

W. Rate Sheet Dated: 11/18/2021

Release Time: 5:20 pm 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	99.572	99.572	99.181	2.250	99.056	99.056	98.666	1.875	96.417	96.417	96.117	3.125	96.385	96.385	96.085
2.375	99.839	99.839	99.448	2.375	99.288	99.288	98.897	2.000	96.639	96.639	96.339	3.250	97.974	97.974	97.674
2.500	100.106	100.106	99.715	2.500	99.513	99.513	99.123	2.125	96.857	96.857	96.557	3.375	97.707	97.707	97.407
2.625	100.373	100.373	99.982	2.625	99.722	99.722	99.331	2.250	98.311	98.311	97.983	3.500	97.796	97.796	97.496
2.750	101.306	101.306	100.900	2.750	100.807	100.807	100.401	2.375	98.530	98.530	98.202	3.625	97.885	97.885	97.585
2.875	101.564	101.564	101.158	2.875	101.013	101.013	100.606	2.500	98.743	98.743	98.415	Margin = 2.250		Index = 0.160	
3.000	101.811	101.811	101.405	3.000	101.197	101.197	100.790	2.625	98.939	98.939	98.611	30 Year OTC			
3.125	102.056	102.056	101.650	3.125	101.371	101.371	100.965	2.750	100.006	100.006	99.706	Rate	30 Day	45 Day	60 Day
3.250	102.432	102.432	102.120	3.250	101.871	101.871	101.558	2.875	100.199	100.199	99.899	4.000	101.006	101.006	100.506
3.375	102.567	102.567	102.254	3.375	101.952	101.952	101.640	3.000	100.370	100.370	100.070	4.125	101.202	101.202	100.702
3.500	102.793	102.793	102.481	3.500	102.140	102.140	101.827	3.125	100.532	100.532	100.232	4.375	102.044	102.044	101.544
3.625	103.000	103.000	102.687	3.625	102.288	102.288	101.976	3.250	100.968	100.968	100.668	4.500	102.101	102.101	101.601
3.750	102.894	102.894	102.572	3.750	102.390	102.390	102.068	3.375	101.137	101.137	100.837	4.625	102.238	102.238	101.738
3.875	102.998	102.998	102.676	3.875	102.417	102.417	102.095	3.500	101.336	101.336	101.036	4.875	102.678	102.678	102.178
4.000	103.181	103.181	102.860	4.000	102.576	102.576	102.254	3.625	101.473	101.473	101.173	5.000	102.806	102.806	102.306
4.125	103.377	103.377	103.055	4.125	102.698	102.698	102.377	3.750	101.372	101.372	101.072	5.125	102.943	102.943	102.443
4.250	103.445	103.445	103.236	4.250	102.988	102.988	102.779	3.875	101.491	101.491	101.191	5.500	104.120	104.120	103.620
4.375	103.519	103.519	103.310	4.375	103.015	103.015	102.806	4.000	101.641	101.641	101.341	5.625	104.257	104.257	103.757
6.250	106.000	106.000	105.800	6.250	105.601	105.601	105.401	4.125	101.755	101.755	101.455	6.250	105.243	105.243	104.743

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	99.672	99.572	99.572	99.181	2.250	99.006	98.906	98.906	98.516	1.875	98.547	98.447	98.447	98.147
2.375	99.939	99.839	99.839	99.448	2.375	99.238	99.138	99.138	98.747	2.000	98.769	98.669	98.669	98.369
2.500	100.206	100.106	100.106	99.715	2.500	99.463	99.363	99.363	98.973	2.125	98.987	98.887	98.887	98.587
2.625	100.473	100.373	100.373	99.982	2.625	99.672	99.572	99.572	99.181	2.250	100.441	100.341	100.341	100.013
2.750	101.406	101.306	101.306	100.900	2.750	100.632	100.532	100.532	100.126	2.375	100.660	100.560	100.560	100.232
2.875	101.664	101.564	101.564	101.158	2.875	100.838	100.738	100.738	100.331	2.500	100.873	100.773	100.773	100.445
3.000	101.911	101.811	101.811	101.405	3.000	101.022	100.922	100.922	100.515	2.625	101.069	100.969	100.969	100.641
3.125	102.156	102.056	102.056	101.650	3.125	101.196	101.096	101.096	100.690	2.750	101.036	100.936	100.936	100.636
3.250	102.532	102.432	102.432	102.120	3.250	101.671	101.571	101.571	101.258	2.875	101.229	101.129	101.129	100.829
3.375	102.767	102.667	102.667	102.354	3.375	101.852	101.752	101.752	101.440	3.000	101.400	101.300	101.300	101.000
3.500	102.993	102.893	102.893	102.581	3.500	102.040	101.940	101.940	101.627	3.125	101.562	101.462	101.462	101.162
3.625	103.200	103.100	103.100	102.787	3.625	102.188	102.088	102.088	101.776	3.250	102.598	102.498	102.498	102.198
3.750	103.094	102.994	102.994	102.672	3.750	102.590	102.490	102.490	102.168	3.375	102.767	102.667	102.667	102.367

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	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
3.75-4.125	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.25-4.625	0.750	0.625	0.500	0.375	0.375	0.250	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	98.256	98.256	97.756	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.452	98.452	97.952	4.750	101.000	101.000	100.500
3.875	98.508	98.508	98.008	6.250	103.750	103.750	103.500	4.375	99.294	99.294	98.794	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.325	98.325	97.825					4.500	99.351	99.351	98.851	Rate	30 Day	45 Day	60 Day
4.125	98.129	98.129	97.629					4.625	99.488	99.488	98.988	5.750	103.000	103.000	102.500
4.250	100.086	100.086	99.586					4.875	99.928	99.928	99.428	6.250	105.750	105.750	105.250
4.375	99.912	99.912	99.412					5.000	100.056	100.056	99.556	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.855	99.855	99.355					5.125	100.193	100.193	99.693				
4.625	99.718	99.718	99.218					5.500	101.370	101.370	100.870				
4.750	100.859	100.859	100.359					5.625	101.507	101.507	101.007				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.493	102.493	101.993				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/20/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/18/2021

Release Time: 5:20 pm ET

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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	98.554	98.554	98.254	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	98.747	98.747	98.447	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	98.919	98.919	98.619	Margin = 2.250		Index = .160	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.081	99.081	98.781	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.773	99.773	99.473	Rate	30 Day	45 Day	60 Day
3.250	101.314	101.314	101.002	3.250	100.852	100.852	100.540	3.375	99.942	99.942	99.642	3.250	101.314	101.314	100.814
3.375	101.548	101.548	101.236	3.375	101.033	101.033	100.721	3.500	100.141	100.141	99.841	3.375	101.548	101.548	101.048
3.500	101.775	101.775	101.463	3.500	101.221	101.221	100.909	3.625	100.278	100.278	99.978	3.500	101.775	101.775	101.275
3.625	101.981	101.981	101.669	3.625	101.369	101.369	101.057	3.750	100.677	100.677	100.377	3.625	101.981	101.981	101.481
3.750	101.019	101.019	100.697	3.750	100.615	100.615	100.293	3.875	N/A	N/A	N/A	3.750	101.019	101.019	100.519
3.875	101.223	101.223	100.901	3.875	100.742	100.742	100.420	4.000	N/A	N/A	N/A	3.875	101.223	101.223	100.723
4.000	101.406	101.406	101.084	4.000	100.901	100.901	100.579	4.125	N/A	N/A	N/A	4.000	101.406	101.406	100.906
4.125	101.602	101.602	101.280	4.125	101.023	101.023	100.701	4.250	N/A	N/A	N/A	4.125	101.602	101.602	101.102
4.250	101.833	101.833	101.624	4.250	101.476	101.476	101.267	4.375	N/A	N/A	N/A	4.250	101.833	101.833	101.333
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	100.838	100.738	100.738	100.332	2.750	100.413	100.313	100.313	99.907	2.750	100.717	100.617	100.617	100.317
2.875	101.096	100.996	100.996	100.590	2.875	100.619	100.519	100.519	100.113	2.875	100.910	100.810	100.810	100.510
3.000	101.343	101.243	101.243	100.837	3.000	100.803	100.703	100.703	100.297	3.000	101.081	100.981	100.981	100.681
3.125	101.588	101.488	101.488	101.082	3.125	100.978	100.878	100.878	100.472	3.125	101.244	101.144	101.144	100.844
3.250	101.414	101.314	101.314	101.002	3.250	100.952	100.852	100.852	100.540	3.250	101.779	101.679	101.679	101.379
3.375	101.648	101.548	101.548	101.236	3.375	101.133	101.033	101.033	100.721	3.375	101.948	101.848	101.848	101.548
3.500	101.875	101.775	101.775	101.463	3.500	101.321	101.221	101.221	100.909	3.500	102.147	102.047	102.047	101.747
3.625	102.081	101.981	101.981	101.669	3.625	101.469	101.369	101.369	101.057	3.625	102.285	102.185	102.185	101.885
3.750	101.119	101.019	101.019	100.697	3.750	100.715	100.615	100.615	100.293	3.750	101.527	101.427	101.427	101.127

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				6.250	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.:

12/20/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/18/2021

Release Time: 5:20 pm 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	97.288	97.288	97.088	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.283	98.283	98.083	2.000	N/A	N/A	N/A	2.500	97.387	97.287	97.187
2.625	98.136	98.136	97.936	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.000	99.000	98.800	2.125	N/A	N/A	N/A	2.625	98.236	98.136	98.036
2.750	98.911	98.911	98.711	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.653	99.653	99.453	2.250	N/A	N/A	N/A	2.750	99.011	98.911	98.811
2.875	99.562	99.562	99.362	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.207	100.207	100.007	2.375	N/A	N/A	N/A	2.875	99.662	99.562	99.462
2.990	99.996	99.996	99.796	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.500	100.500	100.300	2.500	N/A	N/A	N/A	2.990	100.095	99.995	99.895
3.000	100.096	100.096	99.896	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.600	100.600	100.400	2.625	N/A	N/A	N/A	3.000	100.195	100.095	99.995
3.125	100.706	100.706	100.506	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.380	101.380	101.180	2.750	N/A	N/A	N/A	3.125	100.976	100.855	100.737
3.250	101.434	101.434	101.234	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.000	102.000	101.800	2.875	N/A	N/A	N/A	3.250	101.704	101.583	101.465
3.375	102.212	102.212	102.012	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.704	102.704	102.504	2.990	N/A	N/A	N/A	3.375	102.482	102.361	102.243
3.500	102.622	102.622	102.422	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.981	102.981	102.781	3.000	N/A	N/A	N/A	3.500	102.892	102.771	102.653
3.625	102.973	102.973	102.773	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.136	103.136	102.936	3.125	N/A	N/A	N/A	3.625	103.437	103.337	103.237
3.750	103.405	103.405	103.205	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.960	102.960	102.760	3.250	N/A	N/A	N/A	3.750	104.085	103.985	103.885
3.875	103.881	103.881	103.681	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.370	103.370	103.170	3.375	N/A	N/A	N/A	3.875	104.560	104.460	104.360
3.990	104.142	104.142	103.942	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.550	103.550	103.350	3.500	N/A	N/A	N/A	3.990	104.822	104.722	104.622
4.000	104.242	104.242	104.042	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.650	103.650	103.450	3.625	N/A	N/A	N/A	4.000	104.922	104.822	104.722
4.125	104.546	104.546	104.346	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.808	103.808	103.608	3.750	N/A	N/A	N/A	4.125	105.226	105.126	105.026
4.250	104.780	104.780	104.580	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.706	102.706	102.506	3.875	N/A	N/A	N/A	4.250	105.215	105.115	105.015
4.375	105.178	105.178	104.978	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.107	103.107	102.907	3.990	N/A	N/A	N/A	4.375	105.612	105.512	105.412
4.500	105.540	105.540	105.340	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.388	103.388	103.188	4.000	N/A	N/A	N/A	4.500	105.975	105.875	105.775
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	98.692	98.692	98.492	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.500	98.500	98.300	2.000	98.450	98.350	98.250
2.875	N/A	N/A	N/A	2.625	99.497	99.497	99.297	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.069	99.069	98.869	2.125	99.019	98.919	98.819
2.990	N/A	N/A	N/A	2.750	100.227	100.227	100.027	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.570	99.570	99.370	2.250	99.520	99.420	99.320
3.000	N/A	N/A	N/A	2.875	100.873	100.873	100.673	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.023	100.023	99.823	2.375	99.998	99.898	99.798
3.125	N/A	N/A	N/A	2.990	101.269	101.269	101.069	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.605	100.605	100.405	2.500	100.663	100.563	100.463
3.250	N/A	N/A	N/A	3.000	101.369	101.369	101.169	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.134	101.134	100.934	2.625	101.193	101.093	100.993
3.375	N/A	N/A	N/A	3.125	101.817	101.817	101.617	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.629	101.629	101.429	2.750	101.687	101.587	101.487
3.500	N/A	N/A	N/A	3.250	102.401	102.401	102.201	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.024	102.024	101.824	2.875	102.083	101.983	101.883
3.625	N/A	N/A	N/A	3.375	103.130	103.130	102.930	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.381	102.381	102.181	2.990	102.440	102.340	102.240
3.750	N/A	N/A	N/A	3.500	103.509	103.509	103.309	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.481	102.481	102.281	3.000	102.540	102.440	102.340
3.875	N/A	N/A	N/A	3.625	103.858	103.858	103.658	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.882	102.882	102.682	3.125	102.945	102.845	102.745
3.990	N/A	N/A	N/A	3.750	103.562	103.562	103.362	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.218	103.218	103.018	3.250	103.386	103.286	103.186
4.000	N/A	N/A	N/A	3.875	104.035	104.035	103.835	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.687	103.687	103.487	3.375	103.856	103.756	103.656
4.125	N/A	N/A	N/A	3.990	104.265	104.265	104.065	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.041	104.041	103.841	3.500	104.210	104.110	104.010
4.250	N/A	N/A	N/A	4.000	104.365	104.365	104.165	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.466	104.466	104.266	3.625	104.635	104.535	104.435
4.375	N/A	N/A	N/A	4.125	104.665	104.665	104.465	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.163	104.163	103.963	3.750	104.548	104.448	104.348
4.500	N/A	N/A	N/A	4.250	104.333	104.333	104.133	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.611	104.611	104.411	3.875	104.996	104.896	104.796
4.625	N/A	N/A	N/A	4.375	104.726	104.726	104.526	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.942	104.942	104.742	3.990	105.328	105.228	105.128
4.750	N/A	N/A	N/A	4.500	105.068	105.068	104.868	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.042	105.042	104.842	4.000	105.428	105.328	105.228
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	98.700	98.700	98.500	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.031	99.031	98.831
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.135	99.135	98.935	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.600	99.600	99.400
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.528	99.528	99.328	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.101	100.101	99.901
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.067	100.067	99.867	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.555	100.555	100.355
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.594	100.594	100.394	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.984	100.984	100.784
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.987	100.987	100.787	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.447	101.447	101.247
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.326	101.326	101.126	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.941	101.941	101.741
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.597	101.597	101.397	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.337	102.337	102.137
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.813	101.813	101.613	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.694	102.694	102.494
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.913	101.913	101.713	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.794	102.794	102.594
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.191	102.191	101.991	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.195	103.195	102.995
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.981	102.981	102.781	3.250	N/A	N/A	N/A	3.250	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.: 12/20/2021

45 Day Lock Exp.: 1/3/2022

60 Day Lock Exp.: 1/17/2022

W. Rate Sheet Dated: 11/18/2021

Release Time: 5:20 pm 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	97.288	97.288	97.088	2.500	98.283	98.283	98.083	2.875	100.873	100.873	100.673	2.000	98.500	98.500	98.300	2.000	98.700	98.700	98.500
2.625	98.136	98.136	97.936	2.625	99.000	99.000	98.800	2.990	101.269	101.269	101.069	2.125	99.069	99.069	98.869	2.125	99.135	99.135	98.935
2.750	98.911	98.911	98.711	2.750	99.653	99.653	99.453	3.000	101.369	101.369	101.169	2.250	99.570	99.570	99.370	2.250	99.528	99.528	99.328
2.875	99.562	99.562	99.362	2.875	100.207	100.207	100.007	3.125	101.817	101.817	101.617	2.375	100.023	100.023	99.823	2.375	100.067	100.067	99.867
2.990	99.996	99.996	99.796	2.990	100.500	100.500	100.300	3.250	102.401	102.401	102.201	2.500	100.605	100.605	100.405	2.500	100.594	100.594	100.394
3.000	100.096	100.096	99.896	3.000	100.600	100.600	100.400	3.375	103.130	103.130	102.930	2.625	101.134	101.134	100.934	2.625	100.987	100.987	100.787
3.125	100.706	100.706	100.506	3.125	101.380	101.380	101.180	3.500	103.509	103.509	103.309	2.750	101.629	101.629	101.429	2.750	101.326	101.326	101.126
3.250	101.434	101.434	101.234	3.250	102.000	102.000	101.800	3.625	103.858	103.858	103.658	2.875	102.024	102.024	101.824	2.875	101.597	101.597	101.397
3.375	102.212	102.212	102.012	3.375	102.704	102.704	102.504	3.750	103.562	103.562	103.362	2.990	102.381	102.381	102.181	2.990	101.813	101.813	101.613
3.500	102.622	102.622	102.422	3.500	102.981	102.981	102.781	3.875	104.035	104.035	103.835	3.000	102.481	102.481	102.281	3.000	101.913	101.913	101.713
3.625	102.973	102.973	102.773	3.625	103.136	103.136	102.936	3.990	104.265	104.265	104.065	3.125	102.882	102.882	102.682	3.125	102.191	102.191	101.991
3.750	103.405	103.405	103.205	3.750	102.960	102.960	102.760	4.000	104.365	104.365	104.165	3.250	103.218	103.218	103.018	3.250	101.981	101.981	101.781
3.875	103.881	103.881	103.681	3.875	103.370	103.370	103.170	4.125	104.665	104.665	104.465	3.375	103.687	103.687	103.487	3.375	102.329	102.329	102.129
3.990	104.142	104.142	103.942	3.990	103.550	103.550	103.350	4.250	104.333	104.333	104.133	3.500	104.041	104.041	103.841	3.500	102.576	102.576	102.376
4.000	104.242	104.242	104.042	4.000	103.650	103.650	103.450	4.375	104.726	104.726	104.526	3.625	104.466	104.466	104.266	3.625	102.871	102.871	102.671
4.125	104.546	104.546	104.346	4.125	103.808	103.808	103.608	4.500	105.068	105.068	104.868	3.750	104.163	104.163	103.963	3.750	102.172	102.172	101.972
4.250	104.780	104.780	104.580	4.250	102.706	102.706	102.506	4.625	105.308	105.308	105.108	3.875	104.611	104.611	104.411	3.875	102.484	102.484	102.284
4.375	105.178	105.178	104.978	4.375	103.107	103.107	102.907	4.750	105.586	105.586	105.386	3.990	104.942	104.942	104.742	3.990	102.690	102.690	102.490
4.500	105.540	105.540	105.340	4.500	103.388	103.388	103.188	4.875	105.940	105.940	105.740	4.000	105.042	105.042	104.842	4.000	102.790	102.790	102.590

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)
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.: 12/20/2021
45 Day Lock Exp.: 1/3/2022
60 Day Lock Exp.: 1/17/2022

W. Rate Sheet Dated: 11/18/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.232	97.232	97.015	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	95.082	95.082	94.865	2.750	N/A	N/A	N/A	2.500	96.614	96.514	96.397
2.625	98.221	98.221	98.004	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	96.071	96.071	95.854	2.875	N/A	N/A	N/A	2.625	97.602	97.502	97.385
2.750	99.083	99.083	98.871	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	96.933	96.933	96.721	2.990	N/A	N/A	N/A	2.750	98.465	98.365	98.253
2.875	99.775	99.775	99.566	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.625	97.625	97.416	3.000	N/A	N/A	N/A	2.875	99.156	99.056	98.947
2.990	100.236	100.236	100.033	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	98.086	98.086	97.883	3.125	N/A	N/A	N/A	2.990	99.617	99.517	99.414
3.000	100.336	100.336	100.133	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	98.186	98.186	97.983	3.250	N/A	N/A	N/A	3.000	99.717	99.617	99.514
3.125	100.864	100.864	100.618	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	98.714	98.714	98.468	3.375	N/A	N/A	N/A	3.125	100.298	100.198	100.092
3.250	101.620	101.620	101.381	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	99.470	99.470	99.231	3.500	N/A	N/A	N/A	3.250	100.876	100.776	100.677
3.375	102.383	102.383	102.148	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	100.233	100.233	99.998	3.625	N/A	N/A	N/A	3.375	101.639	101.539	101.404
3.500	102.807	102.807	102.574	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	100.657	100.657	100.424	3.750	N/A	N/A	N/A	3.500	102.063	101.934	101.830
3.625	103.071	103.071	102.837	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	100.921	100.921	100.687	3.875	N/A	N/A	N/A	3.625	102.328	102.200	102.094
3.750	103.476	103.476	103.213	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.326	101.326	101.063	3.990	N/A	N/A	N/A	3.750	101.611	101.504	101.348
3.875	103.980	103.980	103.721	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.830	101.830	101.571	4.000	N/A	N/A	N/A	3.875	102.115	102.008	101.856
3.990	104.215	104.215	103.957	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	102.065	102.065	101.807	4.125	N/A	N/A	N/A	3.990	102.350	102.243	102.092
4.000	104.315	104.315	104.057	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.165	102.165	101.907	4.250	N/A	N/A	N/A	4.000	102.450	102.343	102.192
4.125	104.683	104.683	104.432	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.533	102.533	102.282	4.375	N/A	N/A	N/A	4.125	102.818	102.712	102.567
4.250	104.749	104.749	104.549	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.599	102.599	102.399	4.500	N/A	N/A	N/A	4.250	101.834	101.734	101.634
4.375	105.162	105.162	104.962	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	103.012	103.012	102.812	4.625	N/A	N/A	N/A	4.375	102.248	102.148	102.048
4.500	105.520	105.520	105.320	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	103.370	103.370	103.170	4.750	N/A	N/A	N/A	4.500	102.605	102.505	102.405
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	98.653	98.653	98.411	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.637	98.637	98.437	2.000	97.950	97.850	97.750
2.875	N/A	N/A	N/A	2.625	99.652	99.652	99.410	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.221	99.221	99.021	2.125	98.533	98.433	98.333
2.990	N/A	N/A	N/A	2.750	100.137	100.137	99.894	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.714	99.714	99.514	2.250	99.027	98.927	98.827
3.000	N/A	N/A	N/A	2.875	100.760	100.760	100.518	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.127	100.127	99.927	2.375	99.439	99.339	99.239
3.125	N/A	N/A	N/A	2.990	101.156	101.156	100.914	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.789	100.789	100.589	2.500	100.243	100.143	100.043
3.250	N/A	N/A	N/A	3.000	101.256	101.256	101.014	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.270	101.270	101.070	2.625	100.646	100.546	100.446
3.375	N/A	N/A	N/A	3.125	101.785	101.785	101.506	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.739	101.739	101.539	2.750	100.552	100.452	100.352
3.500	N/A	N/A	N/A	3.250	102.280	102.280	102.000	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.062	102.062	101.862	2.875	100.875	100.775	100.675
3.625	N/A	N/A	N/A	3.375	103.000	103.000	102.723	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.334	102.334	102.134	2.990	101.147	101.047	100.947
3.750	N/A	N/A	N/A	3.500	103.376	103.376	103.100	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.434	102.434	102.234	3.000	101.247	101.147	101.047
3.875	N/A	N/A	N/A	3.625	103.678	103.678	103.402	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.578	102.578	102.378	3.125	102.145	102.045	101.945
3.990	N/A	N/A	N/A	3.750	103.578	103.578	103.378	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.091	103.091	102.891	3.250	101.267	101.167	101.067
4.000	N/A	N/A	N/A	3.875	103.947	103.947	103.747	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.512	103.512	103.312	3.375	101.689	101.589	101.489
4.125	N/A	N/A	N/A	3.990	104.180	104.180	103.980	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.773	103.773	103.573	3.500	101.950	101.850	101.750
4.250	N/A	N/A	N/A	4.000	104.280	104.280	104.080	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.788	103.788	103.588	3.625	102.775	102.675	102.575
4.375	N/A	N/A	N/A	4.125	104.289	104.289	104.089	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.150	104.150	103.950	3.750	102.223	102.123	102.023
4.500	N/A	N/A	N/A	4.250	104.714	104.714	104.514	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.314	104.314	104.114	3.875	102.387	102.287	102.187
4.625	N/A	N/A	N/A	4.375	104.980	104.980	104.780	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.573	104.573	104.373	3.990	102.646	102.546	102.446
4.750	N/A	N/A	N/A	4.500	105.213	105.213	105.013	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.673	104.673	104.473	4.000	102.746	102.646	102.546

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	96.437	96.437	96.237	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	97.021	97.021	96.821	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	97.514	97.514	97.314	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	97.927	97.927	97.727	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	98.589	98.589	98.389	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	99.070	99.070	98.870	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.539	99.539	99.339	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.862	99.862	99.662	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.134	100.134	99.934	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.234	100.234	100.034	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.378	100.378	100.178	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	100.891	100.891	100.691	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	101.312	101.312	101.112	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	101.573	101.573	101.373	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	101.588	101.588	101.388	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	101.950	101.950	101.750	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	102.114	102.114	101.914	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	102.373	102.373	102.173	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	102.473	102.473	102.273	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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W. Rate Sheet Dated: 11/18/2021

Release Time: 5:20 pm ET

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FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.083	99.083	98.871	2.750	96.933	96.933	96.721	2.500	98.653	98.653	98.411	2.000	98.637	98.637	98.437	2.000	96.437	96.437	96.237
2.875	99.775	99.775	99.566	2.875	97.625	97.625	97.416	2.625	99.652	99.652	99.410	2.125	99.221	99.221	99.021	2.125	97.021	97.021	96.821
2.990	100.236	100.236	100.033	2.990	98.086	98.086	97.883	2.750	100.137	100.137	99.894	2.250	99.714	99.714	99.514	2.250	97.514	97.514	97.314
3.000	100.336	100.336	100.133	3.000	98.186	98.186	97.983	2.875	100.760	100.760	100.518	2.375	100.127	100.127	99.927	2.375	97.927	97.927	97.727
3.125	100.864	100.864	100.618	3.125	98.714	98.714	98.468	2.990	101.156	101.156	100.914	2.500	100.789	100.789	100.589	2.500	98.589	98.589	98.389
3.250	101.620	101.620	101.381	3.250	99.470	99.470	99.231	3.000	101.256	101.256	101.014	2.625	101.270	101.270	101.070	2.625	99.070	99.070	98.870
3.375	102.383	102.383	102.148	3.375	100.233	100.233	99.998	3.125	101.785	101.785	101.506	2.750	101.739	101.739	101.539	2.750	99.539	99.539	99.339
3.500	102.807	102.807	102.574	3.500	100.657	100.657	100.424	3.250	102.280	102.280	102.000	2.875	102.062	102.062	101.862	2.875	99.862	99.862	99.662
3.625	103.071	103.071	102.837	3.625	100.921	100.921	100.687	3.375	103.000	103.000	102.723	2.990	102.334	102.334	102.134	2.990	100.134	100.134	99.934
3.750	103.476	103.476	103.213	3.750	101.326	101.326	101.063	3.500	103.376	103.376	103.100	3.000	102.434	102.434	102.234	3.000	100.234	100.234	100.034
3.875	103.980	103.980	103.721	3.875	101.830	101.830	101.571	3.625	103.678	103.678	103.402	3.125	102.578	102.578	102.378	3.125	100.378	100.378	100.178
3.990	104.215	104.215	103.957	3.990	102.065	102.065	101.807	3.750	103.578	103.578	103.378	3.250	103.091	103.091	102.891	3.250	100.891	100.891	100.691
4.000	104.315	104.315	104.057	4.000	102.165	102.165	101.907	3.875	103.947	103.947	103.747	3.375	103.512	103.512	103.312	3.375	101.312	101.312	101.112
4.125	104.683	104.683	104.432	4.125	102.533	102.533	102.282	3.990	104.180	104.180	103.980	3.500	103.773	103.773	103.573	3.500	101.573	101.573	101.373
4.250	104.749	104.749	104.549	4.250	102.599	102.599	102.399	4.000	104.280	104.280	104.080	3.625	103.788	103.788	103.588	3.625	101.588	101.588	101.388
4.375	105.162	105.162	104.962	4.375	103.012	103.012	102.812	4.125	104.289	104.289	104.089	3.750	104.150	104.150	103.950	3.750	101.950	101.950	101.750
4.500	105.520	105.520	105.320	4.500	103.370	103.370	103.170	4.250	104.714	104.714	104.514	3.875	104.314	104.314	104.114	3.875	102.114	102.114	101.914
4.625	105.592	105.592	105.392	4.625	103.442	103.442	103.242	4.375	104.980	104.980	104.780	3.990	104.573	104.573	104.373	3.990	102.373	102.373	102.173
4.750	106.027	106.027	105.827	4.750	103.877	103.877	103.677	4.500	105.213	105.213	105.013	4.000	104.673	104.673	104.473	4.000	102.473	102.473	102.273

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@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/20/2021
45 Day Lock Exp.: 1/3/2022
60 Day Lock Exp.: 1/17/2022

W. Rate Sheet Dated: 11/18/2021

Release Time: 5:20 pm 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	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.375	0.875	0.625	0.500	0.500	0.375	0.250	0.000
3.500	1.000	0.750	0.625	0.500	0.375	0.250	0.000
3.625	1.250	1.000	0.875	0.750	0.625	0.375	0.000
3.750	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.875	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.990	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.000	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.125	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.250	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.375	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.500	1.375	1.125	0.875	0.875	0.500	0.250	0.000

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	0.125	0.000
2.625	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.125	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.125	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.125
3.250	0.875	0.625	0.500	0.500	0.375	0.125	0.125
3.375	0.875	0.625	0.500	0.375	0.000	0.125	0.125
3.500	1.000	0.625	0.500	0.375	0.000	-0.125	0.125
3.625	1.000	0.625	0.500	0.375	0.125	-0.125	0.125
3.750	1.250	1.000	0.875	0.750	0.375	0.250	0.125
3.875	1.250	0.750	0.625	0.375	0.250	0.250	0.125
3.990	1.250	0.750	0.625	0.375	0.250	0.250	0.125
4.000	1.250	0.875	0.625	0.500	0.250	-0.125	0.125
4.125	1.375	1.000	0.750	0.625	0.375	0.000	0.125
4.250	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.375	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.500	1.750	1.375	1.125	1.000	0.750	0.375	0.250

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.250	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.000	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.750	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.875	1.000	0.875	0.875	0.750	0.625	0.000	0.000
3.990	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.000	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.125	1.000	0.875	0.875	0.750	0.625	0.000	0.000
4.250	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.375	0.750	0.750	0.750	0.750	0.500	0.000	0.000
4.500	1.000	0.875	0.750	0.750	0.500	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	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.250	0.250	0.250	0.250	0.125	0.000
3.250	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.375	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.000	0.000	0.000
3.625	0.500	0.375	0.125	0.125	0.000	0.000	0.000
3.750	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.875	0.875	0.750	0.625	0.625	0.375	0.375	0.000
3.990	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.000	0.875	0.750	0.625	0.625	0.375	0.375	0.000
4.125	1.125	1.000	0.875	0.875	0.625	0.625	0.125
4.250	1.375	1.125	0.625	0.625	0.250	0.250	0.000
4.375	1.500	1.250	0.750	0.750	0.375	0.250	0.000
4.500	1.625	1.250	0.750	0.750	0.500	0.375	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.375	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.500	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
3.250	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.375	0.375	0.250	0.000	0.000	0.000
3.750	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.875	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.990	1.000	0.750	0.750	0.625	0.375	0.000	0.000
4.000	1.000	0.750	0.750	0.625	0.375	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	-0.125	-0.125	-0.125	-0.125	0.000
2.375	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
2.500	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.750	0.250	0.125	0.000	0.000	0.000	-0.125	0.000
2.875	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
2.990	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.375	0.375	0.250	0.125	0.125
3.250	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.625	0.875	0.750	0.750	0.750	0.625	0.500	0.250
3.750	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.875	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.990	0.875	0.750	0.750	0.625	0.500	0.375	0.000
4.000	0.875	0.750	0.750	0.625	0.500	0.375	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/20/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/18/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.232	97.232	97.015	2.500	98.653	98.653	98.411	2.000	98.637	98.637	98.437	2.500	95.482	95.482	95.265	2.000	96.887	96.887	96.687
2.625	98.221	98.221	98.004	2.625	99.652	99.652	99.410	2.125	99.221	99.221	99.021	2.625	96.471	96.471	96.254	2.125	97.471	97.471	97.271
2.750	99.083	99.083	98.871	2.750	100.137	100.137	99.894	2.250	99.714	99.714	99.514	2.750	97.333	97.333	97.121	2.250	97.964	97.964	97.764
2.875	99.775	99.775	99.566	2.875	100.760	100.760	100.518	2.375	100.127	100.127	99.927	2.875	98.025	98.025	97.816	2.375	98.377	98.377	98.177
2.990	100.236	100.236	100.033	2.990	101.156	101.156	100.914	2.500	100.789	100.789	100.589	2.990	98.486	98.486	98.283	2.500	99.039	99.039	98.839
3.000	100.336	100.336	100.133	3.000	101.256	101.256	101.014	2.625	101.270	101.270	101.070	3.000	98.586	98.586	98.383	2.625	99.520	99.520	99.320
3.125	100.864	100.864	100.618	3.125	101.785	101.785	101.506	2.750	101.739	101.739	101.539	3.125	99.114	99.114	98.868	2.750	99.989	99.989	99.789
3.250	101.620	101.620	101.381	3.250	102.280	102.280	102.000	2.875	102.062	102.062	101.862	3.250	99.870	99.870	99.631	2.875	100.312	100.312	100.112
3.375	102.383	102.383	102.148	3.375	103.000	103.000	102.723	2.990	102.334	102.334	102.134	3.375	100.633	100.633	100.398	2.990	100.584	100.584	100.384
3.500	102.807	102.807	102.574	3.500	103.376	103.376	103.100	3.000	102.434	102.434	102.234	3.500	101.057	101.057	100.824	3.000	100.684	100.684	100.484
3.625	103.071	103.071	102.837	3.625	103.678	103.678	103.402	3.125	102.578	102.578	102.378	3.625	101.321	101.321	101.087	3.125	100.828	100.828	100.628
3.750	103.476	103.476	103.213	3.750	103.578	103.578	103.378	3.250	103.091	103.091	102.891	3.750	101.726	101.726	101.463	3.250	101.341	101.341	101.141
3.875	103.980	103.980	103.721	3.875	103.947	103.947	103.747	3.375	103.512	103.512	103.312	3.875	102.230	102.230	101.971	3.375	101.762	101.762	101.562
3.990	104.215	104.215	103.957	3.990	104.180	104.180	103.980	3.500	103.773	103.773	103.573	3.990	102.465	102.465	102.207	3.500	102.023	102.023	101.823
4.000	104.315	104.315	104.057	4.000	104.280	104.280	104.080	3.625	103.788	103.788	103.588	4.000	102.565	102.565	102.307	3.625	102.038	102.038	101.838
4.125	104.683	104.683	104.432	4.125	104.289	104.289	104.089	3.750	104.150	104.150	103.950	4.125	102.933	102.933	102.682	3.750	102.400	102.400	102.200
4.250	104.749	104.749	104.549	4.250	104.714	104.714	104.514	3.875	104.314	104.314	104.114	4.250	102.999	102.999	102.799	3.875	102.564	102.564	102.364
4.375	105.162	105.162	104.962	4.375	104.980	104.980	104.780	3.990	104.573	104.573	104.373	4.375	103.412	103.412	103.212	3.990	102.823	102.823	102.623
4.500	105.520	105.520	105.320	4.500	105.213	105.213	105.013	4.000	104.673	104.673	104.473	4.500	103.770	103.770	103.570	4.000	102.923	102.923	102.723

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/20/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/18/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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