511	99.311	2.125	98.411	98.411	98.211
2.990	100.212	100.212	100.001	2.990	99.970	99.970	99.759	2.750	100.050	100.050	99.850	2.250	99.975	99.975	99.775	2.250	98.875	98.875	98.675
3.000	100.312	100.312	100.101	3.000	100.070	100.070	99.859	2.875	100.671	100.671	100.471	2.375	100.381	100.381	100.181	2.375	99.281	99.281	99.081
3.125	100.825	100.825	100.588	3.125	100.275	100.275	100.038	2.990	101.064	101.064	100.864	2.500	100.949	100.949	100.749	2.500	99.849	99.849	99.649
3.250	101.579	101.579	101.358	3.250	101.029	101.029	100.808	3.000	101.164	101.164	100.964	2.625	101.448	101.448	101.248	2.625	98.972	98.972	98.772
3.375	102.323	102.323	102.108	3.375	101.773	101.773	101.558	3.125	101.757	101.757	101.557	2.750	101.912	101.912	101.712	2.750	99.436	99.436	99.236
3.500	102.731	102.731	102.518	3.500	102.181	102.181	101.968	3.250	102.247	102.247	102.047	2.875	102.235	102.235	102.035	2.875	99.759	99.759	99.559
3.625	103.038	103.038	102.827	3.625	102.488	102.488	102.277	3.375	102.954	102.954	102.754	2.990	102.504	102.504	102.304	2.990	100.028	100.028	99.828
3.750	103.579	103.579	103.345	3.750	100.023	100.023	99.789	3.500	103.323	103.323	103.123	3.000	102.604	102.604	102.404	3.000	100.128	100.128	99.928
3.875	104.062	104.062	103.832	3.875	100.506	100.506	100.276	3.625	103.615	103.615	103.415	3.125	102.771	102.771	102.571	3.125	100.545	100.545	100.345
3.990	104.284	104.284	104.057	3.990	100.728	100.728	100.501	3.750	103.627	103.627	103.427	3.250	103.277	103.277	103.077	3.250	101.051	101.051	100.851
4.000	104.384	104.384	104.157	4.000	100.828	100.828	100.601	3.875	103.990	103.990	103.790	3.375	103.747	103.747	103.547	3.375	101.521	101.521	101.321
4.125	104.741	104.741	104.525	4.125	101.185	101.185	100.969	3.990	104.215	104.215	104.015	3.500	104.002	104.002	103.802	3.500	101.776	101.776	101.576
4.250	104.954	104.954	104.754	4.250	100.278	100.278	100.078	4.000	104.315	104.315	104.115	3.625	103.824	103.824	103.624	3.625	100.598	100.598	100.398
4.375	105.357	105.357	105.157	4.375	100.681	100.681	100.481	4.125	104.463	104.463	104.263	3.750	104.181	104.181	103.981	3.750	100.955	100.955	100.755
4.500	105.702	105.702	105.502	4.500	101.026	101.026	100.826	4.250	104.883	104.883	104.683	3.875	104.344	104.344	104.144	3.875	101.118	101.118	100.918
4.625	105.616	105.616	105.416	4.625	100.566	100.566	100.366	4.375	105.144	105.144	104.944	3.990	104.598	104.598	104.398	3.990	101.372	101.372	101.172
4.750	106.043	106.043	105.843	4.750	100.993	100.993	100.793	4.500	105.370	105.370	105.170	4.000	104.698	104.698	104.498	4.000	101.472	101.472	101.272

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

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

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

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

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

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

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



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.: **12/13/2021**
45 Day Lock Exp.: **12/27/2021**
60 Day Lock Exp.: **1/10/2022**

W. Rate Sheet Dated: **11/11/2021**

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 mortgage professionals only and should not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/13/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/11/2021

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	97.201	97.201	96.961	2.500	98.548	98.548	98.348	2.000	98.920	98.920	98.720	2.500	96.405	96.405	96.165	2.000	97.720	97.720	97.520
2.625	98.193	98.193	97.956	2.625	99.566	99.566	99.366	2.125	99.511	99.511	99.311	2.625	97.397	97.397	97.160	2.125	98.311	98.311	98.111
2.750	99.042	99.042	98.817	2.750	100.050	100.050	99.850	2.250	99.975	99.975	99.775	2.750	98.246	98.246	98.021	2.250	98.775	98.775	98.575
2.875	99.769	99.769	99.551	2.875	100.671	100.671	100.471	2.375	100.381	100.381	100.181	2.875	98.973	98.973	98.755	2.375	99.181	99.181	98.981
2.990	100.212	100.212	100.001	2.990	101.064	101.064	100.864	2.500	100.949	100.949	100.749	2.990	99.416	99.416	99.205	2.500	99.749	99.749	99.549
3.000	100.312	100.312	100.101	3.000	101.164	101.164	100.964	2.625	101.448	101.448	101.248	3.000	99.516	99.516	99.305	2.625	99.560	99.560	99.360
3.125	100.825	100.825	100.588	3.125	101.757	101.757	101.557	2.750	101.912	101.912	101.712	3.125	99.875	99.875	99.638	2.750	100.024	100.024	99.824
3.250	101.579	101.579	101.358	3.250	102.247	102.247	102.047	2.875	102.235	102.235	102.035	3.250	100.629	100.629	100.408	2.875	100.347	100.347	100.147
3.375	102.323	102.323	102.108	3.375	102.954	102.954	102.754	2.990	102.504	102.504	102.304	3.375	101.373	101.373	101.158	2.990	100.616	100.616	100.416
3.500	102.731	102.731	102.518	3.500	103.323	103.323	103.123	3.000	102.604	102.604	102.404	3.500	101.781	101.781	101.568	3.000	100.716	100.716	100.516
3.625	103.038	103.038	102.827	3.625	103.615	103.615	103.415	3.125	102.771	102.771	102.571	3.625	102.088	102.088	101.877	3.125	101.008	101.008	100.808
3.750	103.579	103.579	103.345	3.750	103.627	103.627	103.427	3.250	103.277	103.277	103.077	3.750	101.126	101.126	100.892	3.250	101.514	101.514	101.314
3.875	104.062	104.062	103.832	3.875	103.990	103.990	103.790	3.375	103.747	103.747	103.547	3.875	101.609	101.609	101.379	3.375	101.984	101.984	101.784
3.990	104.284	104.284	104.057	3.990	104.215	104.215	104.015	3.500	104.002	104.002	103.802	3.990	101.831	101.831	101.604	3.500	102.239	102.239	102.039
4.000	104.384	104.384	104.157	4.000	104.315	104.315	104.115	3.625	103.824	103.824	103.624	4.000	101.931	101.931	101.704	3.625	101.561	101.561	101.361
4.125	104.741	104.741	104.525	4.125	104.463	104.463	104.263	3.750	104.181	104.181	103.981	4.125	102.288	102.288	102.072	3.750	101.918	101.918	101.718
4.250	104.954	104.954	104.754	4.250	104.883	104.883	104.683	3.875	104.344	104.344	104.144	4.250	101.941	101.941	101.741	3.875	102.081	102.081	101.881
4.375	105.357	105.357	105.157	4.375	105.144	105.144	104.944	3.990	104.598	104.598	104.398	4.375	102.344	102.344	102.144	3.990	102.335	102.335	102.135
4.500	105.702	105.702	105.502	4.500	105.370	105.370	105.170	4.000	104.698	104.698	104.498	4.500	102.689	102.689	102.489	4.000	102.435	102.435	102.235

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year	0.000	0.000	0.000	-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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/13/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/10/2022

W. Rate Sheet Dated: 11/11/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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