

W. Rate Sheet Dated: 11/17/2021

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	99.322	99.322	98.931	2.250	98.806	98.806	98.416	1.875	96.351	96.351	96.051	3.125	96.385	96.385	96.085
2.375	99.589	99.589	99.198	2.375	99.038	99.038	98.647	2.000	96.573	96.573	96.273	3.250	97.974	97.974	97.674
2.500	99.856	99.856	99.465	2.500	99.263	99.263	98.873	2.125	96.790	96.790	96.490	3.375	97.707	97.707	97.407
2.625	100.123	100.123	99.732	2.625	99.472	99.472	99.081	2.250	98.217	98.217	97.889	3.500	97.796	97.796	97.496
2.750	101.135	101.135	100.681	2.750	100.635	100.635	100.182	2.375	98.436	98.436	98.108	3.625	97.885	97.885	97.585
2.875	101.392	101.392	100.939	2.875	100.841	100.841	100.388	2.500	98.649	98.649	98.321	Margin = 2.250		Index = 0.160	
3.000	101.640	101.640	101.186	3.000	101.025	101.025	100.572	2.625	98.845	98.845	98.517	30 Year OTC			
3.125	101.885	101.885	101.431	3.125	101.199	101.199	100.746	2.750	99.990	99.990	99.690	Rate	30 Day	45 Day	60 Day
3.250	102.182	102.182	101.845	3.250	101.621	101.621	101.283	2.875	100.183	100.183	99.883	4.000	100.772	100.772	100.272
3.375	102.317	102.317	101.979	3.375	101.702	101.702	101.365	3.000	100.355	100.355	100.055	4.125	100.968	100.968	100.468
3.500	102.543	102.543	102.206	3.500	101.890	101.890	101.552	3.125	100.517	100.517	100.217	4.375	102.122	102.122	101.622
3.625	102.750	102.750	102.412	3.625	102.038	102.038	101.701	3.250	100.921	100.921	100.621	4.500	102.180	102.180	101.680
3.750	102.659	102.659	102.322	3.750	102.156	102.156	101.818	3.375	101.090	101.090	100.790	4.625	102.317	102.317	101.817
3.875	102.763	102.763	102.426	3.875	102.183	102.183	101.845	3.500	101.289	101.289	100.989	4.875	102.724	102.724	102.224
4.000	102.947	102.947	102.610	4.000	102.342	102.342	102.004	3.625	101.426	101.426	101.126	5.000	102.853	102.853	102.353
4.125	103.143	103.143	102.805	4.125	102.464	102.464	102.127	3.750	101.404	101.404	101.104	5.125	102.990	102.990	102.490
4.250	103.524	103.524	103.324	4.250	103.067	103.067	102.867	3.875	101.522	101.522	101.222	5.500	103.948	103.948	103.448
4.375	103.597	103.597	103.397	4.375	103.094	103.094	102.894	4.000	101.672	101.672	101.372	5.625	104.085	104.085	103.585
6.250	106.000	106.000	105.800	6.250	105.429	105.429	105.229	4.125	101.786	101.786	101.486	6.250	105.071	105.071	104.571

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	99.422	99.322	99.322	98.931	2.250	98.756	98.656	98.656	98.266	1.875	98.481	98.381	98.381	98.081
2.375	99.689	99.589	99.589	99.198	2.375	98.988	98.888	98.888	98.497	2.000	98.703	98.603	98.603	98.303
2.500	99.956	99.856	99.856	99.465	2.500	99.213	99.113	99.113	98.723	2.125	98.920	98.820	98.820	98.520
2.625	100.223	100.123	100.123	99.732	2.625	99.422	99.322	99.322	98.931	2.250	100.347	100.247	100.247	99.919
2.750	101.235	101.135	101.135	100.681	2.750	100.460	100.360	100.360	99.907	2.375	100.566	100.466	100.466	100.138
2.875	101.492	101.392	101.392	100.939	2.875	100.666	100.566	100.566	100.113	2.500	100.779	100.679	100.679	100.351
3.000	101.740	101.640	101.640	101.186	3.000	100.850	100.750	100.750	100.297	2.625	100.975	100.875	100.875	100.547
3.125	101.985	101.885	101.885	101.431	3.125	101.024	100.924	100.924	100.471	2.750	101.020	100.920	100.920	100.620
3.250	102.282	102.182	102.182	101.845	3.250	101.421	101.321	101.321	100.983	2.875	101.213	101.113	101.113	100.813
3.375	102.517	102.417	102.417	102.079	3.375	101.602	101.502	101.502	101.165	3.000	101.385	101.285	101.285	100.985
3.500	102.743	102.643	102.643	102.306	3.500	101.790	101.690	101.690	101.352	3.125	101.547	101.447	101.447	101.147
3.625	102.950	102.850	102.850	102.512	3.625	101.938	101.838	101.838	101.501	3.250	102.551	102.451	102.451	102.151
3.750	102.859	102.759	102.759	102.422	3.750	102.356	102.256	102.256	101.918	3.375	102.720	102.620	102.620	102.320

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPAs on <= 15 yr term	
NY	-0.250	Non Owner Occupancy -2.000	
2 Unit	0.000	VA Jumbo -0.350	
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 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	98.022	98.022	97.522	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.218	98.218	97.718	4.750	101.000	101.000	100.500
3.875	98.274	98.274	97.774	6.250	103.750	103.750	103.500	4.375	99.372	99.372	98.872	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.090	98.090	97.590					4.500	99.430	99.430	98.930	Rate	30 Day	45 Day	60 Day
4.125	97.895	97.895	97.395					4.625	99.567	99.567	99.067	5.750	103.000	103.000	102.500
4.250	100.164	100.164	99.664					4.875	99.974	99.974	99.474	6.250	105.750	105.750	105.250
4.375	99.990	99.990	99.490					5.000	100.103	100.103	99.603	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.933	99.933	99.433					5.125	100.240	100.240	99.740				
4.625	99.796	99.796	99.296					5.500	101.198	101.198	100.698				
4.750	100.906	100.906	100.406					5.625	101.335	101.335	100.835				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.321	102.321	101.821				

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 (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwhe.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/17/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/17/2021

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	98.539	98.539	98.239	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	98.732	98.732	98.432	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	98.903	98.903	98.603	Margin = 2.250		Index = .160	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.065	99.065	98.765	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.726	99.726	99.426	Rate	30 Day	45 Day	60 Day
3.250	101.064	101.064	100.727	3.250	100.602	100.602	100.265	3.375	99.895	99.895	99.595	3.250	101.064	101.064	100.564
3.375	101.298	101.298	100.961	3.375	100.783	100.783	100.446	3.500	100.094	100.094	99.794	3.375	101.298	101.298	100.798
3.500	101.525	101.525	101.188	3.500	100.971	100.971	100.634	3.625	100.231	100.231	99.931	3.500	101.525	101.525	101.025
3.625	101.731	101.731	101.394	3.625	101.119	101.119	100.782	3.750	100.709	100.709	100.409	3.625	101.731	101.731	101.231
3.750	100.784	100.784	100.447	3.750	100.381	100.381	100.044	3.875	N/A	N/A	N/A	3.750	100.784	100.784	100.284
3.875	100.988	100.988	100.651	3.875	100.508	100.508	100.171	4.000	N/A	N/A	N/A	3.875	100.988	100.988	100.488
4.000	101.172	101.172	100.835	4.000	100.667	100.667	100.330	4.125	N/A	N/A	N/A	4.000	101.172	101.172	100.672
4.125	101.368	101.368	101.031	4.125	100.789	100.789	100.452	4.250	N/A	N/A	N/A	4.125	101.368	101.368	100.868
4.250	101.911	101.911	101.711	4.250	101.554	101.554	101.354	4.375	N/A	N/A	N/A	4.250	101.911	101.911	101.411
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	100.666	100.566	100.566	100.113	2.750	100.242	100.142	100.142	99.689	2.750	100.701	100.601	100.601	100.301
2.875	100.924	100.824	100.824	100.371	2.875	100.447	100.347	100.347	99.894	2.875	100.894	100.794	100.794	100.494
3.000	101.171	101.071	101.071	100.618	3.000	100.631	100.531	100.531	100.078	3.000	101.066	100.966	100.966	100.666
3.125	101.416	101.316	101.316	100.863	3.125	100.806	100.706	100.706	100.253	3.125	101.228	101.128	101.128	100.828
3.250	101.164	101.064	101.064	100.727	3.250	100.702	100.602	100.602	100.265	3.250	101.732	101.632	101.632	101.332
3.375	101.398	101.298	101.298	100.961	3.375	100.883	100.783	100.783	100.446	3.375	101.901	101.801	101.801	101.501
3.500	101.625	101.525	101.525	101.188	3.500	101.071	100.971	100.971	100.634	3.500	102.100	102.000	102.000	101.700
3.625	101.831	101.731	101.731	101.394	3.625	101.219	101.119	101.119	100.782	3.625	102.238	102.138	102.138	101.838
3.750	100.884	100.784	100.784	100.447	3.750	100.481	100.381	100.381	100.044	3.750	101.559	101.459	101.459	101.159

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/17/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/17/2021

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	97.024	97.024	96.824	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.895	97.895	97.695	2.000	N/A	N/A	N/A	2.500	97.126	97.026	96.926
2.625	97.873	97.873	97.673	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.613	98.613	98.413	2.125	N/A	N/A	N/A	2.625	97.975	97.875	97.775
2.750	98.651	98.651	98.451	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.267	99.267	99.067	2.250	N/A	N/A	N/A	2.750	98.753	98.653	98.553
2.875	99.303	99.303	99.103	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.822	99.822	99.622	2.375	N/A	N/A	N/A	2.875	99.404	99.304	99.204
2.990	99.740	99.740	99.540	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.165	100.165	99.965	2.500	N/A	N/A	N/A	2.990	99.842	99.742	99.642
3.000	99.840	99.840	99.640	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.265	100.265	100.065	2.625	N/A	N/A	N/A	3.000	99.942	99.842	99.742
3.125	100.538	100.538	100.338	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.055	101.055	100.855	2.750	N/A	N/A	N/A	3.125	100.813	100.700	100.587
3.250	101.269	101.269	101.069	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.678	101.678	101.478	2.875	N/A	N/A	N/A	3.250	101.544	101.431	101.318
3.375	102.050	102.050	101.850	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.384	102.384	102.184	2.990	N/A	N/A	N/A	3.375	102.325	102.212	102.099
3.500	102.464	102.464	102.264	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.666	102.666	102.466	3.000	N/A	N/A	N/A	3.500	102.739	102.626	102.513
3.625	102.818	102.818	102.618	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.823	102.823	102.623	3.125	N/A	N/A	N/A	3.625	103.358	103.258	103.158
3.750	103.270	103.270	103.070	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.886	102.886	102.686	3.250	N/A	N/A	N/A	3.750	104.010	103.910	103.810
3.875	103.749	103.749	103.549	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.299	103.299	103.099	3.375	N/A	N/A	N/A	3.875	104.489	104.389	104.289
3.990	104.014	104.014	103.814	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.484	103.484	103.284	3.500	N/A	N/A	N/A	3.990	104.755	104.655	104.555
4.000	104.114	104.114	103.914	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.584	103.584	103.384	3.625	N/A	N/A	N/A	4.000	104.855	104.755	104.655
4.125	104.418	104.418	104.218	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.740	103.740	103.540	3.750	N/A	N/A	N/A	4.125	105.158	105.058	104.958
4.250	104.799	104.799	104.599	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.725	102.725	102.525	3.875	N/A	N/A	N/A	4.250	105.234	105.134	105.034
4.375	105.198	105.198	104.998	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.128	103.128	102.928	3.990	N/A	N/A	N/A	4.375	105.633	105.533	105.433
4.500	105.563	105.563	105.363	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.413	103.413	103.213	4.000	N/A	N/A	N/A	4.500	105.998	105.898	105.798
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	98.496	98.496	98.296	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.378	98.378	98.178	2.000	98.329	98.229	98.129
2.875	N/A	N/A	N/A	2.625	99.235	99.235	99.035	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	98.947	98.947	98.747	2.125	98.898	98.798	98.698
2.990	N/A	N/A	N/A	2.750	99.967	99.967	99.767	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.450	99.450	99.250	2.250	99.401	99.301	99.201
3.000	N/A	N/A	N/A	2.875	100.614	100.614	100.414	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.905	99.905	99.705	2.375	99.923	99.823	99.723
3.125	N/A	N/A	N/A	2.990	101.014	101.014	100.814	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.499	100.499	100.299	2.500	100.591	100.491	100.391
3.250	N/A	N/A	N/A	3.000	101.114	101.114	100.914	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.030	101.030	100.830	2.625	101.121	101.021	100.921
3.375	N/A	N/A	N/A	3.125	101.570	101.570	101.370	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.527	101.527	101.327	2.750	101.619	101.519	101.419
3.500	N/A	N/A	N/A	3.250	102.236	102.236	102.036	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.926	101.926	101.726	2.875	102.017	101.917	101.817
3.625	N/A	N/A	N/A	3.375	102.970	102.970	102.770	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.284	102.284	102.084	2.990	102.376	102.276	102.176
3.750	N/A	N/A	N/A	3.500	103.352	103.352	103.152	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.384	102.384	102.184	3.000	102.476	102.376	102.276
3.875	N/A	N/A	N/A	3.625	103.704	103.704	103.504	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.793	102.793	102.593	3.125	102.925	102.825	102.725
3.990	N/A	N/A	N/A	3.750	103.491	103.491	103.291	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.210	103.210	103.010	3.250	103.381	103.281	103.181
4.000	N/A	N/A	N/A	3.875	103.967	103.967	103.767	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.683	103.683	103.483	3.375	103.853	103.753	103.653
4.125	N/A	N/A	N/A	3.990	104.200	104.200	104.000	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.040	104.040	103.840	3.500	104.211	104.111	104.011
4.250	N/A	N/A	N/A	4.000	104.300	104.300	104.100	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.464	104.464	104.264	3.625	104.634	104.534	104.434
4.375	N/A	N/A	N/A	4.125	104.600	104.600	104.400	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.137	104.137	103.937	3.750	104.525	104.425	104.325
4.500	N/A	N/A	N/A	4.250	104.353	104.353	104.153	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.591	104.591	104.391	3.875	104.978	104.878	104.778
4.625	N/A	N/A	N/A	4.375	104.747	104.747	104.547	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.925	104.925	104.725	3.990	105.313	105.213	105.113
4.750	N/A	N/A	N/A	4.500	105.092	105.092	104.892	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.025	105.025	104.825	4.000	105.413	105.313	105.213
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	98.578	98.578	98.378	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.909	98.909	98.709
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.014	99.014	98.814	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.478	99.478	99.278
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.420	99.420	99.220	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.981	99.981	99.781
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.962	99.962	99.762	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.436	100.436	100.236
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.488	100.488	100.288	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.866	100.866	100.666
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.883	100.883	100.683	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.342	101.342	101.142
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.223	101.223	101.023	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.840	101.840	101.640
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.498	101.498	101.298	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.238	102.238	102.038
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.717	101.717	101.517	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.597	102.597	102.397
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.817	101.817	101.617	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.697	102.697	102.497
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.097	102.097	101.897	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.106	103.106	102.906
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.971	101.971	101.771	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.			



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.: 12/17/2021

45 Day Lock Exp.: 1/3/2022

60 Day Lock Exp.: 1/17/2022

W. Rate Sheet Dated: 11/17/2021

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	97.024	97.024	96.824	2.500	97.895	97.895	97.695	2.875	100.614	100.614	100.414	2.000	98.378	98.378	98.178	2.000	98.578	98.578	98.378
2.625	97.873	97.873	97.673	2.625	98.613	98.613	98.413	2.990	101.014	101.014	100.814	2.125	98.947	98.947	98.747	2.125	99.014	99.014	98.814
2.750	98.651	98.651	98.451	2.750	99.267	99.267	99.067	3.000	101.114	101.114	100.914	2.250	99.450	99.450	99.250	2.250	99.420	99.420	99.220
2.875	99.303	99.303	99.103	2.875	99.822	99.822	99.622	3.125	101.570	101.570	101.370	2.375	99.905	99.905	99.705	2.375	99.962	99.962	99.762
2.990	99.740	99.740	99.540	2.990	100.165	100.165	99.965	3.250	102.236	102.236	102.036	2.500	100.499	100.499	100.299	2.500	100.488	100.488	100.288
3.000	99.840	99.840	99.640	3.000	100.265	100.265	100.065	3.375	102.970	102.970	102.770	2.625	101.030	101.030	100.830	2.625	100.883	100.883	100.683
3.125	100.538	100.538	100.338	3.125	101.055	101.055	100.855	3.500	103.352	103.352	103.152	2.750	101.527	101.527	101.327	2.750	101.223	101.223	101.023
3.250	101.269	101.269	101.069	3.250	101.678	101.678	101.478	3.625	103.704	103.704	103.504	2.875	101.926	101.926	101.726	2.875	101.498	101.498	101.298
3.375	102.050	102.050	101.850	3.375	102.384	102.384	102.184	3.750	103.491	103.491	103.291	2.990	102.284	102.284	102.084	2.990	101.717	101.717	101.517
3.500	102.464	102.464	102.264	3.500	102.666	102.666	102.466	3.875	103.967	103.967	103.767	3.000	102.384	102.384	102.184	3.000	101.817	101.817	101.617
3.625	102.818	102.818	102.618	3.625	102.823	102.823	102.623	3.990	104.200	104.200	104.000	3.125	102.793	102.793	102.593	3.125	102.097	102.097	101.897
3.750	103.270	103.270	103.070	3.750	102.886	102.886	102.686	4.000	104.300	104.300	104.100	3.250	103.210	103.210	103.010	3.250	101.971	101.971	101.771
3.875	103.749	103.749	103.549	3.875	103.299	103.299	103.099	4.125	104.600	104.600	104.400	3.375	103.683	103.683	103.483	3.375	102.321	102.321	102.121
3.990	104.014	104.014	103.814	3.990	103.484	103.484	103.284	4.250	104.353	104.353	104.153	3.500	104.040	104.040	103.840	3.500	102.571	102.571	102.371
4.000	104.114	104.114	103.914	4.000	103.584	103.584	103.384	4.375	104.747	104.747	104.547	3.625	104.464	104.464	104.264	3.625	102.868	102.868	102.668
4.125	104.418	104.418	104.218	4.125	103.740	103.740	103.540	4.500	105.092	105.092	104.892	3.750	104.137	104.137	103.937	3.750	102.146	102.146	101.946
4.250	104.799	104.799	104.599	4.250	102.725	102.725	102.525	4.625	105.333	105.333	105.133	3.875	104.591	104.591	104.391	3.875	102.460	102.460	102.260
4.375	105.198	105.198	104.998	4.375	103.128	103.128	102.928	4.750	105.604	105.604	105.404	3.990	104.925	104.925	104.725	3.990	102.669	102.669	102.469
4.500	105.563	105.563	105.363	4.500	103.413	103.413	103.213	4.875	105.961	105.961	105.761	4.000	105.025	105.025	104.825	4.000	102.769	102.769	102.569

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 LTPAs 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)
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.: 12/17/2021
45 Day Lock Exp.: 1/3/2022
60 Day Lock Exp.: 1/17/2022

W. Rate Sheet Dated: 11/17/2021

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	Rate	30 Day	45 Day	60 Day		
2.500	96.968	96.968	96.733	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.938	96.938	96.703	2.750	N/A	N/A	N/A	2.500	96.350	96.350	96.115	2.500	96.350	96.350	96.115		
2.625	97.963	97.963	97.726	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.931	97.931	97.694	2.875	N/A	N/A	N/A	2.625	97.344	97.344	97.107	2.625	97.344	97.344	97.107		
2.750	98.833	98.833	98.599	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.803	98.803	98.569	2.990	N/A	N/A	N/A	2.750	98.215	98.215	97.981	2.750	98.215	98.215	97.981		
2.875	99.537	99.537	99.305	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.505	99.505	99.273	3.000	N/A	N/A	N/A	2.875	98.918	98.918	98.686	2.875	98.918	98.918	98.686		
2.990	100.014	100.014	99.784	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.982	99.982	99.752	3.125	N/A	N/A	N/A	2.990	99.395	99.395	99.165	2.990	99.395	99.395	99.165		
3.000	100.114	100.114	99.884	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.082	100.082	99.852	3.250	N/A	N/A	N/A	3.000	99.495	99.495	99.265	3.000	99.495	99.495	99.265		
3.125	100.700	100.700	100.445	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.930	100.930	100.675	3.375	N/A	N/A	N/A	3.125	100.134	100.134	99.899	3.125	100.134	100.134	99.899		
3.250	101.470	101.470	101.221	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.244	101.244	100.995	3.500	N/A	N/A	N/A	3.250	100.726	100.726	100.583	3.250	100.726	100.726	100.583		
3.375	102.245	102.245	101.998	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.017	102.017	101.770	3.625	N/A	N/A	N/A	3.375	101.501	101.501	101.254	3.375	101.501	101.501	101.254		
3.500	102.680	102.680	102.433	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.452	102.452	102.205	3.750	N/A	N/A	N/A	3.500	101.936	101.936	101.689	3.500	101.936	101.936	101.689		
3.625	102.947	102.947	102.702	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.721	102.721	102.476	3.875	N/A	N/A	N/A	3.625	102.204	102.204	101.959	3.625	102.204	102.204	101.959		
3.750	103.392	103.392	103.108	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.120	101.120	100.836	3.990	N/A	N/A	N/A	3.750	101.527	101.527	101.243	3.750	101.527	101.527	101.243		
3.875	103.908	103.908	103.625	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.634	101.634	101.351	4.000	N/A	N/A	N/A	3.875	102.043	102.043	101.760	3.875	102.043	102.043	101.760		
3.990	104.151	104.151	103.873	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.879	101.879	101.601	4.125	N/A	N/A	N/A	3.990	102.286	102.286	102.008	3.990	102.286	102.286	102.008		
4.000	104.251	104.251	103.973	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.979	101.979	101.701	4.250	N/A	N/A	N/A	4.000	102.386	102.386	102.108	4.000	102.386	102.386	102.108		
4.125	104.630	104.630	104.358	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.358	102.358	102.086	4.375	N/A	N/A	N/A	4.125	102.765	102.765	102.493	4.125	102.765	102.765	102.493		
4.250	104.699	104.699	104.499	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.423	100.423	100.223	4.500	N/A	N/A	N/A	4.250	101.784	101.784	101.584	4.250	101.784	101.784	101.584		
4.375	105.124	105.124	104.924	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.850	100.850	100.650	4.625	N/A	N/A	N/A	4.375	102.210	102.210	102.010	4.375	102.210	102.210	102.010		
4.500	105.492	105.492	105.292	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.218	101.218	101.018	4.750	N/A	N/A	N/A	4.500	102.577	102.577	102.377	4.500	102.577	102.577	102.377		
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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	2.500	98.302	98.302	98.037	2.500	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	98.471	98.471	98.271	2.000	97.784	97.784	97.584	2.000	97.784	97.784	97.584		
2.875	N/A	N/A	N/A	2.625	99.354	99.354	99.085	2.625	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	99.058	99.058	98.858	2.125	98.370	98.370	98.170	2.125	98.370	98.370	98.170		
2.990	N/A	N/A	N/A	2.750	99.842	99.842	99.572	2.750	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.559	99.559	99.359	2.250	98.872	98.872	98.672	2.250	98.872	98.872	98.672		
3.000	N/A	N/A	N/A	2.875	100.473	100.473	100.202	2.875	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.974	99.974	99.774	2.375	99.286	99.286	99.086	2.375	99.286	99.286	99.086		
3.125	N/A	N/A	N/A	2.990	100.877	100.877	100.604	2.990	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.689	100.689	100.489	2.500	100.143	100.143	99.943	2.500	100.143	100.143	99.943		
3.250	N/A	N/A	N/A	3.000	100.977	100.977	100.704	3.000	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	101.175	101.175	100.975	2.625	100.551	100.551	100.351	2.625	100.551	100.551	100.351		
3.375	N/A	N/A	N/A	3.125	101.670	101.670	101.375	3.125	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.650	101.650	101.450	2.750	100.463	100.463	100.263	2.750	100.463	100.463	100.263		
3.500	N/A	N/A	N/A	3.250	102.171	102.171	101.877	3.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.981	101.981	101.781	2.875	100.794	100.794	100.594	2.875	100.794	100.794	100.594		
3.625	N/A	N/A	N/A	3.375	102.900	102.900	102.608	3.375	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.255	102.255	102.055	2.990	100.668	100.668	100.468	2.990	100.668	100.668	100.468		
3.750	N/A	N/A	N/A	3.500	103.287	103.287	102.992	3.500	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.355	102.355	102.155	3.000	101.168	101.168	100.968	3.000	101.168	101.168	100.968		
3.875	N/A	N/A	N/A	3.625	103.592	103.592	103.301	3.625	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.581	102.581	102.381	3.125	102.148	102.148	101.948	3.125	102.148	102.148	101.948		
3.990	N/A	N/A	N/A	3.750	103.497	103.497	103.294	3.750	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.100	103.100	102.900	3.250	101.276	101.276	101.076	3.250	101.276	101.276	101.076		
4.000	N/A	N/A	N/A	3.875	103.875	103.875	103.672	3.875	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.525	103.525	103.325	3.375	101.702	101.702	101.502	3.375	101.702	101.702	101.502		
4.125	N/A	N/A	N/A	3.990	104.112	104.112	103.911	3.990	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.794	103.794	103.594	3.500	101.971	101.971	101.771	3.500	101.971	101.971	101.771		
4.250	N/A	N/A	N/A	4.000	104.212	104.212	104.011	4.000	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	103.774	103.774	103.574	3.625	102.761	102.761	102.561	3.625	102.761	102.761	102.561		
4.375	N/A	N/A	N/A	4.125	104.236	104.236	104.036	4.125	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	103.794	103.794	103.594	3.750	102.215	102.215	102.015	3.750	102.215	102.215	102.015		
4.500	N/A	N/A	N/A	4.250	104.668	104.668	104.468	4.250	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	104.310	104.310	104.110	3.875	102.383	102.383	102.183	3.875	102.383	102.383	102.183		
4.625	N/A	N/A	N/A	4.375	104.939	104.939	104.739	4.375	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	104.576	104.576	104.376	3.990	102.649	102.649	102.449	3.990	102.649	102.649	102.449		
4.750	N/A	N/A	N/A	4.500	105.177	105.177	104.977	4.500	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	104.676	104.676	104.476	4.000	102.749	102.749	102.549	4.000	102.749	102.749	102.549		
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	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	98.397	98.397	98.197	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	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	98.984	98.984	98.784	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	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																						



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.:

12/17/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/17/2021

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	98.833	98.833	98.599	2.750	98.803	98.803	98.569	2.500	98.302	98.302	98.037	2.000	98.471	98.471	98.271	2.000	98.397	98.397	98.197
2.875	99.537	99.537	99.305	2.875	99.505	99.505	99.273	2.625	99.354	99.354	99.085	2.125	99.058	99.058	98.858	2.125	98.984	98.984	98.784
2.990	100.014	100.014	99.784	2.990	99.982	99.982	99.752	2.750	99.842	99.842	99.572	2.250	99.559	99.559	99.359	2.250	99.485	99.485	99.285
3.000	100.114	100.114	99.884	3.000	100.082	100.082	99.852	2.875	100.473	100.473	100.202	2.375	99.974	99.974	99.774	2.375	99.900	99.900	99.700
3.125	100.700	100.700	100.445	3.125	100.930	100.930	100.675	2.990	100.877	100.877	100.604	2.500	100.689	100.689	100.489	2.500	100.761	100.761	100.561
3.250	101.470	101.470	101.221	3.250	101.244	101.244	100.995	3.000	100.977	100.977	100.704	2.625	101.175	101.175	100.975	2.625	101.095	101.095	100.895
3.375	102.245	102.245	101.998	3.375	102.017	102.017	101.770	3.125	101.670	101.670	101.375	2.750	101.650	101.650	101.450	2.750	100.576	100.576	100.376
3.500	102.680	102.680	102.433	3.500	102.452	102.452	102.205	3.250	102.171	102.171	101.877	2.875	101.981	101.981	101.781	2.875	100.907	100.907	100.707
3.625	102.947	102.947	102.702	3.625	102.721	102.721	102.476	3.375	102.900	102.900	102.608	2.990	102.255	102.255	102.055	2.990	101.181	101.181	100.981
3.750	103.392	103.392	103.108	3.750	101.120	101.120	100.836	3.500	103.287	103.287	102.992	3.000	102.355	102.355	102.155	3.000	101.281	101.281	101.081
3.875	103.908	103.908	103.625	3.875	101.634	101.634	101.351	3.625	103.592	103.592	103.301	3.125	102.581	102.581	102.381	3.125	102.343	102.343	102.143
3.990	104.151	104.151	103.873	3.990	101.879	101.879	101.601	3.750	103.497	103.497	103.294	3.250	103.100	103.100	102.900	3.250	100.734	100.734	100.534
4.000	104.251	104.251	103.973	4.000	101.979	101.979	101.701	3.875	103.875	103.875	103.672	3.375	103.525	103.525	103.325	3.375	101.159	101.159	100.959
4.125	104.630	104.630	104.358	4.125	102.358	102.358	102.086	3.990	104.112	104.112	103.911	3.500	103.794	103.794	103.594	3.500	101.428	101.428	101.228
4.250	104.699	104.699	104.499	4.250	100.423	100.423	100.223	4.000	104.212	104.212	104.011	3.625	103.774	103.774	103.574	3.625	102.846	102.846	102.646
4.375	105.124	105.124	104.924	4.375	100.850	100.850	100.650	4.125	104.236	104.236	104.036	3.750	104.142	104.142	103.942	3.750	101.524	101.524	101.324
4.500	105.492	105.492	105.292	4.500	101.218	101.218	101.018	4.250	104.668	104.668	104.468	3.875	104.310	104.310	104.110	3.875	101.692	101.692	101.492
4.625	105.947	105.947	105.747	4.625	102.431	102.431	102.231	4.375	104.939	104.939	104.739	3.990	104.576	104.576	104.376	3.990	101.958	101.958	101.758
4.750	105.991	105.991	105.791	4.750	101.153	101.153	100.953	4.500	105.177	105.177	104.977	4.000	104.676	104.676	104.476	4.000	102.058	102.058	101.858

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

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

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

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

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

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

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



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

30 Day Lock Exp.: **12/17/2021**
45 Day Lock Exp.: **1/3/2022**
60 Day Lock Exp.: **1/17/2022**

W. Rate Sheet Dated: **11/17/2021**

Release Time: **10:00 am ET**

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/17/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/17/2021

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	96.968	96.968	96.733	2.500	98.302	98.302	98.037	2.000	98.471	98.471	98.271	2.500	96.278	96.278	96.043	2.000	97.784	97.784	97.584
2.625	97.963	97.963	97.726	2.625	99.354	99.354	99.085	2.125	99.058	99.058	98.858	2.625	97.272	97.272	97.035	2.125	98.371	98.371	98.171
2.750	98.833	98.833	98.599	2.750	99.842	99.842	99.572	2.250	99.559	99.559	99.359	2.750	98.143	98.143	97.909	2.250	98.872	98.872	98.672
2.875	99.537	99.537	99.305	2.875	100.473	100.473	100.202	2.375	99.974	99.974	99.774	2.875	98.846	98.846	98.614	2.375	99.287	99.287	99.087
2.990	100.014	100.014	99.784	2.990	100.877	100.877	100.604	2.500	100.689	100.689	100.489	2.990	99.323	99.323	99.093	2.500	100.075	100.075	99.875
3.000	100.114	100.114	99.884	3.000	100.977	100.977	100.704	2.625	101.175	101.175	100.975	3.000	99.423	99.423	99.193	2.625	100.485	100.485	100.285
3.125	100.700	100.700	100.445	3.125	101.670	101.670	101.375	2.750	101.650	101.650	101.450	3.125	100.140	100.140	99.885	2.750	100.463	100.463	100.263
3.250	101.470	101.470	101.221	3.250	102.171	102.171	101.877	2.875	101.981	101.981	101.781	3.250	100.682	100.682	100.433	2.875	100.794	100.794	100.594
3.375	102.245	102.245	101.998	3.375	102.900	102.900	102.608	2.990	102.255	102.255	102.055	3.375	101.456	101.456	101.209	2.990	101.068	101.068	100.868
3.500	102.680	102.680	102.433	3.500	103.287	103.287	102.992	3.000	102.355	102.355	102.155	3.500	101.891	101.891	101.644	3.000	101.168	101.168	100.968
3.625	102.947	102.947	102.702	3.625	103.592	103.592	103.301	3.125	102.581	102.581	102.381	3.625	102.159	102.159	101.914	3.125	101.812	101.812	101.612
3.750	103.392	103.392	103.108	3.750	103.497	103.497	103.294	3.250	103.100	103.100	102.900	3.750	101.581	101.581	101.297	3.250	101.267	101.267	101.067
3.875	103.908	103.908	103.625	3.875	103.875	103.875	103.672	3.375	103.525	103.525	103.325	3.875	102.096	102.096	101.813	3.375	101.692	101.692	101.492
3.990	104.151	104.151	103.873	3.990	104.112	104.112	103.911	3.500	103.794	103.794	103.594	3.990	102.340	102.340	102.062	3.500	101.961	101.961	101.761
4.000	104.251	104.251	103.973	4.000	104.212	104.212	104.011	3.625	103.774	103.774	103.574	4.000	102.440	102.440	102.162	3.625	102.660	102.660	102.460
4.125	104.630	104.630	104.358	4.125	104.236	104.236	104.036	3.750	104.142	104.142	103.942	4.125	102.819	102.819	102.547	3.750	102.183	102.183	101.983
4.250	104.699	104.699	104.499	4.250	104.668	104.668	104.468	3.875	104.310	104.310	104.110	4.250	101.886	101.886	101.686	3.875	102.351	102.351	102.151
4.375	105.124	105.124	104.924	4.375	104.939	104.939	104.739	3.990	104.576	104.576	104.376	4.375	102.312	102.312	102.112	3.990	102.617	102.617	102.417
4.500	105.492	105.492	105.292	4.500	105.177	105.177	104.977	4.000	104.676	104.676	104.476	4.500	102.680	102.680	102.480	4.000	102.717	102.717	102.517

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.:

12/17/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/17/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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