

W. Rate Sheet Dated: 11/16/2021

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	99.655	2.250	99.643	99.643	99.299	1.875	97.092	97.092	96.792	3.125	96.385	96.385	96.085
2.375	100.533	100.533	100.190	2.375	100.106	100.106	99.762	2.000	97.536	97.536	97.236	3.250	97.974	97.974	97.674
2.500	101.067	101.067	100.724	2.500	100.558	100.558	100.214	2.125	97.971	97.971	97.671	3.375	97.707	97.707	97.407
2.625	101.602	101.602	101.258	2.625	100.974	100.974	100.631	2.250	98.744	98.744	98.415	3.500	97.796	97.796	97.496
2.750	101.775	101.775	101.353	2.750	101.426	101.426	101.005	2.375	99.181	99.181	98.853	3.625	97.885	97.885	97.585
2.875	102.291	102.291	101.869	2.875	101.837	101.837	101.416	2.500	99.608	99.608	99.280	Margin = 2.250		Index = 0.150	
3.000	102.785	102.785	102.363	3.000	102.206	102.206	101.784	2.625	100.000	100.000	99.672	30 Year OTC			
3.125	103.275	103.275	102.853	3.125	102.555	102.555	102.133	2.750	100.533	100.533	100.233	Rate	30 Day	45 Day	60 Day
3.250	102.836	102.836	102.436	3.250	102.388	102.388	101.988	2.875	100.919	100.919	100.619	4.000	101.941	101.941	101.441
3.375	103.205	103.205	102.805	3.375	102.651	102.651	102.251	3.000	101.262	101.262	100.962	4.125	102.332	102.332	101.832
3.500	103.658	103.658	103.258	3.500	102.935	102.935	102.535	3.125	101.586	101.586	101.286	4.375	102.667	102.667	102.167
3.625	104.071	104.071	103.671	3.625	103.231	103.231	102.831	3.250	101.420	101.420	101.120	4.500	102.757	102.757	102.257
3.750	103.440	103.440	103.087	3.750	102.905	102.905	102.552	3.375	101.758	101.758	101.458	4.625	103.031	103.031	102.531
3.875	103.748	103.748	103.395	3.875	103.059	103.059	102.706	3.500	102.052	102.052	101.752	4.875	103.126	103.126	102.626
4.000	104.116	104.116	103.763	4.000	103.392	103.392	103.039	3.625	102.327	102.327	102.027	5.000	103.384	103.384	102.884
4.125	104.507	104.507	104.154	4.125	103.636	103.636	103.283	3.750	101.525	101.525	101.225	5.125	103.658	103.658	103.158
4.250	103.895	103.895	103.695	4.250	103.472	103.472	103.272	3.875	101.762	101.762	101.462	5.500	104.401	104.401	103.901
4.375	104.142	104.142	103.942	4.375	103.626	103.626	103.426	4.000	102.077	102.077	101.777	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	102.304	102.304	102.004	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	99.655	2.250	99.593	99.493	99.493	99.149	1.875	99.222	99.122	99.122	98.822
2.375	100.633	100.533	100.533	100.190	2.375	100.056	99.956	99.956	99.612	2.000	99.666	99.566	99.566	99.266
2.500	101.167	101.067	101.067	100.724	2.500	100.508	100.408	100.408	100.064	2.125	100.101	100.001	100.001	99.701
2.625	101.702	101.602	101.602	101.258	2.625	100.924	100.824	100.824	100.481	2.250	100.874	100.774	100.774	100.445
2.750	101.875	101.775	101.775	101.353	2.750	101.251	101.151	101.151	100.730	2.375	101.311	101.211	101.211	100.883
2.875	102.391	102.291	102.291	101.869	2.875	101.662	101.562	101.562	101.141	2.500	101.738	101.638	101.638	101.310
3.000	102.885	102.785	102.785	102.363	3.000	102.031	101.931	101.931	101.509	2.625	102.130	102.030	102.030	101.702
3.125	103.375	103.275	103.275	102.853	3.125	102.380	102.280	102.280	101.858	2.750	101.563	101.463	101.463	101.163
3.250	102.936	102.836	102.836	102.436	3.250	102.188	102.088	102.088	101.688	2.875	101.949	101.849	101.849	101.549
3.375	103.405	103.305	103.305	102.905	3.375	102.551	102.451	102.451	102.051	3.000	102.292	102.192	102.192	101.892
3.500	103.858	103.758	103.758	103.358	3.500	102.835	102.735	102.735	102.335	3.125	102.616	102.516	102.516	102.216
3.625	104.271	104.171	104.171	103.771	3.625	103.131	103.031	103.031	102.631	3.250	103.050	102.950	102.950	102.650
3.750	103.640	103.540	103.540	103.187	3.750	103.105	103.005	103.005	102.652	3.375	103.388	103.288	103.288	102.988

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

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

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

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.191	99.191	98.691	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.582	99.582	99.082	4.750	101.000	101.000	100.500
3.875	97.977	97.977	97.477	6.250	103.750	103.750	103.500	4.375	99.917	99.917	99.417	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	97.609	97.609	97.109					4.500	100.007	100.007	99.507	Rate	30 Day	45 Day	60 Day
4.125	97.218	97.218	96.718					4.625	100.281	100.281	99.781	5.750	103.000	103.000	102.500
4.250	99.792	99.792	99.292					4.875	100.376	100.376	99.876	6.250	105.750	105.750	105.250
4.375	99.445	99.445	98.945					5.000	100.634	100.634	100.134	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.356	99.356	98.856					5.125	100.908	100.908	100.408				
4.625	99.081	99.081	98.581					5.500	101.651	101.651	101.151				
4.750	100.553	100.553	100.053					5.625	101.925	101.925	101.425				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.814	102.814	102.314				

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 will not be accepted. Locks received after close (1pm 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/16/2021

45 Day Lock Exp.:

12/31/2021

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/16/2021

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	99.082	99.082	98.782	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	99.468	99.468	99.168	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	99.811	99.811	99.511	Margin = 2.250		Index = .150	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	100.135	100.135	99.835	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.225	100.225	99.925	Rate	30 Day	45 Day	60 Day
3.250	101.717	101.717	101.317	3.250	101.369	101.369	100.969	3.375	100.563	100.563	100.263	3.250	101.717	101.717	101.217
3.375	102.186	102.186	101.786	3.375	101.732	101.732	101.332	3.500	100.857	100.857	100.557	3.375	102.186	102.186	101.686
3.500	102.639	102.639	102.239	3.500	102.016	102.016	101.616	3.625	101.132	101.132	100.832	3.500	102.639	102.639	102.139
3.625	103.052	103.052	102.652	3.625	102.313	102.313	101.913	3.750	100.830	100.830	100.530	3.625	103.052	103.052	102.552
3.750	101.565	101.565	101.212	3.750	101.130	101.130	100.777	3.875	N/A	N/A	N/A	3.750	101.565	101.565	101.065
3.875	101.973	101.973	101.620	3.875	101.384	101.384	101.031	4.000	N/A	N/A	N/A	3.875	101.973	101.973	101.473
4.000	102.341	102.341	101.988	4.000	101.717	101.717	101.364	4.125	N/A	N/A	N/A	4.000	102.341	102.341	101.841
4.125	102.732	102.732	102.379	4.125	101.961	101.961	101.608	4.250	N/A	N/A	N/A	4.125	102.732	102.732	102.232
4.250	102.283	102.283	102.083	4.250	101.960	101.960	101.760	4.375	N/A	N/A	N/A	4.250	102.283	102.283	101.783
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	101.244	101.144	101.144	100.844
2.875	101.822	101.722	101.722	101.300	2.875	101.444	101.344	101.344	100.922	2.875	101.630	101.530	101.530	101.230
3.000	102.316	102.216	102.216	101.794	3.000	101.812	101.712	101.712	101.290	3.000	101.973	101.873	101.873	101.573
3.125	102.806	102.706	102.706	102.284	3.125	102.161	102.061	102.061	101.639	3.125	102.297	102.197	102.197	101.897
3.250	101.817	101.717	101.717	101.317	3.250	101.469	101.369	101.369	100.969	3.250	102.232	102.132	102.132	101.832
3.375	102.286	102.186	102.186	101.786	3.375	101.832	101.732	101.732	101.332	3.375	102.569	102.469	102.469	102.169
3.500	102.739	102.639	102.639	102.239	3.500	102.116	102.016	102.016	101.616	3.500	102.863	102.763	102.763	102.463
3.625	103.152	103.052	103.052	102.652	3.625	102.413	102.313	102.313	101.913	3.625	103.139	103.039	103.039	102.739
3.750	101.665	101.565	101.565	101.212	3.750	101.230	101.130	101.130	100.777	3.750	101.680	101.580	101.580	101.280

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

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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

12/16/2021

45 Day Lock Exp.:

12/31/2021

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/16/2021

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	96.942	96.942	96.742	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.874	97.874	97.674	2.000	N/A	N/A	N/A	2.500	97.050	96.950	96.850
2.625	97.787	97.787	97.587	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.588	98.588	98.388	2.125	N/A	N/A	N/A	2.625	97.894	97.794	97.694
2.750	98.558	98.558	98.358	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.238	99.238	99.038	2.250	N/A	N/A	N/A	2.750	98.666	98.566	98.466
2.875	99.204	99.204	99.004	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.788	99.788	99.588	2.375	N/A	N/A	N/A	2.875	99.311	99.211	99.111
2.990	99.636	99.636	99.436	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.153	100.153	99.953	2.500	N/A	N/A	N/A	2.990	99.743	99.643	99.543
3.000	99.736	99.736	99.536	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.253	100.253	100.053	2.625	N/A	N/A	N/A	3.000	99.843	99.743	99.643
3.125	100.455	100.455	100.255	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.034	101.034	100.834	2.750	N/A	N/A	N/A	3.125	100.732	100.632	100.506
3.250	101.176	101.176	100.976	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.649	101.649	101.449	2.875	N/A	N/A	N/A	3.250	101.453	101.340	101.227
3.375	101.949	101.949	101.749	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.347	102.347	102.147	2.990	N/A	N/A	N/A	3.375	102.226	102.113	102.000
3.500	102.355	102.355	102.155	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.621	102.621	102.421	3.000	N/A	N/A	N/A	3.500	102.632	102.519	102.409
3.625	102.698	102.698	102.498	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.773	102.773	102.573	3.125	N/A	N/A	N/A	3.625	103.162	103.162	103.062
3.750	103.160	103.160	102.960	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.777	102.777	102.577	3.250	N/A	N/A	N/A	3.750	103.902	103.802	103.702
3.875	103.629	103.629	103.429	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.181	103.181	102.981	3.375	N/A	N/A	N/A	3.875	104.371	104.271	104.171
3.990	103.885	103.885	103.685	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.356	103.356	103.156	3.500	N/A	N/A	N/A	3.990	104.627	104.527	104.427
4.000	103.985	103.985	103.785	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.456	103.456	103.256	3.625	N/A	N/A	N/A	4.000	104.727	104.627	104.527
4.125	104.284	104.284	104.084	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.611	103.611	103.411	3.750	N/A	N/A	N/A	4.125	105.027	104.927	104.827
4.250	104.687	104.687	104.487	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.613	102.613	102.413	3.875	N/A	N/A	N/A	4.250	105.123	105.023	104.923
4.375	105.078	105.078	104.878	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.007	103.007	102.807	3.990	N/A	N/A	N/A	4.375	105.514	105.414	105.314
4.500	105.434	105.434	105.234	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.286	103.286	103.086	4.000	N/A	N/A	N/A	4.500	105.871	105.771	105.671
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	98.393	98.393	98.193	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.273	98.273	98.073	2.000	98.226	98.126	98.026
2.875	N/A	N/A	N/A	2.625	99.148	99.148	98.948	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	98.838	98.838	98.638	2.125	98.791	98.691	98.591
2.990	N/A	N/A	N/A	2.750	99.873	99.873	99.673	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.338	99.338	99.138	2.250	99.291	99.191	99.091
3.000	N/A	N/A	N/A	2.875	100.514	100.514	100.314	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.786	99.786	99.586	2.375	99.781	99.681	99.581
3.125	N/A	N/A	N/A	2.990	100.909	100.909	100.709	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.349	100.349	100.149	2.500	100.443	100.343	100.243
3.250	N/A	N/A	N/A	3.000	101.009	101.009	100.809	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	100.874	100.874	100.674	2.625	100.968	100.868	100.768
3.375	N/A	N/A	N/A	3.125	101.484	101.484	101.284	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.363	101.363	101.163	2.750	101.457	101.357	101.257
3.500	N/A	N/A	N/A	3.250	102.141	102.141	101.941	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.755	101.755	101.555	2.875	101.848	101.748	101.648
3.625	N/A	N/A	N/A	3.375	102.867	102.867	102.667	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.127	102.127	101.927	2.990	102.293	102.193	102.093
3.750	N/A	N/A	N/A	3.500	103.241	103.241	103.041	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.227	102.227	102.027	3.000	102.393	102.293	102.193
3.875	N/A	N/A	N/A	3.625	103.582	103.582	103.382	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.736	102.736	102.536	3.125	102.908	102.808	102.708
3.990	N/A	N/A	N/A	3.750	103.378	103.378	103.178	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.183	103.183	102.983	3.250	103.355	103.255	103.155
4.000	N/A	N/A	N/A	3.875	103.844	103.844	103.644	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.647	103.647	103.447	3.375	103.819	103.719	103.619
4.125	N/A	N/A	N/A	3.990	104.069	104.069	103.869	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.997	103.997	103.797	3.500	104.169	104.069	103.969
4.250	N/A	N/A	N/A	4.000	104.169	104.169	103.969	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.412	104.412	104.212	3.625	104.584	104.484	104.384
4.375	N/A	N/A	N/A	4.125	104.464	104.464	104.264	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.108	104.108	103.908	3.750	104.499	104.399	104.299
4.500	N/A	N/A	N/A	4.250	104.239	104.239	104.039	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.551	104.551	104.351	3.875	104.941	104.841	104.741
4.625	N/A	N/A	N/A	4.375	104.624	104.624	104.424	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.876	104.876	104.676	3.990	105.267	105.167	105.067
4.750	N/A	N/A	N/A	4.500	104.961	104.961	104.761	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.976	104.976	104.776	4.000	105.367	105.267	105.167
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	98.473	98.473	98.273	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.804	98.804	98.604
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.906	98.906	98.706	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.370	99.370	99.170
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.274	99.274	99.074	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.869	99.869	99.669
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.813	99.813	99.613	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.317	100.317	100.117
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.338	100.338	100.138	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.743	100.743	100.543
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.728	100.728	100.528	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.187	101.187	100.987
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.063	101.063	100.863	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.676	101.676	101.476
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.333	101.333	101.133	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.067	102.067	101.867
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.543	101.543	101.343	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.415	102.415	102.215
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.643	101.643	101.443	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.515	102.515	102.315
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.918	101.918	101.718	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.916	102.916	102.716
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.947	101.947	101.747	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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/16/2021

45 Day Lock Exp.:

12/31/2021

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/16/2021

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	96.942	96.942	96.742	2.500	97.874	97.874	97.674	2.875	100.514	100.514	100.314	2.000	98.273	98.273	98.073	2.000	98.473	98.473	98.273
2.625	97.787	97.787	97.587	2.625	98.588	98.588	98.388	2.990	100.909	100.909	100.709	2.125	98.838	98.838	98.638	2.125	98.906	98.906	98.706
2.750	98.558	98.558	98.358	2.750	99.238	99.238	99.038	3.000	101.009	101.009	100.809	2.250	99.338	99.338	99.138	2.250	99.274	99.274	99.074
2.875	99.204	99.204	99.004	2.875	99.788	99.788	99.588	3.125	101.484	101.484	101.284	2.375	99.786	99.786	99.586	2.375	99.813	99.813	99.613
2.990	99.636	99.636	99.436	2.990	100.153	100.153	99.953	3.250	102.141	102.141	101.941	2.500	100.349	100.349	100.149	2.500	100.338	100.338	100.138
3.000	99.736	99.736	99.536	3.000	100.253	100.253	100.053	3.375	102.867	102.867	102.667	2.625	100.874	100.874	100.674	2.625	100.728	100.728	100.528
3.125	100.455	100.455	100.255	3.125	101.034	101.034	100.834	3.500	103.241	103.241	103.041	2.750	101.363	101.363	101.163	2.750	101.063	101.063	100.863
3.250	101.176	101.176	100.976	3.250	101.649	101.649	101.449	3.625	103.582	103.582	103.382	2.875	101.755	101.755	101.555	2.875	101.333	101.333	101.133
3.375	101.949	101.949	101.749	3.375	102.347	102.347	102.147	3.750	103.378	103.378	103.178	2.990	102.127	102.127	101.927	2.990	101.543	101.543	101.343
3.500	102.355	102.355	102.155	3.500	102.621	102.621	102.421	3.875	103.844	103.844	103.644	3.000	102.227	102.227	102.027	3.000	101.643	101.643	101.443
3.625	102.698	102.698	102.498	3.625	102.773	102.773	102.573	3.990	104.069	104.069	103.869	3.125	102.736	102.736	102.536	3.125	101.918	101.918	101.718
3.750	103.160	103.160	102.960	3.750	102.777	102.777	102.577	4.000	104.169	104.169	103.969	3.250	103.183	103.183	102.983	3.250	101.947	101.947	101.747
3.875	103.629	103.629	103.429	3.875	103.181	103.181	102.981	4.125	104.464	104.464	104.264	3.375	103.647	103.647	103.447	3.375	102.292	102.292	102.092
3.990	103.885	103.885	103.685	3.990	103.356	103.356	103.156	4.250	104.239	104.239	104.039	3.500	103.997	103.997	103.797	3.500	102.536	102.536	102.336
4.000	103.985	103.985	103.785	4.000	103.456	103.456	103.256	4.375	104.624	104.624	104.424	3.625	104.412	104.412	104.212	3.625	102.828	102.828	102.628
4.125	104.284	104.284	104.084	4.125	103.611	103.611	103.411	4.500	104.961	104.961	104.761	3.750	104.108	104.108	103.908	3.750	102.119	102.119	101.919
4.250	104.687	104.687	104.487	4.250	102.613	102.613	102.413	4.625	105.200	105.200	105.000	3.875	104.551	104.551	104.351	3.875	102.430	102.430	102.230
4.375	105.078	105.078	104.878	4.375	103.007	103.007	102.807	4.750	105.491	105.491	105.291	3.990	104.876	104.876	104.676	3.990	102.628	102.628	102.428
4.500	105.434	105.434	105.234	4.500	103.286	103.286	103.086	4.875	105.842	105.842	105.642	4.000	104.976	104.976	104.776	4.000	102.728	102.728	102.528

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.: 12/16/2021
45 Day Lock Exp.: 12/31/2021
60 Day Lock Exp.: 1/17/2022

W. Rate Sheet Dated: 11/16/2021

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	96.940	96.940	96.700	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.070	97.070	96.830	2.750	N/A	N/A	N/A	2.500	96.322	96.222	96.082
2.625	97.931	97.931	97.691	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.061	98.061	97.821	2.875	N/A	N/A	N/A	2.625	97.312	97.212	97.072
2.750	98.800	98.800	98.563	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.930	98.930	98.693	2.990	N/A	N/A	N/A	2.750	98.182	98.082	97.945
2.875	99.501	99.501	99.264	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.631	99.631	99.394	3.000	N/A	N/A	N/A	2.875	98.882	98.782	98.645
2.990	99.973	99.973	99.739	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.103	100.103	99.869	3.125	N/A	N/A	N/A	2.990	99.354	99.254	99.120
3.000	100.073	100.073	99.839	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.203	100.203	99.969	3.250	N/A	N/A	N/A	3.000	99.454	99.354	99.220
3.125	100.609	100.609	100.349	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.083	101.083	100.823	3.375	N/A	N/A	N/A	3.125	100.043	99.892	99.783
3.250	101.379	101.379	101.124	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.389	101.389	101.134	3.500	N/A	N/A	N/A	3.250	100.635	100.492	100.380
3.375	102.150	102.150	101.898	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.160	102.160	101.908	3.625	N/A	N/A	N/A	3.375	101.406	101.266	101.154
3.500	102.583	102.583	102.332	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.593	102.593	102.342	3.750	N/A	N/A	N/A	3.500	101.839	101.699	101.588
3.625	102.849	102.849	102.599	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.859	102.859	102.609	3.875	N/A	N/A	N/A	3.625	102.106	101.967	101.856
3.750	103.366	103.366	103.077	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.034	103.034	102.784	3.990	N/A	N/A	N/A	3.750	101.501	101.374	101.212
3.875	103.876	103.876	103.591	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.542	103.542	103.292	4.000	N/A	N/A	N/A	3.875	102.011	101.884	101.726
3.990	104.118	104.118	103.837	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.784	103.784	103.534	4.125	N/A	N/A	N/A	3.990	102.253	102.127	101.972
4.000	104.218	104.218	103.937	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	103.884	103.884	103.634	4.250	N/A	N/A	N/A	4.000	102.353	102.227	102.072
4.125	104.594	104.594	104.319	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	104.260	104.260	104.010	4.375	N/A	N/A	N/A	4.125	102.729	102.604	102.454
4.250	104.736	104.736	104.536	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	104.380	104.380	104.180	4.500	N/A	N/A	N/A	4.250	101.821	101.721	101.621
4.375	105.158	105.158	104.958	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	104.802	104.802	104.602	4.625	N/A	N/A	N/A	4.375	102.244	102.144	102.044
4.500	105.525	105.525	105.325	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	105.169	105.169	104.969	4.750	N/A	N/A	N/A	4.500	102.610	102.510	102.410
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	98.392	98.392	98.018	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.473	98.473	98.273	2.000	97.786	97.686	97.586
2.875	N/A	N/A	N/A	2.625	99.338	99.338	99.066	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.061	99.061	98.861	2.125	98.373	98.273	98.173
2.990	N/A	N/A	N/A	2.750	99.825	99.825	99.551	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.559	99.559	99.359	2.250	98.872	98.772	98.672
3.000	N/A	N/A	N/A	2.875	100.453	100.453	100.178	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	99.973	99.973	99.773	2.375	99.285	99.185	99.085
3.125	N/A	N/A	N/A	2.990	100.855	100.855	100.579	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.631	100.631	100.431	2.500	100.085	99.985	99.885
3.250	N/A	N/A	N/A	3.000	100.955	100.955	100.679	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.115	101.115	100.915	2.625	100.491	100.391	100.291
3.375	N/A	N/A	N/A	3.125	101.617	101.617	101.317	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.588	101.588	101.388	2.750	100.401	100.301	100.201
3.500	N/A	N/A	N/A	3.250	102.115	102.115	101.816	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.913	101.913	101.713	2.875	100.726	100.626	100.526
3.625	N/A	N/A	N/A	3.375	102.843	102.843	102.543	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.185	102.185	101.985	2.990	100.998	100.898	100.798
3.750	N/A	N/A	N/A	3.500	103.224	103.224	102.928	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.285	102.285	102.085	3.000	101.098	100.998	100.898
3.875	N/A	N/A	N/A	3.625	103.530	103.530	103.235	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.569	102.569	102.369	3.125	102.136	102.036	101.936
3.990	N/A	N/A	N/A	3.750	103.470	103.470	103.264	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.085	103.085	102.885	3.250	101.261	101.161	101.061
4.000	N/A	N/A	N/A	3.875	103.846	103.846	103.640	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.506	103.506	103.306	3.375	101.683	101.583	101.483
4.125	N/A	N/A	N/A	3.990	104.082	104.082	103.877	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.769	103.769	103.569	3.500	101.946	101.846	101.746
4.250	N/A	N/A	N/A	4.000	104.182	104.182	103.977	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.747	103.747	103.547	3.625	102.734	102.634	102.534
4.375	N/A	N/A	N/A	4.125	104.271	104.271	104.071	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.111	104.111	103.911	3.750	102.184	102.084	101.984
4.500	N/A	N/A	N/A	4.250	104.701	104.701	104.501	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.278	104.278	104.078	3.875	102.351	102.251	102.151
4.625	N/A	N/A	N/A	4.375	104.970	104.970	104.770	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.541	104.541	104.341	3.990	102.614	102.514	102.414
4.750	N/A	N/A	N/A	4.500	105.207	105.207	105.007	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.641	104.641	104.441	4.000	102.714	102.614	102.514

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.399	98.399	98.199	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	98.987	98.987	98.787	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.485	99.485	99.285	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	99.899	99.899	99.699	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.755	100.755	100.555	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	101.073	101.073	100.873	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	100.514	100.514	100.314	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.839	100.839	100.639	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	101.111	101.111	100.911	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	101.211	101.211	101.011	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	102.277	102.277	102.077	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	100.711	100.711	100.511	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	101.132	101.132	100.932	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	101.395	101.395	101.195	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	102.853	102.853	102.653	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.473	101.473	101.273	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	101.640	101.640	101.440	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	101.903	101.903	101.703	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	102.003	102.003	101.803	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.:

12/16/2021

45 Day Lock Exp.:

12/31/2021

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/16/2021

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			
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	98.800	98.800	98.563	2.750	98.930	98.930	98.693	2.500	98.392	98.392	98.018	2.000	98.473	98.473	98.199
2.875	99.501	99.501	99.264	2.875	99.631	99.631	99.394	2.625	99.338	99.338	99.066	2.125	99.061	99.061	98.787
2.990	99.973	99.973	99.739	2.990	100.103	100.103	99.869	2.750	99.825	99.825	99.551	2.250	99.559	99.559	99.285
3.000	100.073	100.073	99.839	3.000	100.203	100.203	99.969	2.875	100.453	100.453	100.178	2.375	99.973	99.973	99.699
3.125	100.609	100.609	100.349	3.125	101.083	101.083	100.823	2.990	100.855	100.855	100.579	2.500	100.631	100.631	100.555
3.250	101.379	101.379	101.124	3.250	101.389	101.389	101.134	3.000	100.955	100.955	100.679	2.625	101.115	101.115	100.873
3.375	102.150	102.150	101.898	3.375	102.160	102.160	101.908	3.125	101.617	101.617	101.317	2.750	101.588	101.588	100.314
3.500	102.583	102.583	102.332	3.500	102.593	102.593	102.342	3.250	102.115	102.115	101.816	2.875	101.913	101.913	100.639
3.625	102.849	102.849	102.599	3.625	102.859	102.859	102.609	3.375	102.843	102.843	102.543	2.990	102.185	102.185	100.911
3.750	103.366	103.366	103.077	3.750	103.034	103.034	102.745	3.500	103.224	103.224	102.928	3.000	102.285	102.285	101.011
3.875	103.876	103.876	103.591	3.875	103.542	103.542	103.257	3.625	103.530	103.530	103.235	3.125	102.569	102.569	102.077
3.990	104.118	104.118	103.837	3.990	104.1784	104.1784	103.843	3.750	103.470	103.470	103.178	3.250	103.085	103.085	100.511
4.000	104.218	104.218	103.937	4.000	104.1884	104.1884	103.843	3.875	103.846	103.846	103.543	3.375	103.506	103.506	100.932
4.125	104.594	104.594	104.319	4.125	104.260	104.260	103.985	3.990	104.082	104.082	103.777	3.500	103.769	103.769	101.195
4.250	104.736	104.736	104.461	4.250	104.380	104.380	104.080	4.000	104.182	104.182	103.877	3.625	103.747	103.747	101.653
4.375	105.158	105.158	104.883	4.375	104.802	104.802	104.502	4.125	104.271	104.271	103.971	3.750	104.111	104.111	101.273
4.500	105.525	105.525	105.250	4.500	105.169	105.169	104.869	4.250	104.701	104.701	104.401	3.875	104.278	104.278	101.440
4.625	105.601	105.601	105.326	4.625	105.365	105.365	105.065	4.375	104.970	104.970	104.670	3.990	104.541	104.541	101.703
4.750	106.043	106.043	105.768	4.750	106.143	106.143	105.843	4.500	105.207	105.207	104.907	4.000	104.641	104.641	101.803

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/16/2021

45 Day Lock Exp.:

12/31/2021

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/16/2021

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.:

12/16/2021

45 Day Lock Exp.:

12/31/2021

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/16/2021

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	96.940	96.940	96.700	2.500	98.392	98.392	98.018	2.000	98.473	98.473	98.273	2.500	96.330	96.330	96.090	2.000	97.786	97.786	97.586
2.625	97.931	97.931	97.691	2.625	99.338	99.338	99.066	2.125	99.061	99.061	98.861	2.625	97.321	97.321	97.081	2.125	98.374	98.374	98.174
2.750	98.800	98.800	98.563	2.750	99.825	99.825	99.551	2.250	99.559	99.559	99.359	2.750	98.190	98.190	97.953	2.250	98.872	98.872	98.672
2.875	99.501	99.501	99.264	2.875	100.453	100.453	100.178	2.375	99.973	99.973	99.773	2.875	98.891	98.891	98.654	2.375	99.286	99.286	99.086
2.990	99.973	99.973	99.739	2.990	100.855	100.855	100.579	2.500	100.631	100.631	100.431	2.990	99.363	99.363	99.129	2.500	100.043	100.043	99.843
3.000	100.073	100.073	99.839	3.000	100.955	100.955	100.679	2.625	101.115	101.115	100.915	3.000	99.463	99.463	99.229	2.625	100.444	100.444	100.244
3.125	100.609	100.609	100.349	3.125	101.617	101.617	101.317	2.750	101.588	101.588	101.388	3.125	100.171	100.171	99.911	2.750	100.401	100.401	100.201
3.250	101.379	101.379	101.124	3.250	102.115	102.115	101.816	2.875	101.913	101.913	101.713	3.250	100.709	100.709	100.454	2.875	100.726	100.726	100.526
3.375	102.150	102.150	101.898	3.375	102.843	102.843	102.543	2.990	102.185	102.185	101.985	3.375	101.480	101.480	101.228	2.990	100.998	100.998	100.798
3.500	102.583	102.583	102.332	3.500	103.224	103.224	102.928	3.000	102.285	102.285	102.085	3.500	101.913	101.913	101.662	3.000	101.098	101.098	100.898
3.625	102.849	102.849	102.599	3.625	103.530	103.530	103.235	3.125	102.569	102.569	102.369	3.625	102.179	102.179	101.929	3.125	101.773	101.773	101.573
3.750	103.366	103.366	103.077	3.750	103.470	103.470	103.264	3.250	103.085	103.085	102.885	3.750	101.525	101.525	101.236	3.250	101.248	101.248	101.048
3.875	103.876	103.876	103.591	3.875	103.846	103.846	103.640	3.375	103.506	103.506	103.306	3.875	102.034	102.034	101.749	3.375	101.669	101.669	101.469
3.990	104.118	104.118	103.837	3.990	104.082	104.082	103.877	3.500	103.769	103.769	103.569	3.990	102.276	102.276	101.995	3.500	101.932	101.932	101.732
4.000	104.218	104.218	103.937	4.000	104.182	104.182	103.977	3.625	103.747	103.747	103.547	4.000	102.376	102.376	102.095	3.625	102.650	102.650	102.450
4.125	104.594	104.594	104.319	4.125	104.271	104.271	104.071	3.750	104.111	104.111	103.911	4.125	102.752	102.752	102.477	3.750	102.142	102.142	101.942
4.250	104.736	104.736	104.536	4.250	104.701	104.701	104.501	3.875	104.278	104.278	104.078	4.250	101.883	101.883	101.683	3.875	102.309	102.309	102.109
4.375	105.158	105.158	104.958	4.375	104.970	104.970	104.770	3.990	104.541	104.541	104.341	4.375	102.305	102.305	102.105	3.990	102.572	102.572	102.372
4.500	105.525	105.525	105.325	4.500	105.207	105.207	105.007	4.000	104.641	104.641	104.441	4.500	102.672	102.672	102.472	4.000	102.672	102.672	102.472

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/16/2021

45 Day Lock Exp.:

12/31/2021

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/16/2021

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 ¹IA, 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)