



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.: 12/15/2021

45 Day Lock Exp.: 12/30/2021

60 Day Lock Exp.: 1/14/2022

W. Rate Sheet Dated: 11/15/2021

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	99.999	99.999	99.640	2.250	99.643	99.643	99.284	1.875	97.346	97.346	97.046	3.125	96.385	96.385	96.085
2.375	100.533	100.533	100.174	2.375	100.106	100.106	99.747	2.000	97.790	97.790	97.490	3.250	97.974	97.974	97.674
2.500	101.067	101.067	100.708	2.500	100.558	100.558	100.198	2.125	98.225	98.225	97.925	3.375	97.707	97.707	97.407
2.625	101.602	101.602	101.242	2.625	100.974	100.974	100.615	2.250	98.931	98.931	98.611	3.500	97.796	97.796	97.496
2.750	101.744	101.744	101.322	2.750	101.395	101.395	100.973	2.375	99.369	99.369	99.048	3.625	97.885	97.885	97.585
2.875	102.260	102.260	101.838	2.875	101.806	101.806	101.384	2.500	99.795	99.795	99.475	Margin = 2.250		Index = 0.150	
3.000	102.754	102.754	102.332	3.000	102.174	102.174	101.752	2.625	100.187	100.187	99.867	30 Year OTC			
3.125	103.244	103.244	102.822	3.125	102.523	102.523	102.102	2.750	100.646	100.646	100.346	Rate	30 Day	45 Day	60 Day
3.250	102.883	102.883	102.524	3.250	102.435	102.435	102.076	2.875	101.032	101.032	100.732	4.000	101.988	101.988	101.488
3.375	103.252	103.252	102.892	3.375	102.698	102.698	102.338	3.000	101.375	101.375	101.075	4.125	102.379	102.379	101.879
3.500	103.705	103.705	103.346	3.500	102.982	102.982	102.622	3.125	101.699	101.699	101.399	4.375	102.495	102.495	101.995
3.625	104.118	104.118	103.759	3.625	103.278	103.278	102.919	3.250	101.538	101.538	101.238	4.500	102.585	102.585	102.085
3.750	103.487	103.487	103.187	3.750	102.952	102.952	102.652	3.375	101.875	101.875	101.575	4.625	102.859	102.859	102.359
3.875	103.795	103.795	103.495	3.875	103.106	103.106	102.806	3.500	102.169	102.169	101.869	4.875	103.173	103.173	102.673
4.000	104.163	104.163	103.863	4.000	103.439	103.439	103.139	3.625	102.445	102.445	102.145	5.000	103.430	103.430	102.930
4.125	104.554	104.554	104.254	4.125	103.683	103.683	103.383	3.750	101.345	101.345	101.045	5.125	103.705	103.705	103.205
4.250	103.723	103.723	103.523	4.250	103.301	103.301	103.101	3.875	101.582	101.582	101.282	5.500	104.401	104.401	103.901
4.375	103.970	103.970	103.770	4.375	103.454	103.454	103.254	4.000	101.897	101.897	101.597	5.625	104.675	104.675	104.175
6.250	106.000	106.000	105.800	6.250	106.023	106.023	105.823	4.125	102.124	102.124	101.824	6.250	105.564	105.564	105.064

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	100.099	99.999	99.999	99.640	2.250	99.593	99.493	99.493	99.134	1.875	99.476	99.376	99.376	99.076	
2.375	100.633	100.533	100.533	100.174	2.375	100.056	99.956	99.956	99.597	2.000	99.920	99.820	99.820	99.520	
2.500	101.167	101.067	101.067	100.708	2.500	100.508	100.408	100.408	100.048	2.125	100.355	100.255	100.255	99.955	
2.625	101.702	101.602	101.602	101.242	2.625	100.924	100.824	100.824	100.465	2.250	101.061	100.961	100.961	100.641	
2.750	101.844	101.744	101.744	101.322	2.750	101.220	101.120	101.120	100.698	2.375	101.499	101.399	101.399	101.078	
2.875	102.360	102.260	102.260	101.838	2.875	101.631	101.531	101.531	101.109	2.500	101.925	101.825	101.825	101.505	
3.000	102.854	102.754	102.754	102.332	3.000	101.999	101.899	101.899	101.477	2.625	102.317	102.217	102.217	101.897	
3.125	103.344	103.244	103.244	102.822	3.125	102.348	102.248	102.248	101.827	2.750	101.676	101.576	101.576	101.276	
3.250	102.983	102.883	102.883	102.524	3.250	102.235	102.135	102.135	101.776	2.875	102.062	101.962	101.962	101.662	
3.375	103.452	103.352	103.352	102.992	3.375	102.598	102.498	102.498	102.138	3.000	102.405	102.305	102.305	102.005	
3.500	103.905	103.805	103.805	103.446	3.500	102.882	102.782	102.782	102.422	3.125	102.729	102.629	102.629	102.329	
3.625	104.318	104.218	104.218	103.859	3.625	103.178	103.078	103.078	102.719	3.250	103.168	103.068	103.068	102.768	
3.750	103.687	103.587	103.587	103.287	3.750	103.152	103.052	103.052	102.752	3.375	103.505	103.405	103.405	103.105	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.238	99.238	98.738	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.629	99.629	99.129	4.750	100.000	100.000	100.500
3.875	98.024	98.024	97.524	6.250	103.750	103.750	103.500	4.375	99.745	99.745	99.245	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.656	97.656	97.156					4.500	99.835	99.835	99.335	Rate	30 Day	45 Day	60 Day
4.125	97.265	97.265	96.765					4.625	100.109	100.109	99.609	5.750	103.000	103.000	102.500
4.250	99.621	99.621	99.121					4.875	100.423	100.423	99.923	6.250	105.750	105.750	105.250
4.375	99.273	99.273	98.773					5.000	100.680	100.680	100.180	203(k) & 203(k)s are Borrower Paid only	DPA Advantage Adjustment		
4.500	99.184	99.184	98.684					5.125	100.955	100.955	100.455		203(k) / 203(k)s		-1.000
4.625	98.910	98.910	98.410					5.500	101.651	101.651	101.151				
4.750	100.600	100.600	100.100					5.625	101.925	101.925	101.425				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.814	102.814	102.314				

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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30 Day Lock Exp.:

12/15/2021

45 Day Lock Exp.:

12/30/2021

60 Day Lock Exp.:

1/14/2022

W. Rate Sheet Dated: 11/15/2021

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	99.195	99.195	98.895	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	99.581	99.581	99.281	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	99.924	99.924	99.624	Margin = 2.250		Index = .150	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	100.248	100.248	99.948	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.343	100.343	100.043	Rate	30 Day	45 Day	60 Day
3.250	101.795	101.795	101.436	3.250	101.447	101.447	101.088	3.375	100.680	100.680	100.380	3.250	101.795	101.795	101.295
3.375	102.264	102.264	101.905	3.375	101.810	101.810	101.451	3.500	100.974	100.974	100.674	3.375	102.264	102.264	101.764
3.500	102.718	102.718	102.359	3.500	102.094	102.094	101.735	3.625	101.250	101.250	100.950	3.500	102.718	102.718	102.218
3.625	103.131	103.131	102.772	3.625	102.391	102.391	102.032	3.750	100.650	100.650	100.350	3.625	103.131	103.131	102.631
3.750	101.674	101.674	101.374	3.750	101.240	101.240	100.940	3.875	N/A	N/A	N/A	3.750	101.674	101.674	101.174
3.875	102.083	102.083	101.783	3.875	101.493	101.493	101.193	4.000	N/A	N/A	N/A	3.875	102.083	102.083	101.583
4.000	102.450	102.450	102.150	4.000	101.826	101.826	101.526	4.125	N/A	N/A	N/A	4.000	102.450	102.450	101.950
4.125	102.842	102.842	102.542	4.125	102.071	102.071	101.771	4.250	N/A	N/A	N/A	4.125	102.842	102.842	102.342
4.250	102.173	102.173	101.973	4.250	101.851	101.851	101.651	4.375	N/A	N/A	N/A	4.250	102.173	102.173	101.673
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	101.306	101.206	101.206	100.784	2.750	101.033	100.933	100.933	100.511	2.750	101.389	101.289	101.289	100.989
2.875	101.822	101.722	101.722	101.300	2.875	101.444	101.344	101.344	100.922	2.875	101.775	101.675	101.675	101.375
3.000	102.316	102.216	102.216	101.794	3.000	101.812	101.712	101.712	101.290	3.000	102.118	102.018	102.018	101.718
3.125	102.806	102.706	102.706	102.284	3.125	102.161	102.061	102.061	101.639	3.125	102.442	102.342	102.342	102.042
3.250	101.895	101.795	101.795	101.436	3.250	101.547	101.447	101.447	101.088	3.250	102.380	102.280	102.280	101.980
3.375	102.364	102.264	102.264	101.905	3.375	101.910	101.810	101.810	101.451	3.375	102.718	102.618	102.618	102.318
3.500	102.818	102.718	102.718	102.359	3.500	102.194	102.094	102.094	101.735	3.500	103.012	102.912	102.912	102.612
3.625	103.231	103.131	103.131	102.772	3.625	102.491	102.391	102.391	102.032	3.625	103.287	103.187	103.187	102.887
3.750	101.774	101.674	101.674	101.374	3.750	101.340	101.240	101.240	100.940	3.750	101.563	101.463	101.463	101.163

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				

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/15/2021

45 Day Lock Exp.: 12/30/2021

60 Day Lock Exp.: 1/14/2022

W. Rate Sheet Dated: 11/15/2021

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	97.285	97.285	97.085	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.218	98.218	98.018	2.000	N/A	N/A	N/A	2.500	97.392	97.292	97.192
2.625	98.133	98.133	97.933	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.935	98.935	98.735	2.125	N/A	N/A	N/A	2.625	98.241	98.141	98.041
2.750	98.908	98.908	98.708	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.588	99.588	99.388	2.250	N/A	N/A	N/A	2.750	99.016	98.916	98.816
2.875	99.559	99.559	99.359	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.141	100.141	99.941	2.375	N/A	N/A	N/A	2.875	99.667	99.567	99.467
2.990	99.993	99.993	99.793	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.431	100.431	100.231	2.500	N/A	N/A	N/A	2.990	100.100	100.000	99.900
3.000	100.093	100.093	99.893	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.531	100.531	100.331	2.625	N/A	N/A	N/A	3.000	100.200	100.100	100.000
3.125	100.722	100.722	100.522	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.301	101.301	101.101	2.750	N/A	N/A	N/A	3.125	101.001	100.888	100.775
3.250	101.450	101.450	101.250	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.922	101.922	101.722	2.875	N/A	N/A	N/A	3.250	101.730	101.617	101.504
3.375	102.229	102.229	102.029	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.627	102.627	102.427	2.990	N/A	N/A	N/A	3.375	102.509	102.396	102.283
3.500	102.643	102.643	102.443	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.905	102.905	102.705	3.000	N/A	N/A	N/A	3.500	102.923	102.810	102.696
3.625	102.993	102.993	102.793	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.061	103.061	102.861	3.125	N/A	N/A	N/A	3.625	103.449	103.349	103.249
3.750	103.355	103.355	103.155	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.972	102.972	102.772	3.250	N/A	N/A	N/A	3.750	104.098	103.998	103.898
3.875	103.833	103.833	103.633	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.383	103.383	103.183	3.375	N/A	N/A	N/A	3.875	104.577	104.477	104.377
3.990	104.094	104.094	103.894	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.564	103.564	103.364	3.500	N/A	N/A	N/A	3.990	104.838	104.738	104.638
4.000	104.194	104.194	103.994	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.664	103.664	103.464	3.625	N/A	N/A	N/A	4.000	104.938	104.838	104.738
4.125	104.499	104.499	104.299	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.823	103.823	103.623	3.750	N/A	N/A	N/A	4.125	105.243	105.143	105.043
4.250	104.676	104.676	104.476	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.602	102.602	102.402	3.875	N/A	N/A	N/A	4.250	105.112	105.012	104.912
4.375	105.074	105.074	104.874	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.004	103.004	102.804	3.990	N/A	N/A	N/A	4.375	105.510	105.410	105.310
4.500	105.438	105.438	105.238	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.288	103.288	103.088	4.000	N/A	N/A	N/A	4.500	105.874	105.774	105.674
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	98.672	98.672	98.472	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.650	98.650	98.450	2.000	98.603	98.503	98.403
2.875	N/A	N/A	N/A	2.625	99.385	99.385	99.185	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.219	99.219	99.019	2.125	99.172	99.072	98.972
2.990	N/A	N/A	N/A	2.750	100.115	100.115	99.915	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.720	99.720	99.520	2.250	99.673	99.573	99.473
3.000	N/A	N/A	N/A	2.875	100.761	100.761	100.561	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.173	100.173	99.973	2.375	100.127	100.027	99.927
3.125	N/A	N/A	N/A	2.990	101.157	101.157	100.957	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.680	100.680	100.480	2.500	100.773	100.673	100.573
3.250	N/A	N/A	N/A	3.000	101.257	101.257	101.057	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.209	101.209	101.009	2.625	101.303	101.203	101.103
3.375	N/A	N/A	N/A	3.125	101.752	101.752	101.552	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.706	101.706	101.506	2.750	101.799	101.699	101.599
3.500	N/A	N/A	N/A	3.250	102.416	102.416	102.216	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.103	102.103	101.903	2.875	102.196	102.096	101.996
3.625	N/A	N/A	N/A	3.375	103.148	103.148	102.948	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.460	102.460	102.260	2.990	102.554	102.454	102.354
3.750	N/A	N/A	N/A	3.500	103.531	103.531	103.331	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.560	102.560	102.360	3.000	102.654	102.554	102.454
3.875	N/A	N/A	N/A	3.625	103.878	103.878	103.678	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.963	102.963	102.763	3.125	103.057	102.957	102.857
3.990	N/A	N/A	N/A	3.750	103.575	103.575	103.375	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.320	103.320	103.120	3.250	103.492	103.392	103.292
4.000	N/A	N/A	N/A	3.875	104.051	104.051	103.851	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.790	103.790	103.590	3.375	103.962	103.862	103.762
4.125	N/A	N/A	N/A	3.990	104.279	104.279	104.079	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.150	104.150	103.950	3.500	104.322	104.222	104.122
4.250	N/A	N/A	N/A	4.000	104.379	104.379	104.179	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.572	104.572	104.372	3.625	104.744	104.644	104.544
4.375	N/A	N/A	N/A	4.125	104.681	104.681	104.481	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	103.980	103.980	103.780	3.750	104.371	104.271	104.171
4.500	N/A	N/A	N/A	4.250	104.229	104.229	104.029	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.430	104.430	104.230	3.875	104.821	104.721	104.621
4.625	N/A	N/A	N/A	4.375	104.623	104.623	104.423	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.767	104.767	104.567	3.990	105.157	105.057	104.957
4.750	N/A	N/A	N/A	4.500	104.966	104.966	104.766	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.867	104.867	104.667	4.000	105.257	105.157	105.057
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	98.850	98.850	98.650	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.181	99.181	98.981
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.285	99.285	99.085	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.750	99.750	99.550
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.634	99.634	99.434	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.251	100.251	100.051
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.142	100.142	99.942	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.705	100.705	100.505
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.669	100.669	100.469	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.134	101.134	100.934
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.062	101.062	100.862	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.572	101.572	101.372
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.401	101.401	101.201	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.018	102.018	101.818
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.675	101.675	101.475	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.415	102.415	102.215
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.892	101.892	101.692	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.773	102.773	102.573
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.992	101.992	101.792	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.873	102.873	102.673
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.272	102.272	102.072	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.275	103.275	103.075
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250															



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/15/2021

45 Day Lock Exp.:

12/30/2021

60 Day Lock Exp.:

1/14/2022

W. Rate Sheet Dated: 11/15/2021

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	97.285	97.285	97.085	2.500	98.218	98.218	98.018	2.875	100.761	100.761	100.561	2.000	98.650	98.650	98.450	2.000	98.850	98.850	98.650
2.625	98.133	98.133	97.933	2.625	98.935	98.935	98.735	2.990	101.157	101.157	100.957	2.125	99.219	99.219	99.019	2.125	99.285	99.285	99.085
2.750	98.908	98.908	98.708	2.750	99.588	99.588	99.388	3.000	101.257	101.257	101.057	2.250	99.720	99.720	99.520	2.250	99.634	99.634	99.434
2.875	99.559	99.559	99.359	2.875	100.141	100.141	99.941	3.125	101.752	101.752	101.552	2.375	100.173	100.173	99.973	2.375	100.142	100.142	99.942
2.990	99.993	99.993	99.793	2.990	100.431	100.431	100.231	3.250	102.416	102.416	102.216	2.500	100.680	100.680	100.480	2.500	100.669	100.669	100.469
3.000	100.093	100.093	99.893	3.000	100.531	100.531	100.331	3.375	103.148	103.148	102.948	2.625	101.209	101.209	101.009	2.625	101.062	101.062	100.862
3.125	100.722	100.722	100.522	3.125	101.301	101.301	101.101	3.500	103.531	103.531	103.331	2.750	101.706	101.706	101.506	2.750	101.401	101.401	101.201
3.250	101.450	101.450	101.250	3.250	101.922	101.922	101.722	3.625	103.878	103.878	103.678	2.875	102.103	102.103	101.903	2.875	101.675	101.675	101.475
3.375	102.229	102.229	102.029	3.375	102.627	102.627	102.427	3.750	103.575	103.575	103.375	2.990	102.460	102.460	102.260	2.990	101.892	101.892	101.692
3.500	102.643	102.643	102.443	3.500	102.905	102.905	102.705	3.875	104.051	104.051	103.851	3.000	102.560	102.560	102.360	3.000	101.992	101.992	101.792
3.625	102.993	102.993	102.793	3.625	103.061	103.061	102.861	3.990	104.279	104.279	104.079	3.125	102.963	102.963	102.763	3.125	102.272	102.272	102.072
3.750	103.355	103.355	103.155	3.750	102.972	102.972	102.772	4.000	104.379	104.379	104.179	3.250	103.320	103.320	103.120	3.250	102.083	102.083	101.883
3.875	103.833	103.833	103.633	3.875	103.383	103.383	103.183	4.125	104.681	104.681	104.481	3.375	103.790	103.790	103.590	3.375	102.432	102.432	102.232
3.990	104.094	104.094	103.894	3.990	103.564	103.564	103.364	4.250	104.229	104.229	104.029	3.500	104.150	104.150	103.950	3.500	102.680	102.680	102.480
4.000	104.194	104.194	103.994	4.000	103.664	103.664	103.464	4.375	104.623	104.623	104.423	3.625	104.572	104.572	104.372	3.625	102.977	102.977	102.777
4.125	104.499	104.499	104.299	4.125	103.823	103.823	103.623	4.500	104.966	104.966	104.766	3.750	103.980	103.980	103.780	3.750	101.989	101.989	101.789
4.250	104.676	104.676	104.476	4.250	102.602	102.602	102.402	4.625	105.207	105.207	105.007	3.875	104.430	104.430	104.230	3.875	102.303	102.303	102.103
4.375	105.074	105.074	104.874	4.375	103.004	103.004	102.804	4.750	105.480	105.480	105.280	3.990	104.767	104.767	104.567	3.990	102.510	102.510	102.310
4.500	105.438	105.438	105.238	4.500	103.288	103.288	103.088	4.875	105.836	105.836	105.636	4.000	104.867	104.867	104.667	4.000	102.610	102.610	102.410

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

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

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

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

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



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

30 Day Lock Exp.: 12/15/2021
45 Day Lock Exp.: 12/30/2021
60 Day Lock Exp.: 1/14/2022

W. Rate Sheet Dated: 11/15/2021

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	97.096	97.096	96.854	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.226	97.226	96.984	2.750	N/A	N/A	N/A	2.500	96.478	96.378	96.236
2.625	98.086	98.086	97.845	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.216	98.216	97.975	2.875	N/A	N/A	N/A	2.625	97.467	97.367	97.226
2.750	98.937	98.937	98.702	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.067	99.067	98.832	2.990	N/A	N/A	N/A	2.750	98.319	98.219	98.084
2.875	99.670	99.670	99.438	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.800	99.800	99.568	3.000	N/A	N/A	N/A	2.875	99.051	98.951	98.819
2.990	100.120	100.120	99.890	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.250	100.250	100.020	3.125	N/A	N/A	N/A	2.990	99.501	99.401	99.271
3.000	100.220	100.220	99.990	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.350	100.350	100.120	3.250	N/A	N/A	N/A	3.000	99.601	99.501	99.371
3.125	100.724	100.724	100.476	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.198	101.198	100.950	3.375	N/A	N/A	N/A	3.125	100.158	100.011	99.910
3.250	101.490	101.490	101.251	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.500	101.500	101.261	3.500	N/A	N/A	N/A	3.250	100.746	100.609	100.507
3.375	102.243	102.243	102.007	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.253	102.253	102.017	3.625	N/A	N/A	N/A	3.375	101.499	101.365	101.263
3.500	102.653	102.653	102.417	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.663	102.663	102.427	3.750	N/A	N/A	N/A	3.500	101.909	101.774	101.673
3.625	102.967	102.967	102.733	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.977	102.977	102.743	3.875	N/A	N/A	N/A	3.625	102.224	102.090	101.990
3.750	103.491	103.491	103.222	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.159	101.159	100.890	3.990	N/A	N/A	N/A	3.750	101.626	101.512	101.357
3.875	103.983	103.983	103.716	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.649	101.649	101.382	4.000	N/A	N/A	N/A	3.875	102.118	102.004	101.851
3.990	104.211	104.211	103.948	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.877	101.877	101.614	4.125	N/A	N/A	N/A	3.990	102.346	102.232	102.083
4.000	104.311	104.311	104.048	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.977	101.977	101.714	4.250	N/A	N/A	N/A	4.000	102.446	102.332	102.183
4.125	104.682	104.682	104.426	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.348	102.348	102.092	4.375	N/A	N/A	N/A	4.125	102.817	102.704	102.561
4.250	104.846	104.846	104.646	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.490	100.490	100.290	4.500	N/A	N/A	N/A	4.250	101.931	101.831	101.731
4.375	105.260	105.260	105.060	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.904	100.904	100.704	4.625	N/A	N/A	N/A	4.375	102.346	102.246	102.146
4.500	105.620	105.620	105.420	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.264	101.264	101.064	4.750	N/A	N/A	N/A	4.500	102.705	102.605	102.505
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	98.174	98.174	97.914	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.809	98.809	98.609	2.000	98.122	98.022	97.922
2.875	N/A	N/A	N/A	2.625	99.475	99.475	99.229	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.403	99.403	99.203	2.125	98.715	98.615	98.515
2.990	N/A	N/A	N/A	2.750	99.959	99.959	99.712	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.868	99.868	99.668	2.250	99.181	99.081	98.981
3.000	N/A	N/A	N/A	2.875	100.584	100.584	100.336	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.280	100.280	100.080	2.375	99.592	99.492	99.392
3.125	N/A	N/A	N/A	2.990	100.979	100.979	100.730	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.847	100.847	100.647	2.500	100.301	100.201	100.101
3.250	N/A	N/A	N/A	3.000	101.079	101.079	100.830	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.350	101.350	101.150	2.625	100.726	100.626	100.526
3.375	N/A	N/A	N/A	3.125	101.802	101.802	101.534	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.820	101.820	101.620	2.750	100.633	100.533	100.433
3.500	N/A	N/A	N/A	3.250	102.297	102.297	102.028	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.146	102.146	101.946	2.875	100.959	100.859	100.759
3.625	N/A	N/A	N/A	3.375	103.017	103.017	102.751	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.415	102.415	102.215	2.990	101.228	101.128	101.028
3.750	N/A	N/A	N/A	3.500	103.396	103.396	103.128	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.515	102.515	102.315	3.000	101.328	101.228	101.128
3.875	N/A	N/A	N/A	3.625	103.699	103.699	103.430	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.713	102.713	102.513	3.125	102.280	102.180	102.080
3.990	N/A	N/A	N/A	3.750	103.608	103.608	103.408	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.227	103.227	103.027	3.250	101.403	101.303	101.203
4.000	N/A	N/A	N/A	3.875	103.978	103.978	103.778	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.646	103.646	103.446	3.375	101.823	101.723	101.623
4.125	N/A	N/A	N/A	3.990	104.209	104.209	104.009	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.908	103.908	103.708	3.500	102.085	101.985	101.885
4.250	N/A	N/A	N/A	4.000	104.309	104.309	104.109	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.814	103.814	103.614	3.625	102.801	102.701	102.601
4.375	N/A	N/A	N/A	4.125	104.367	104.367	104.167	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.175	104.175	103.975	3.750	102.248	102.148	102.048
4.500	N/A	N/A	N/A	4.250	104.794	104.794	104.594	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.340	104.340	104.140	3.875	102.413	102.313	102.213
4.625	N/A	N/A	N/A	4.375	105.061	105.061	104.861	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.599	104.599	104.399	3.990	102.672	102.572	102.472
4.750	N/A	N/A	N/A	4.500	105.294	105.294	105.094	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.699	104.699	104.499	4.000	102.772	102.672	102.572



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.:

12/15/2021

45 Day Lock Exp.:

12/30/2021

60 Day Lock Exp.:

1/14/2022

W. Rate Sheet Dated: 11/15/2021

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	98.937	98.937	98.702	2.750	99.067	99.067	98.832	2.500	98.174	98.174	97.914	2.000	98.809	98.809	98.609	2.000	98.735	98.735	98.535
2.875	99.670	99.670	99.438	2.875	99.800	99.800	99.568	2.625	99.475	99.475	99.229	2.125	99.403	99.403	99.203	2.125	99.329	99.329	99.129
2.990	100.120	100.120	99.890	2.990	100.250	100.250	100.020	2.750	99.959	99.959	99.712	2.250	99.868	99.868	99.668	2.250	99.794	99.794	99.594
3.000	100.220	100.220	99.990	3.000	100.350	100.350	100.120	2.875	100.584	100.584	100.336	2.375	100.280	100.280	100.080	2.375	100.206	100.206	100.006
3.125	100.724	100.724	100.476	3.125	101.198	101.198	100.950	2.990	100.979	100.979	100.730	2.500	100.847	100.847	100.647	2.500	100.971	100.971	100.771
3.250	101.490	101.490	101.251	3.250	101.500	101.500	101.261	3.000	101.079	101.079	100.830	2.625	101.350	101.350	101.150	2.625	101.308	101.308	101.108
3.375	102.243	102.243	102.007	3.375	102.253	102.253	102.017	3.125	101.802	101.802	101.534	2.750	101.820	101.820	101.620	2.750	100.746	100.746	100.546
3.500	102.653	102.653	102.417	3.500	102.663	102.663	102.427	3.250	102.297	102.297	102.028	2.875	102.146	102.146	101.946	2.875	101.072	101.072	100.872
3.625	102.967	102.967	102.733	3.625	102.977	102.977	102.743	3.375	103.017	103.017	102.751	2.990	102.415	102.415	102.215	2.990	101.341	101.341	101.141
3.750	103.491	103.491	103.222	3.750	101.159	101.159	100.890	3.500	103.396	103.396	103.128	3.000	102.515	102.515	102.315	3.000	101.441	101.441	101.241
3.875	103.983	103.983	103.716	3.875	101.649	101.649	101.382	3.625	103.699	103.699	103.430	3.125	102.713	102.713	102.513	3.125	102.421	102.421	102.221
3.990	104.211	104.211	103.948	3.990	101.877	101.877	101.614	3.750	103.608	103.608	103.408	3.250	103.227	103.227	103.027	3.250	100.853	100.853	100.653
4.000	104.311	104.311	104.048	4.000	101.977	101.977	101.714	3.875	103.978	103.978	103.778	3.375	103.646	103.646	103.446	3.375	101.272	101.272	101.072
4.125	104.682	104.682	104.426	4.125	102.348	102.348	102.092	3.990	104.209	104.209	104.009	3.500	103.908	103.908	103.708	3.500	101.534	101.534	101.334
4.250	104.846	104.846	104.646	4.250	100.490	100.490	100.290	4.000	104.309	104.309	104.109	3.625	103.814	103.814	103.614	3.625	102.920	102.920	102.720
4.375	105.260	105.260	105.060	4.375	100.904	100.904	100.704	4.125	104.367	104.367	104.167	3.750	104.175	104.175	103.975	3.750	101.537	101.537	101.337
4.500	105.620	105.620	105.420	4.500	101.264	101.264	101.064	4.250	104.794	104.794	104.594	3.875	104.340	104.340	104.140	3.875	101.702	101.702	101.502
4.625	105.676	105.676	105.476	4.625	102.440	102.440	102.240	4.375	105.061	105.061	104.861	3.990	104.599	104.599	104.399	3.990	101.961	101.961	101.761
4.750	106.114	106.114	105.914	4.750	101.214	101.214	101.014	4.500	105.294	105.294	105.094	4.000	104.699	104.699	104.499	4.000	102.061	102.061	101.861

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		

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/15/2021

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12/30/2021

60 Day Lock Exp.:

1/14/2022

W. Rate Sheet Dated: 11/15/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.000	-0.250
2.625	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.750	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
2.990	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
3.000	1.000	0.750	0.625	0.500	0.375	0.125	-0.125
3.125	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.250	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.375	1.250	1.000	0.875	0.750	0.500	0.375	0.000
3.500	1.375	1.125	1.000	0.750	0.500	0.375	0.000
3.625	1.625	1.250	1.125	0.875	0.625	0.375	0.000
3.750	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.875	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.990	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.000	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.125	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.250	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.375	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.500	2.250	2.000	1.750	1.500	1.125	0.750	0.500

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.000	0.000
2.625	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.750	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.875	0.875	0.625	0.500	0.500	0.375	0.250	0.125
2.990	0.875	0.625	0.500	0.500	0.375	0.250	0.125
3.000	1.000	0.750	0.625	0.625	0.375	0.250	0.125
3.125	1.125	0.875	0.750	0.750	0.500	0.250	0.125
3.250	1.125	1.000	0.875	0.750	0.625	0.375	0.125
3.375	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.500	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.625	1.625	1.250	0.875	0.875	0.750	0.375	0.125
3.750	1.625	1.250	1.000	0.875	0.750	0.375	0.125
3.875	2.250	1.750	1.500	1.375	1.250	0.875	0.500
3.990	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.000	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.125	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.250	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.375	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.500	2.750	2.250	1.875	1.750	1.500	1.000	0.625

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
2.625	0.125	0.125	0.000	0.000	0.000	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.990	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.250	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.375	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.500	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.625	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.750	1.375	1.250	1.000	0.875	0.625	0.000	0.000
3.875	1.375	1.250	1.000	0.875	0.625	0.000	0.000
3.990	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.000	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.125	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.250	1.125	1.125	1.000	1.000	0.625	0.000	0.000
4.375	1.125	1.125	1.000	1.000	0.625	0.000	0.000
4.500	1.250	1.125	1.000	1.000	0.625	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.990	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.000	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.000	0.000
3.250	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.375	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.500	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.750	1.000	0.750	0.500	0.500	0.375	0.000	0.000
3.875	1.500	1.125	0.875	0.875	0.750	0.000	0.000
3.990	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.000	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.125	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.250	1.500	1.250	1.000	1.000	0.875	0.000	0.000
4.375	1.750	1.500	1.000	1.000	0.875	0.000	0.000
4.500	1.750	1.500	1.000	1.000	0.875	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.375	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.625	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.500	0.375	0.375	0.250	0.250	0.000	0.000
2.990	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.125	0.625	0.500	0.500	0.375	0.375	0.000	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.500	0.750	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.750	0.750	0.500	0.500	0.250	0.000	0.000
3.750	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.875	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.990	1.250	1.125	1.000	0.875	0.625	0.000	0.000
4.000	1.250	1.125	1.000	0.875	0.625	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.500	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.625	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.500	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.625	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.750	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.875	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.990	1.125	1.000	0.750	0.750	0.500	0.500	0.000
4.000	1.125	1.000	0.750	0.750	0.500	0.500	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/15/2021

45 Day Lock Exp.:

12/30/2021

60 Day Lock Exp.:

1/14/2022

W. Rate Sheet Dated: 11/15/2021

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	97.096	97.096	96.854	2.500	98.174	98.174	97.914	2.000	98.809	98.809	98.609	2.500	96.486	96.486	96.244	2.000	98.122	98.122	97.922
2.625	98.086	98.086	97.845	2.625	99.475	99.475	99.229	2.125	99.403	99.403	99.203	2.625	97.476	97.476	97.235	2.125	98.716	98.716	98.516
2.750	98.937	98.937	98.702	2.750	99.959	99.959	99.712	2.250	99.868	99.868	99.668	2.750	98.327	98.327	98.092	2.250	99.181	99.181	98.981
2.875	99.670	99.670	99.438	2.875	100.584	100.584	100.336	2.375	100.280	100.280	100.080	2.875	99.060	99.060	98.828	2.375	99.593	99.593	99.393
2.990	100.120	100.120	99.890	2.990	100.979	100.979	100.730	2.500	100.847	100.847	100.647	2.990	99.510	99.510	99.280	2.500	100.259	100.259	100.059
3.000	100.220	100.220	99.990	3.000	101.079	101.079	100.830	2.625	101.350	101.350	101.150	3.000	99.610	99.610	99.380	2.625	100.679	100.679	100.479
3.125	100.724	100.724	100.476	3.125	101.802	101.802	101.534	2.750	101.820	101.820	101.620	3.125	100.286	100.286	100.038	2.750	100.633	100.633	100.433
3.250	101.490	101.490	101.251	3.250	102.297	102.297	102.028	2.875	102.146	102.146	101.946	3.250	100.820	100.820	100.581	2.875	100.959	100.959	100.759
3.375	102.243	102.243	102.007	3.375	103.017	103.017	102.751	2.990	102.415	102.415	102.215	3.375	101.573	101.573	101.337	2.990	101.228	101.228	101.028
3.500	102.653	102.653	102.417	3.500	103.396	103.396	103.128	3.000	102.515	102.515	102.315	3.500	101.983	101.983	101.747	3.000	101.328	101.328	101.128
3.625	102.967	102.967	102.733	3.625	103.699	103.699	103.430	3.125	102.713	102.713	102.513	3.625	102.297	102.297	102.063	3.125	101.917	101.917	101.717
3.750	103.491	103.491	103.222	3.750	103.608	103.608	103.408	3.250	103.227	103.227	103.027	3.750	101.650	101.650	101.381	3.250	101.390	101.390	101.190
3.875	103.983	103.983	103.716	3.875	103.978	103.978	103.778	3.375	103.646	103.646	103.446	3.875	102.141	102.141	101.874	3.375	101.809	101.809	101.609
3.990	104.211	104.211	103.948	3.990	104.209	104.209	104.009	3.500	103.908	103.908	103.708	3.990	102.369	102.369	102.106	3.500	102.071	102.071	101.871
4.000	104.311	104.311	104.048	4.000	104.309	104.309	104.109	3.625	103.814	103.814	103.614	4.000	102.469	102.469	102.206	3.625	102.717	102.717	102.517
4.125	104.682	104.682	104.426	4.125	104.367	104.367	104.167	3.750	104.175	104.175	103.975	4.125	102.840	102.840	102.584	3.750	102.206	102.206	102.006
4.250	104.846	104.846	104.646	4.250	104.794	104.794	104.594	3.875	104.340	104.340	104.140	4.250	101.993	101.993	101.793	3.875	102.371	102.371	102.171
4.375	105.260	105.260	105.060	4.375	105.061	105.061	104.861	3.990	104.599	104.599	104.399	4.375	102.407	102.407	102.207	3.990	102.630	102.630	102.430
4.500	105.620	105.620	105.420	4.500	105.294	105.294	105.094	4.000	104.699	104.699	104.499	4.500	102.767	102.767	102.567	4.000	102.730	102.730	102.530

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.:

12/15/2021

45 Day Lock Exp.:

12/30/2021

60 Day Lock Exp.:

1/14/2022

W. Rate Sheet Dated: 11/15/2021

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)