

W. Rate Sheet Dated: 11/12/2021

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	100.081	100.081	99.737	2.250	99.815	99.815	99.471	1.875	97.444	97.444	97.144	3.125	96.385	96.385	96.085
2.375	100.615	100.615	100.271	2.375	100.278	100.278	99.934	2.000	97.888	97.888	97.588	3.250	97.974	97.974	97.674
2.500	101.149	101.149	100.806	2.500	100.729	100.729	100.386	2.125	98.323	98.323	98.023	3.375	97.707	97.707	97.407
2.625	101.684	101.684	101.340	2.625	101.146	101.146	100.802	2.250	99.052	99.052	98.752	3.500	97.796	97.796	97.496
2.750	101.779	101.779	101.373	2.750	101.520	101.520	101.114	2.375	99.490	99.490	99.190	3.625	97.885	97.885	97.585
2.875	102.295	102.295	101.888	2.875	101.931	101.931	101.525	2.500	99.916	99.916	99.616	Margin = 2.250		Index = 0.150	
3.000	102.789	102.789	102.382	3.000	102.299	102.299	101.893	2.625	100.308	100.308	100.008	30 Year OTC			
3.125	103.279	103.279	102.873	3.125	102.648	102.648	102.242	2.750	100.654	100.654	100.354	Rate	30 Day	45 Day	60 Day
3.250	102.809	102.809	102.509	3.250	102.451	102.451	102.151	2.875	101.040	101.040	100.740	4.000	101.851	101.851	101.351
3.375	103.177	103.177	102.877	3.375	102.713	102.713	102.413	3.000	101.383	101.383	101.083	4.125	102.242	102.242	101.742
3.500	103.631	103.631	103.331	3.500	102.997	102.997	102.697	3.125	101.707	101.707	101.407	4.375	102.591	102.591	102.091
3.625	104.044	104.044	103.744	3.625	103.294	103.294	102.994	3.250	101.491	101.491	101.191	4.500	102.694	102.694	102.194
3.750	103.350	103.350	103.050	3.750	102.905	102.905	102.605	3.375	101.828	101.828	101.528	4.625	102.968	102.968	102.468
3.875	103.658	103.658	103.358	3.875	103.059	103.059	102.759	3.500	102.122	102.122	101.822	4.875	103.126	103.126	102.626
4.000	104.026	104.026	103.726	4.000	103.392	103.392	103.092	3.625	102.398	102.398	102.098	5.000	103.383	103.383	102.883
4.125	104.417	104.417	104.117	4.125	103.636	103.636	103.336	3.750	101.510	101.510	101.210	5.125	103.657	103.657	103.157
4.250	103.819	103.819	103.619	4.250	103.472	103.472	103.272	3.875	101.746	101.746	101.446	5.500	104.353	104.353	103.853
4.375	104.066	104.066	103.866	4.375	103.626	103.626	103.426	4.000	102.061	102.061	101.761	5.625	104.628	104.628	104.128
6.250	106.000	106.000	105.800	6.250	106.163	106.163	105.963	4.125	102.288	102.288	101.988	6.250	105.642	105.642	105.142

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	100.181	100.081	100.081	99.737	2.250	99.765	99.665	99.665	99.321	1.875	99.574	99.474	99.474	99.174
2.375	100.715	100.615	100.615	100.271	2.375	100.228	100.128	100.128	99.784	2.000	100.018	99.918	99.918	99.618
2.500	101.249	101.149	101.149	100.806	2.500	100.679	100.579	100.579	100.236	2.125	100.453	100.353	100.353	100.053
2.625	101.784	101.684	101.684	101.340	2.625	101.096	100.996	100.996	100.652	2.250	101.182	101.082	101.082	100.782
2.750	101.879	101.779	101.779	101.373	2.750	101.345	101.245	101.245	100.839	2.375	101.620	101.520	101.520	101.220
2.875	102.395	102.295	102.295	101.888	2.875	101.756	101.656	101.656	101.250	2.500	102.046	101.946	101.946	101.646
3.000	102.889	102.789	102.789	102.382	3.000	102.124	102.024	102.024	101.618	2.625	102.438	102.338	102.338	102.038
3.125	103.379	103.279	103.279	102.873	3.125	102.473	102.373	102.373	101.967	2.750	101.684	101.584	101.584	101.284
3.250	102.909	102.809	102.809	102.509	3.250	102.251	102.151	102.151	101.851	2.875	102.070	101.970	101.970	101.670
3.375	103.377	103.277	103.277	102.977	3.375	102.613	102.513	102.513	102.213	3.000	102.413	102.313	102.313	102.013
3.500	103.831	103.731	103.731	103.431	3.500	102.897	102.797	102.797	102.497	3.125	102.737	102.637	102.637	102.337
3.625	104.244	104.144	104.144	103.844	3.625	103.194	103.094	103.094	102.794	3.250	103.121	103.021	103.021	102.721
3.750	103.550	103.450	103.450	103.150	3.750	103.105	103.005	103.005	102.705	3.375	103.458	103.358	103.358	103.058

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 LLPAs 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	99.101	99.101	98.601	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.492	99.492	98.992	4.750	101.000	101.000	100.500
3.875	98.067	98.067	97.567	6.250	103.750	103.750	103.500	4.375	99.841	99.841	99.341	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.699	97.699	97.199					4.500	99.944	99.944	99.444	Rate	30 Day	45 Day	60 Day
4.125	97.308	97.308	96.808					4.625	100.218	100.218	99.718	5.750	103.000	103.000	102.500
4.250	99.869	99.869	99.369					4.875	100.376	100.376	99.876	6.250	105.750	105.750	105.250
4.375	99.522	99.522	99.022					5.000	100.633	100.633	100.133	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.419	99.419	98.919					5.125	100.907	100.907	100.407				
4.625	99.144	99.144	98.644					5.500	101.603	101.603	101.103				
4.750	100.679	100.679	100.179					5.625	101.878	101.878	101.378				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.892	102.892	102.392				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/13/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/11/2022

W. Rate Sheet Dated: 11/12/2021

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	96.135	96.135	95.835
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.724	97.724	97.424
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.457	97.457	97.157
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.203	99.203	98.903	3.500	97.546	97.546	97.246
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.589	99.589	99.289	3.625	97.635	97.635	97.335
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.932	99.932	99.632	Margin = 2.250		Index = .150	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	100.256	100.256	99.956	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.296	100.296	99.996	Rate	30 Day	45 Day	60 Day
3.250	101.721	101.721	101.421	3.250	101.463	101.463	101.163	3.375	100.633	100.633	100.333	3.250	101.721	101.721	101.221
3.375	102.190	102.190	101.890	3.375	101.826	101.826	101.526	3.500	100.927	100.927	100.627	3.375	102.190	102.190	101.690
3.500	102.643	102.643	102.343	3.500	102.110	102.110	101.810	3.625	101.203	101.203	100.903	3.500	102.643	102.643	102.143
3.625	103.056	103.056	102.756	3.625	102.406	102.406	102.106	3.750	100.815	100.815	100.515	3.625	103.056	103.056	102.556
3.750	101.537	101.537	101.237	3.750	101.193	101.193	100.893	3.875	N/A	N/A	N/A	3.750	101.537	101.537	101.037
3.875	101.946	101.946	101.646	3.875	101.447	101.447	101.147	4.000	N/A	N/A	N/A	3.875	101.946	101.946	101.446
4.000	102.313	102.313	102.013	4.000	101.779	101.779	101.479	4.125	N/A	N/A	N/A	4.000	102.313	102.313	101.813
4.125	102.705	102.705	102.405	4.125	102.024	102.024	101.724	4.250	N/A	N/A	N/A	4.125	102.705	102.705	102.205
4.250	102.269	102.269	102.069	4.250	102.022	102.022	101.822	4.375	N/A	N/A	N/A	4.250	102.269	102.269	101.769
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	101.341	101.241	101.241	100.835	2.750	101.158	101.058	101.058	100.652	2.750	101.397	101.297	101.297	100.997
2.875	101.857	101.757	101.757	101.351	2.875	101.569	101.469	101.469	101.063	2.875	101.783	101.683	101.683	101.383
3.000	102.351	102.251	102.251	101.845	3.000	101.937	101.837	101.837	101.431	3.000	102.126	102.026	102.026	101.726
3.125	102.841	102.741	102.741	102.335	3.125	102.286	102.186	102.186	101.780	3.125	102.450	102.350	102.350	102.050
3.250	101.821	101.721	101.721	101.421	3.250	101.563	101.463	101.463	101.163	3.250	102.333	102.233	102.233	101.933
3.375	102.290	102.190	102.190	101.890	3.375	101.926	101.826	101.826	101.526	3.375	102.671	102.571	102.571	102.271
3.500	102.743	102.643	102.643	102.343	3.500	102.210	102.110	102.110	101.810	3.500	102.965	102.865	102.865	102.565
3.625	103.156	103.056	103.056	102.756	3.625	102.506	102.406	102.406	102.106	3.625	103.240	103.140	103.140	102.840
3.750	101.637	101.537	101.537	101.237	3.750	101.293	101.193	101.193	100.893	3.750	101.727	101.627	101.627	101.327

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				
								6.250	N/A	N/A	N/A				

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

1/11/2022

W. Rate Sheet Dated: 11/12/2021

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	97.248	97.248	97.048	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.028	98.028	97.828	2.000	N/A	N/A	N/A	2.500	97.366	97.266	97.166
2.625	98.113	98.113	97.913	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.781	98.781	98.581	2.125	N/A	N/A	N/A	2.625	98.231	98.131	98.031
2.750	98.904	98.904	98.704	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.467	99.467	99.267	2.250	N/A	N/A	N/A	2.750	99.023	98.923	98.823
2.875	99.565	99.565	99.365	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.048	100.048	99.848	2.375	N/A	N/A	N/A	2.875	99.684	99.584	99.484
2.990	100.009	100.009	99.809	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.358	100.358	100.158	2.500	N/A	N/A	N/A	2.990	100.127	100.027	99.927
3.000	100.109	100.109	99.909	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.458	100.458	100.258	2.625	N/A	N/A	N/A	3.000	100.227	100.127	100.027
3.125	100.738	100.738	100.538	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.184	101.184	100.984	2.750	N/A	N/A	N/A	3.125	101.015	100.911	100.805
3.250	101.477	101.477	101.277	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.832	101.832	101.632	2.875	N/A	N/A	N/A	3.250	101.755	101.651	101.545
3.375	102.263	102.263	102.063	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.559	102.559	102.359	2.990	N/A	N/A	N/A	3.375	102.541	102.437	102.331
3.500	102.679	102.679	102.479	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.851	102.851	102.651	3.000	N/A	N/A	N/A	3.500	102.956	102.852	102.746
3.625	103.036	103.036	102.836	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.017	103.017	102.817	3.125	N/A	N/A	N/A	3.625	103.533	103.433	103.333
3.750	103.446	103.446	103.246	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.914	102.914	102.714	3.250	N/A	N/A	N/A	3.750	104.190	104.090	103.990
3.875	103.930	103.930	103.730	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.344	103.344	103.144	3.375	N/A	N/A	N/A	3.875	104.673	104.573	104.473
3.990	104.195	104.195	103.995	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.539	103.539	103.339	3.500	N/A	N/A	N/A	3.990	104.939	104.839	104.739
4.000	104.295	104.295	104.095	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.639	103.639	103.439	3.625	N/A	N/A	N/A	4.000	105.039	104.939	104.839
4.125	104.605	104.605	104.405	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.807	103.807	103.607	3.750	N/A	N/A	N/A	4.125	105.348	105.248	105.148
4.250	104.761	104.761	104.561	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.693	102.693	102.493	3.875	N/A	N/A	N/A	4.250	105.196	105.096	104.996
4.375	105.164	105.164	104.964	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.114	103.114	102.914	3.990	N/A	N/A	N/A	4.375	105.599	105.499	105.399
4.500	105.535	105.535	105.335	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.413	103.413	103.213	4.000	N/A	N/A	N/A	4.500	105.970	105.870	105.770
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	98.704	98.704	98.504	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.718	98.718	98.518	2.000	98.664	98.564	98.464
2.875	N/A	N/A	N/A	2.625	99.359	99.359	99.159	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.271	99.271	99.071	2.125	99.217	99.117	99.017
2.990	N/A	N/A	N/A	2.750	100.104	100.104	99.904	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.759	99.759	99.559	2.250	99.705	99.605	99.505
3.000	N/A	N/A	N/A	2.875	100.760	100.760	100.560	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.197	100.197	99.997	2.375	100.172	100.072	99.972
3.125	N/A	N/A	N/A	2.990	101.166	101.166	100.966	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.726	100.726	100.526	2.500	100.820	100.720	100.620
3.250	N/A	N/A	N/A	3.000	101.266	101.266	101.066	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.239	101.239	101.039	2.625	101.333	101.233	101.133
3.375	N/A	N/A	N/A	3.125	101.762	101.762	101.562	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.717	101.717	101.517	2.750	101.811	101.711	101.611
3.500	N/A	N/A	N/A	3.250	102.436	102.436	102.236	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.098	102.098	101.898	2.875	102.191	102.091	101.991
3.625	N/A	N/A	N/A	3.375	103.169	103.169	102.969	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.440	102.440	102.240	2.990	102.533	102.433	102.333
3.750	N/A	N/A	N/A	3.500	103.552	103.552	103.352	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.540	102.540	102.340	3.000	102.633	102.533	102.433
3.875	N/A	N/A	N/A	3.625	103.908	103.908	103.708	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.945	102.945	102.745	3.125	103.104	103.004	102.904
3.990	N/A	N/A	N/A	3.750	103.653	103.653	103.453	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.354	103.354	103.154	3.250	103.542	103.442	103.342
4.000	N/A	N/A	N/A	3.875	104.134	104.134	103.934	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	104.050	103.950	103.850
4.125	N/A	N/A	N/A	3.990	104.366	104.366	104.166	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.207	104.207	104.007	3.500	104.394	104.294	104.194
4.250	N/A	N/A	N/A	4.000	104.466	104.466	104.266	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.615	104.615	104.415	3.625	104.802	104.702	104.602
4.375	N/A	N/A	N/A	4.125	104.772	104.772	104.572	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.084	104.084	103.884	3.750	104.475	104.375	104.275
4.500	N/A	N/A	N/A	4.250	104.300	104.300	104.100	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.522	104.522	104.322	3.875	104.912	104.812	104.712
4.625	N/A	N/A	N/A	4.375	104.699	104.699	104.499	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.845	104.845	104.645	3.990	105.236	105.136	105.036
4.750	N/A	N/A	N/A	4.500	105.050	105.050	104.850	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.945	104.945	104.745	4.000	105.336	105.236	105.136
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	98.915	98.915	98.715	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.250	99.250	99.050
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.342	99.342	99.142	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.803	99.803	99.603
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.680	99.680	99.480	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.291	100.291	100.091
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.195	100.195	99.995	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.728	100.728	100.528
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.712	100.712	100.512	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.148	101.148	100.948
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.095	101.095	100.895	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.568	101.568	101.368
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.423	101.423	101.223	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.029	102.029	101.829
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.686	101.686	101.486	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.410	102.410	102.210
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.889	101.889	101.689	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.752	102.752	102.552
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.989	101.989	101.789	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.852	102.852	102.652
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.257	102.257	102.057	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.239	103.239	103.039
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.125	102.125	101.925	3.250	N/A	N/A	N/A	3.250							



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/13/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/11/2022

W. Rate Sheet Dated: 11/12/2021

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	97.248	97.248	97.048	2.500	98.028	98.028	97.828	2.875	100.760	100.760	100.560	2.000	98.718	98.718	98.518	2.000	98.915	98.915	98.715
2.625	98.113	98.113	97.913	2.625	98.781	98.781	98.581	2.990	101.166	101.166	100.966	2.125	99.271	99.271	99.071	2.125	99.342	99.342	99.142
2.750	98.904	98.904	98.704	2.750	99.467	99.467	99.267	3.000	101.266	101.266	101.066	2.250	99.759	99.759	99.559	2.250	99.680	99.680	99.480
2.875	99.565	99.565	99.365	2.875	100.048	100.048	99.848	3.125	101.762	101.762	101.562	2.375	100.197	100.197	99.997	2.375	100.195	100.195	99.995
2.990	100.009	100.009	99.809	2.990	100.358	100.358	100.158	3.250	102.436	102.436	102.236	2.500	100.726	100.726	100.526	2.500	100.712	100.712	100.512
3.000	100.109	100.109	99.909	3.000	100.458	100.458	100.258	3.375	103.169	103.169	102.969	2.625	101.239	101.239	101.039	2.625	101.095	101.095	100.895
3.125	100.738	100.738	100.538	3.125	101.184	101.184	100.984	3.500	103.552	103.552	103.352	2.750	101.717	101.717	101.517	2.750	101.423	101.423	101.223
3.250	101.477	101.477	101.277	3.250	101.832	101.832	101.632	3.625	103.908	103.908	103.708	2.875	102.098	102.098	101.898	2.875	101.686	101.686	101.486
3.375	102.263	102.263	102.063	3.375	102.559	102.559	102.359	3.750	103.653	103.653	103.453	2.990	102.440	102.440	102.240	2.990	101.889	101.889	101.689
3.500	102.679	102.679	102.479	3.500	102.851	102.851	102.651	3.875	104.134	104.134	103.934	3.000	102.540	102.540	102.340	3.000	101.989	101.989	101.789
3.625	103.036	103.036	102.836	3.625	103.017	103.017	102.817	3.990	104.366	104.366	104.166	3.125	102.945	102.945	102.745	3.125	102.257	102.257	102.057
3.750	103.446	103.446	103.246	3.750	102.914	102.914	102.714	4.000	104.466	104.466	104.266	3.250	103.354	103.354	103.154	3.250	102.125	102.125	101.925
3.875	103.930	103.930	103.730	3.875	103.344	103.344	103.144	4.125	104.772	104.772	104.572	3.375	103.862	103.862	103.662	3.375	102.513	102.513	102.313
3.990	104.195	104.195	103.995	3.990	103.539	103.539	103.339	4.250	104.300	104.300	104.100	3.500	104.207	104.207	104.007	3.500	102.755	102.755	102.555
4.000	104.295	104.295	104.095	4.000	103.639	103.639	103.439	4.375	104.699	104.699	104.499	3.625	104.615	104.615	104.415	3.625	103.041	103.041	102.841
4.125	104.605	104.605	104.405	4.125	103.807	103.807	103.607	4.500	105.050	105.050	104.850	3.750	104.084	104.084	103.884	3.750	102.101	102.101	101.901
4.250	104.761	104.761	104.561	4.250	102.693	102.693	102.493	4.625	105.287	105.287	105.087	3.875	104.522	104.522	104.322	3.875	102.407	102.407	102.207
4.375	105.164	105.164	104.964	4.375	103.114	103.114	102.914	4.750	105.547	105.547	105.347	3.990	104.845	104.845	104.645	3.990	102.601	102.601	102.401
4.500	105.535	105.535	105.335	4.500	103.413	103.413	103.213	4.875	105.902	105.902	105.702	4.000	104.945	104.945	104.745	4.000	102.701	102.701	102.501

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@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.: 1/11/2022

W. Rate Sheet Dated: 11/12/2021

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	97.189	97.189	96.958	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.947	96.947	96.716	2.750	N/A	N/A	N/A	2.500	96.571	96.471	96.340
2.625	98.179	98.179	97.948	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.937	97.937	97.706	2.875	N/A	N/A	N/A	2.625	97.560	97.460	97.329
2.750	99.030	99.030	98.804	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.788	98.788	98.562	2.990	N/A	N/A	N/A	2.750	98.412	98.312	98.186
2.875	99.762	99.762	99.539	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.520	99.520	99.297	3.000	N/A	N/A	N/A	2.875	99.143	99.043	98.920
2.990	100.211	100.211	99.991	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.969	99.969	99.749	3.125	N/A	N/A	N/A	2.990	99.592	99.492	99.372
3.000	100.311	100.311	100.091	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.069	100.069	99.849	3.250	N/A	N/A	N/A	3.000	99.692	99.592	99.472
3.125	100.808	100.808	100.545	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.258	100.258	99.995	3.375	N/A	N/A	N/A	3.125	100.242	100.094	99.979
3.250	101.572	101.572	101.317	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.022	101.022	100.767	3.500	N/A	N/A	N/A	3.250	100.828	100.691	100.573
3.375	102.322	102.322	102.071	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.772	101.772	101.521	3.625	N/A	N/A	N/A	3.375	101.578	101.446	101.327
3.500	102.735	102.735	102.482	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.185	102.185	101.932	3.750	N/A	N/A	N/A	3.500	101.991	101.857	101.738
3.625	103.049	103.049	102.796	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.499	102.499	102.246	3.875	N/A	N/A	N/A	3.625	102.306	102.172	102.053
3.750	103.588	103.588	103.332	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.032	103.032	99.776	3.990	N/A	N/A	N/A	3.750	101.723	101.620	101.467
3.875	104.079	104.079	103.826	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.523	103.523	100.270	4.000	N/A	N/A	N/A	3.875	102.214	102.112	101.961
3.990	104.309	104.309	104.058	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.753	100.753	100.502	4.125	N/A	N/A	N/A	3.990	102.444	102.343	102.193
4.000	104.409	104.409	104.158	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.853	100.853	100.602	4.250	N/A	N/A	N/A	4.000	102.544	102.443	102.293
4.125	104.783	104.783	104.536	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.227	101.227	100.980	4.375	N/A	N/A	N/A	4.125	102.918	102.818	102.671
4.250	104.838	104.838	104.638	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.162	100.162	99.962	4.500	N/A	N/A	N/A	4.250	101.923	101.823	101.723
4.375	105.251	105.251	105.051	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.575	100.575	100.375	4.625	N/A	N/A	N/A	4.375	102.337	102.237	102.137
4.500	105.607	105.607	105.407	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.931	100.931	100.731	4.750	N/A	N/A	N/A	4.500	102.692	102.592	102.492

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	98.431	98.431	98.191	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.919	98.919	98.719	2.000	98.232	98.106	98.032
2.875	N/A	N/A	N/A	2.625	99.566	99.566	99.320	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.513	99.513	99.313	2.125	98.825	98.698	98.625
2.990	N/A	N/A	N/A	2.750	100.050	100.050	99.803	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.982	99.982	99.782	2.250	99.295	99.166	99.095
3.000	N/A	N/A	N/A	2.875	100.675	100.675	100.427	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.395	100.395	100.195	2.375	99.707	99.577	99.507
3.125	N/A	N/A	N/A	2.990	101.073	101.073	100.824	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.931	100.931	100.731	2.500	100.385	100.283	100.185
3.250	N/A	N/A	N/A	3.000	101.173	101.173	100.924	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.437	101.437	101.237	2.625	100.813	100.711	100.613
3.375	N/A	N/A	N/A	3.125	101.755	101.755	101.476	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.908	101.908	101.708	2.750	100.721	100.619	100.521
3.500	N/A	N/A	N/A	3.250	102.251	102.251	101.972	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.236	102.236	102.036	2.875	101.049	100.947	100.849
3.625	N/A	N/A	N/A	3.375	102.968	102.968	102.688	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.508	102.508	102.308	2.990	101.321	101.219	101.121
3.750	N/A	N/A	N/A	3.500	103.345	103.345	103.068	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.608	102.608	102.408	3.000	101.421	101.319	101.221
3.875	N/A	N/A	N/A	3.625	103.643	103.643	103.372	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.695	102.695	102.495	3.125	102.262	102.162	102.062
3.990	N/A	N/A	N/A	3.750	103.648	103.648	103.448	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.212	103.212	103.012	3.250	101.388	101.288	101.188
4.000	N/A	N/A	N/A	3.875	104.018	104.018	103.818	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.686	103.686	103.486	3.375	101.863	101.763	101.663
4.125	N/A	N/A	N/A	3.990	104.249	104.249	104.049	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.949	103.949	103.749	3.500	102.126	102.026	101.926
4.250	N/A	N/A	N/A	4.000	104.349	104.349	104.149	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.827	103.827	103.627	3.625	102.814	102.714	102.614
4.375	N/A	N/A	N/A	4.125	104.355	104.355	104.155	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.190	104.190	103.990	3.750	102.623	102.523	102.423
4.500	N/A	N/A	N/A	4.250	104.781	104.781	104.581	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.357	104.357	104.157	3.875	102.430	102.330	102.230
4.625	N/A	N/A	N/A	4.375	105.046	105.046	104.846	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.618	104.618	104.418	3.990	102.691	102.591	102.491
4.750	N/A	N/A	N/A	4.500	105.279	105.279	105.079	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.718	104.718	104.518	4.000	102.791	102.691	102.591

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	97.819	97.819	97.619	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	98.413	98.413	98.213	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	98.882	98.882	98.682	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	99.295	99.295	99.095	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	99.831	99.831	99.631	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	98.961	98.961	98.761	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	99.432	99.432	99.232	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	99.760	99.760	99.560	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	100.032	100.032	99.832	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	100.132	100.132	99.932	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	100.469	100.469	100.269	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	100.986	100.986	100.786	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	101.460	101.460	101.260	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	101.723	101.723	101.523	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	100.601	100.601	100.401	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	100.964	100.964	100.764	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	101.131	101.131	100.931	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	101.392	101.392	101.192	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	101.492	101.492	101.292	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.:

12/13/2021

45 Day Lock Exp.:

12/27/2021

60 Day Lock Exp.:

1/11/2022

W. Rate Sheet Dated: 11/12/2021

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	99.030	99.030	98.804	2.750	98.788	98.788	98.562	2.500	98.431	98.431	98.191	2.000	98.919	98.919	98.719	2.000	97.819	97.819	97.619
2.875	99.762	99.762	99.539	2.875	99.520	99.520	99.297	2.625	99.566	99.566	99.320	2.125	99.513	99.513	99.313	2.125	98.413	98.413	98.213
2.990	100.211	100.211	99.991	2.990	99.969	99.969	99.749	2.750	100.050	100.050	99.803	2.250	99.982	99.982	99.782	2.250	98.882	98.882	98.682
3.000	100.311	100.311	100.091	3.000	100.069	100.069	99.849	2.875	100.675	100.675	100.427	2.375	100.395	100.395	100.195	2.375	99.295	99.295	99.095
3.125	100.808	100.808	100.545	3.125	100.258	100.258	99.995	2.990	101.073	101.073	100.824	2.500	100.931	100.931	100.731	2.500	99.831	99.831	99.631
3.250	101.572	101.572	101.317	3.250	101.022	101.022	100.767	3.000	101.173	101.173	100.924	2.625	101.437	101.437	101.237	2.625	98.961	98.961	98.761
3.375	102.322	102.322	102.071	3.375	101.772	101.772	101.521	3.125	101.755	101.755	101.476	2.750	101.908	101.908	101.708	2.750	99.432	99.432	99.232
3.500	102.735	102.735	102.482	3.500	102.185	102.185	101.932	3.250	102.251	102.251	101.972	2.875	102.236	102.236	102.036	2.875	99.760	99.760	99.560
3.625	103.049	103.049	102.796	3.625	102.499	102.499	102.246	3.375	102.968	102.968	102.688	2.990	102.508	102.508	102.308	2.990	100.032	100.032	99.832
3.750	103.588	103.588	103.332	3.750	100.032	100.032	99.776	3.500	103.345	103.345	103.068	3.000	102.608	102.608	102.408	3.000	100.132	100.132	99.932
3.875	104.079	104.079	103.826	3.875	100.523	100.523	100.270	3.625	103.643	103.643	103.372	3.125	102.695	102.695	102.495	3.125	100.469	100.469	100.269
3.990	104.309	104.309	104.058	3.990	100.753	100.753	100.502	3.750	103.648	103.648	103.448	3.250	103.212	103.212	103.012	3.250	100.986	100.986	100.786
4.000	104.409	104.409	104.158	4.000	100.853	100.853	100.602	3.875	104.018	104.018	103.818	3.375	103.686	103.686	103.486	3.375	101.460	101.460	101.260
4.125	104.783	104.783	104.536	4.125	101.227	101.227	100.980	3.990	104.249	104.249	104.049	3.500	103.949	103.949	103.749	3.500	101.723	101.723	101.523
4.250	104.838	104.838	104.638	4.250	100.162	100.162	99.962	4.000	104.349	104.349	104.149	3.625	103.827	103.827	103.627	3.625	100.601	100.601	100.401
4.375	105.251	105.251	105.051	4.375	100.575	100.575	100.375	4.125	104.355	104.355	104.155	3.750	104.190	104.190	103.990	3.750	100.964	100.964	100.764
4.500	105.607	105.607	105.407	4.500	100.931	100.931	100.731	4.250	104.781	104.781	104.581	3.875	104.357	104.357	104.157	3.875	101.131	101.131	100.931
4.625	105.611	105.611	105.411	4.625	100.561	100.561	100.361	4.375	105.046	105.046	104.846	3.990	104.618	104.618	104.418	3.990	101.392	101.392	101.192
4.750	106.047	106.047	105.847	4.750	100.997	100.997	100.797	4.500	105.279	105.279	105.079	4.000	104.718	104.718	104.518	4.000	101.492	101.492	101.292

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

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

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@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.: **1/11/2022**

W. Rate Sheet Dated: **11/12/2021**

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@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.:

1/11/2022

W. Rate Sheet Dated: 11/12/2021

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	97.189	97.189	96.958	2.500	98.431	98.431	98.191	2.000	98.919	98.919	98.719	2.500	96.393	96.393	96.162	2.000	97.719	97.719	97.519
2.625	98.179	98.179	97.948	2.625	99.566	99.566	99.320	2.125	99.513	99.513	99.313	2.625	97.383	97.383	97.152	2.125	98.313	98.313	98.113
2.750	99.030	99.030	98.804	2.750	100.050	100.050	99.803	2.250	99.982	99.982	99.782	2.750	98.234	98.234	98.008	2.250	98.782	98.782	98.582
2.875	99.762	99.762	99.539	2.875	100.675	100.675	100.427	2.375	100.395	100.395	100.195	2.875	98.966	98.966	98.743	2.375	99.195	99.195	98.995
2.990	100.211	100.211	99.991	2.990	101.073	101.073	100.824	2.500	100.931	100.931	100.731	2.990	99.415	99.415	99.195	2.500	99.731	99.731	99.531
3.000	100.311	100.311	100.091	3.000	101.173	101.173	100.924	2.625	101.437	101.437	101.237	3.000	99.515	99.515	99.295	2.625	99.549	99.549	99.349
3.125	100.808	100.808	100.545	3.125	101.755	101.755	101.476	2.750	101.908	101.908	101.708	3.125	99.858	99.858	99.595	2.750	100.020	100.020	99.820
3.250	101.572	101.572	101.317	3.250	102.251	102.251	101.972	2.875	102.236	102.236	102.036	3.250	100.622	100.622	100.367	2.875	100.348	100.348	100.148
3.375	102.322	102.322	102.071	3.375	102.968	102.968	102.688	2.990	102.508	102.508	102.308	3.375	101.372	101.372	101.121	2.990	100.620	100.620	100.420
3.500	102.735	102.735	102.482	3.500	103.345	103.345	103.068	3.000	102.608	102.608	102.408	3.500	101.785	101.785	101.532	3.000	100.720	100.720	100.520
3.625	103.049	103.049	102.796	3.625	103.643	103.643	103.372	3.125	102.695	102.695	102.495	3.625	102.099	102.099	101.846	3.125	100.932	100.932	100.732
3.750	103.588	103.588	103.332	3.750	103.648	103.648	103.448	3.250	103.212	103.212	103.012	3.750	101.135	101.135	100.879	3.250	101.449	101.449	101.249
3.875	104.079	104.079	103.826	3.875	104.018	104.018	103.818	3.375	103.686	103.686	103.486	3.875	101.626	101.626	101.373	3.375	101.923	101.923	101.723
3.990	104.309	104.309	104.058	3.990	104.249	104.249	104.049	3.500	103.949	103.949	103.749	3.990	101.856	101.856	101.605	3.500	102.186	102.186	101.986
4.000	104.409	104.409	104.158	4.000	104.349	104.349	104.149	3.625	103.827	103.827	103.627	4.000	101.956	101.956	101.705	3.625	101.564	101.564	101.364
4.125	104.783	104.783	104.536	4.125	104.355	104.355	104.155	3.750	104.190	104.190	103.990	4.125	102.330	102.330	102.083	3.750	101.927	101.927	101.727
4.250	104.838	104.838	104.638	4.250	104.781	104.781	104.581	3.875	104.357	104.357	104.157	4.250	101.825	101.825	101.625	3.875	102.094	102.094	101.894
4.375	105.251	105.251	105.051	4.375	105.046	105.046	104.846	3.990	104.618	104.618	104.418	4.375	102.238	102.238	102.038	3.990	102.355	102.355	102.155
4.500	105.607	105.607	105.407	4.500	105.279	105.279	105.079	4.000	104.718	104.718	104.518	4.500	102.594	102.594	102.394	4.000	102.455	102.455	102.255

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@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.:

1/11/2022

W. Rate Sheet Dated: 11/12/2021

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)