

W. Rate Sheet Dated: 11/18/2021

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	99.368	99.368	98.993	2.250	98.853	98.853	98.478	1.875	96.319	96.319	96.015	3.125	96.385	96.385	96.085
2.375	99.636	99.636	99.261	2.375	99.084	99.084	98.709	2.000	96.541	96.541	96.237	3.250	97.974	97.974	97.674
2.500	99.903	99.903	99.528	2.500	99.310	99.310	98.935	2.125	96.759	96.759	96.454	3.375	97.707	97.707	97.407
2.625	100.170	100.170	99.795	2.625	99.519	99.519	99.144	2.250	98.202	98.202	97.873	3.500	97.796	97.796	97.496
2.750	101.166	101.166	100.744	2.750	100.667	100.667	100.245	2.375	98.420	98.420	98.092	3.625	97.885	97.885	97.585
2.875	101.424	101.424	101.002	2.875	100.872	100.872	100.450	2.500	98.634	98.634	98.306	Margin = 2.250		Index = 0.160	
3.000	101.671	101.671	101.249	3.000	101.056	101.056	100.634	2.625	98.830	98.830	98.501	30 Year OTC			
3.125	101.916	101.916	101.494	3.125	101.231	101.231	100.809	2.750	99.971	99.971	99.671	Rate	30 Day	45 Day	60 Day
3.250	102.260	102.260	101.932	3.250	101.699	101.699	101.371	2.875	100.164	100.164	99.864	4.000	100.944	100.944	100.444
3.375	102.395	102.395	102.067	3.375	101.780	101.780	101.452	3.000	100.335	100.335	100.035	4.125	101.140	101.140	100.640
3.500	102.621	102.621	102.293	3.500	101.968	101.968	101.640	3.125	100.497	100.497	100.197	4.375	102.060	102.060	101.560
3.625	102.828	102.828	102.500	3.625	102.116	102.116	101.788	3.250	100.976	100.976	100.676	4.500	102.117	102.117	101.617
3.750	102.831	102.831	102.525	3.750	102.327	102.327	102.021	3.375	101.144	101.144	100.844	4.625	102.254	102.254	101.754
3.875	102.935	102.935	102.629	3.875	102.354	102.354	102.048	3.500	101.343	101.343	101.043	4.875	102.662	102.662	102.162
4.000	103.119	103.119	102.813	4.000	102.514	102.514	102.208	3.625	101.481	101.481	101.181	5.000	102.791	102.791	102.291
4.125	103.315	103.315	103.008	4.125	102.636	102.636	102.330	3.750	101.404	101.404	101.104	5.125	102.928	102.928	102.428
4.250	103.461	103.461	103.261	4.250	103.004	103.004	102.804	3.875	101.522	101.522	101.222	5.500	104.136	104.136	103.636
4.375	103.535	103.535	103.335	4.375	103.031	103.031	102.831	4.000	101.672	101.672	101.372	5.625	104.273	104.273	103.773
6.250	106.000	106.000	105.800	6.250	105.617	105.617	105.417	4.125	101.786	101.786	101.486	6.250	105.258	105.258	104.758

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	99.468	99.368	99.368	98.993	2.250	98.803	98.703	98.703	98.328	1.875	98.449	98.349	98.349	98.045
2.375	99.736	99.636	99.636	99.261	2.375	99.034	98.934	98.934	98.559	2.000	98.671	98.571	98.571	98.267
2.500	100.003	99.903	99.903	99.528	2.500	99.260	99.160	99.160	98.785	2.125	98.889	98.789	98.789	98.484
2.625	100.270	100.170	100.170	99.795	2.625	99.469	99.369	99.369	98.994	2.250	100.332	100.232	100.232	99.903
2.750	101.266	101.166	101.166	100.744	2.750	100.492	100.392	100.392	99.970	2.375	100.550	100.450	100.450	100.122
2.875	101.524	101.424	101.424	101.002	2.875	100.697	100.597	100.597	100.175	2.500	100.764	100.664	100.664	100.336
3.000	101.771	101.671	101.671	101.249	3.000	100.881	100.781	100.781	100.359	2.625	100.960	100.860	100.860	100.531
3.125	102.016	101.916	101.916	101.494	3.125	101.056	100.956	100.956	100.534	2.750	101.001	100.901	100.901	100.601
3.250	102.360	102.260	102.260	101.932	3.250	101.499	101.399	101.399	101.071	2.875	101.194	101.094	101.094	100.794
3.375	102.595	102.495	102.495	102.167	3.375	101.680	101.580	101.580	101.252	3.000	101.365	101.265	101.265	100.965
3.500	102.821	102.721	102.721	102.393	3.500	101.868	101.768	101.768	101.440	3.125	101.527	101.427	101.427	101.127
3.625	103.028	102.928	102.928	102.600	3.625	102.016	101.916	101.916	101.588	3.250	102.606	102.506	102.506	102.206
3.750	103.031	102.931	102.931	102.625	3.750	102.527	102.427	102.427	102.121	3.375	102.774	102.674	102.674	102.374

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	98.194	98.194	97.694	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.390	98.390	97.890	4.750	101.000	101.000	100.500
3.875	98.446	98.446	97.946	6.250	103.750	103.750	103.500	4.375	99.310	99.310	98.810	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.262	98.262	97.762					4.500	99.367	99.367	98.867	Rate	30 Day	45 Day	60 Day
4.125	98.067	98.067	97.567					4.625	99.504	99.504	99.004	5.750	103.000	103.000	102.500
4.250	100.101	100.101	99.601					4.875	99.912	99.912	99.412	6.250	105.750	105.750	105.250
4.375	99.928	99.928	99.428					5.000	100.041	100.041	99.541	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.870	99.870	99.370					5.125	100.178	100.178	99.678				
4.625	99.733	99.733	99.233					5.500	101.386	101.386	100.886				
4.750	100.843	100.843	100.343					5.625	101.523	101.523	101.023				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.508	102.508	102.008				

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/20/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/18/2021

Release Time: 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	98.519	98.519	98.219	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	98.712	98.712	98.412	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	98.884	98.884	98.584	Margin = 2.250		Index = .160	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.046	99.046	98.746	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.781	99.781	99.481	Rate	30 Day	45 Day	60 Day
3.250	101.142	101.142	100.814	3.250	100.680	100.680	100.352	3.375	99.949	99.949	99.649	3.250	101.142	101.142	100.642
3.375	101.376	101.376	101.048	3.375	100.862	100.862	100.534	3.500	100.148	100.148	99.848	3.375	101.376	101.376	100.876
3.500	101.603	101.603	101.275	3.500	101.049	101.049	100.721	3.625	100.286	100.286	99.986	3.500	101.603	101.603	101.103
3.625	101.809	101.809	101.481	3.625	101.197	101.197	100.869	3.750	100.709	100.709	100.409	3.625	101.809	101.809	101.309
3.750	100.956	100.956	100.650	3.750	100.552	100.552	100.246	3.875	N/A	N/A	N/A	3.750	100.956	100.956	100.456
3.875	101.160	101.160	100.854	3.875	100.679	100.679	100.373	4.000	N/A	N/A	N/A	3.875	101.160	101.160	100.660
4.000	101.344	101.344	101.038	4.000	100.839	100.839	100.533	4.125	N/A	N/A	N/A	4.000	101.344	101.344	100.844
4.125	101.540	101.540	101.234	4.125	100.961	100.961	100.655	4.250	N/A	N/A	N/A	4.125	101.540	101.540	101.040
4.250	101.849	101.849	101.649	4.250	101.492	101.492	101.292	4.375	N/A	N/A	N/A	4.250	101.849	101.849	101.349
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	100.697	100.597	100.597	100.175	2.750	100.273	100.173	100.173	99.751	2.750	100.682	100.582	100.582	100.282
2.875	100.955	100.855	100.855	100.433	2.875	100.478	100.378	100.378	99.956	2.875	100.875	100.775	100.775	100.475
3.000	101.202	101.102	101.102	100.680	3.000	100.662	100.562	100.562	100.140	3.000	101.046	100.946	100.946	100.646
3.125	101.447	101.347	101.347	100.925	3.125	100.837	100.737	100.737	100.315	3.125	101.208	101.108	101.108	100.808
3.250	101.242	101.142	101.142	100.814	3.250	100.780	100.680	100.680	100.352	3.250	101.787	101.687	101.687	101.387
3.375	101.476	101.376	101.376	101.048	3.375	100.962	100.862	100.862	100.534	3.375	101.956	101.856	101.856	101.556
3.500	101.703	101.603	101.603	101.275	3.500	101.149	101.049	101.049	100.721	3.500	102.155	102.055	102.055	101.755
3.625	101.909	101.809	101.809	101.481	3.625	101.297	101.197	101.197	100.869	3.625	102.292	102.192	102.192	101.892
3.750	101.056	100.956	100.956	100.650	3.750	100.652	100.552	100.552	100.246	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				
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				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.:

12/20/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/18/2021

Release Time: 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	97.116	97.116	96.916	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.112	98.112	97.912	2.000	N/A	N/A	N/A	2.500	97.215	97.115	97.015
2.625	97.964	97.964	97.764	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.828	98.828	98.628	2.125	N/A	N/A	N/A	2.625	98.064	97.964	97.864
2.750	98.739	98.739	98.539	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.481	99.481	99.281	2.250	N/A	N/A	N/A	2.750	98.839	98.739	98.639
2.875	99.390	99.390	99.190	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.035	100.035	99.835	2.375	N/A	N/A	N/A	2.875	99.490	99.390	99.290
2.990	99.824	99.824	99.624	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.367	100.367	100.167	2.500	N/A	N/A	N/A	2.990	99.923	99.823	99.723
3.000	99.924	99.924	99.724	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.467	100.467	100.267	2.625	N/A	N/A	N/A	3.000	100.023	99.923	99.823
3.125	100.581	100.581	100.381	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.255	101.255	101.055	2.750	N/A	N/A	N/A	3.125	100.854	100.741	100.628
3.250	101.309	101.309	101.109	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.875	101.875	101.675	2.875	N/A	N/A	N/A	3.250	101.582	101.469	101.356
3.375	102.087	102.087	101.887	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.579	102.579	102.379	2.990	N/A	N/A	N/A	3.375	102.359	102.246	102.133
3.500	102.497	102.497	102.297	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.856	102.856	102.656	3.000	N/A	N/A	N/A	3.500	102.769	102.656	102.543
3.625	102.848	102.848	102.648	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.011	103.011	102.811	3.125	N/A	N/A	N/A	3.625	103.388	103.288	103.188
3.750	103.296	103.296	103.096	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.913	103.913	103.713	3.250	N/A	N/A	N/A	3.750	104.035	103.935	103.835
3.875	103.771	103.771	103.571	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.323	103.323	103.123	3.375	N/A	N/A	N/A	3.875	104.511	104.411	104.311
3.990	104.033	104.033	103.833	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.503	103.503	103.303	3.500	N/A	N/A	N/A	3.990	104.772	104.672	104.572
4.000	104.133	104.133	103.933	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.603	103.603	103.403	3.625	N/A	N/A	N/A	4.000	104.872	104.772	104.672
4.125	104.437	104.437	104.237	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.761	103.761	103.561	3.750	N/A	N/A	N/A	4.125	105.177	105.077	104.977
4.250	104.734	104.734	104.534	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.659	102.659	102.459	3.875	N/A	N/A	N/A	4.250	105.168	105.068	104.968
4.375	105.131	105.131	104.931	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.060	103.060	102.860	3.990	N/A	N/A	N/A	4.375	105.565	105.465	105.365
4.500	105.493	105.493	105.293	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.341	103.341	103.141	4.000	N/A	N/A	N/A	4.500	105.928	105.828	105.728
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	98.520	98.520	98.320	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.438	98.438	98.238	2.000	98.388	98.288	98.188
2.875	N/A	N/A	N/A	2.625	99.325	99.325	99.125	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.006	99.006	98.806	2.125	98.956	98.856	98.756
2.990	N/A	N/A	N/A	2.750	100.055	100.055	99.855	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.507	99.507	99.307	2.250	99.457	99.357	99.257
3.000	N/A	N/A	N/A	2.875	100.702	100.702	100.502	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.961	99.961	99.761	2.375	99.935	99.835	99.735
3.125	N/A	N/A	N/A	2.990	101.097	101.097	100.897	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.511	100.511	100.311	2.500	100.601	100.501	100.401
3.250	N/A	N/A	N/A	3.000	101.197	101.197	100.997	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.040	101.040	100.840	2.625	101.130	101.030	100.930
3.375	N/A	N/A	N/A	3.125	101.645	101.645	101.445	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.535	101.535	101.335	2.750	101.625	101.525	101.425
3.500	N/A	N/A	N/A	3.250	102.276	102.276	102.076	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.931	101.931	101.731	2.875	102.021	101.921	101.821
3.625	N/A	N/A	N/A	3.375	103.005	103.005	102.805	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.287	102.287	102.087	2.990	102.377	102.277	102.177
3.750	N/A	N/A	N/A	3.500	103.384	103.384	103.184	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.387	102.387	102.187	3.000	102.477	102.377	102.277
3.875	N/A	N/A	N/A	3.625	103.733	103.733	103.533	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.789	102.789	102.589	3.125	102.904	102.804	102.704
3.990	N/A	N/A	N/A	3.750	103.515	103.515	103.315	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.187	103.187	102.987	3.250	103.355	103.255	103.155
4.000	N/A	N/A	N/A	3.875	103.988	103.988	103.788	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.656	103.656	103.456	3.375	103.824	103.724	103.624
4.125	N/A	N/A	N/A	3.990	104.218	104.218	104.018	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.010	104.010	103.810	3.500	104.178	104.078	103.978
4.250	N/A	N/A	N/A	4.000	104.318	104.318	104.118	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.435	104.435	104.235	3.625	104.604	104.504	104.404
4.375	N/A	N/A	N/A	4.125	104.619	104.619	104.419	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.132	104.132	103.932	3.750	104.517	104.417	104.317
4.500	N/A	N/A	N/A	4.250	104.287	104.287	104.087	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.580	104.580	104.380	3.875	104.965	104.865	104.765
4.625	N/A	N/A	N/A	4.375	104.679	104.679	104.479	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.911	104.911	104.711	3.990	105.296	105.196	105.096
4.750	N/A	N/A	N/A	4.500	105.021	105.021	104.821	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.011	105.011	104.811	4.000	105.396	105.296	105.196
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	98.638	98.638	98.438	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.969	98.969	98.769
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.073	99.073	98.873	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.537	99.537	99.337
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.435	99.435	99.235	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.038	100.038	99.838
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.973	99.973	99.773	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.492	100.492	100.292
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.500	100.500	100.300	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.921	100.921	100.721
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.893	100.893	100.693	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.364	101.364	101.164
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.233	101.233	101.033	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.847	101.847	101.647
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.503	101.503	101.303	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.243	102.243	102.043
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.719	101.719	101.519	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.600	102.600	102.400
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.819	101.819	101.619	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.700	102.700	102.500
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.098	102.098	101.898	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.101	103.101	102.901
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.949	101.949	101.749	3.250	N/A	N/A	N/A	3.250	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.:

12/20/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/17/2022

W. Rate Sheet Dated: 11/18/2021

Release Time: 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	97.116	97.116	96.916	2.500	98.112	98.112	97.912	2.875	100.702	100.702	100.502	2.000	98.438	98.438	98.238	2.000	98.638	98.638	98.438
2.625	97.964	97.964	97.764	2.625	98.828	98.828	98.628	2.990	101.097	101.097	100.897	2.125	99.006	99.006	98.806	2.125	99.073	99.073	98.873
2.750	98.739	98.739	98.539	2.750	99.481	99.481	99.281	3.000	101.197	101.197	100.997	2.250	99.507	99.507	99.307	2.250	99.435	99.435	99.235
2.875	99.390	99.390	99.190	2.875	100.035	100.035	99.835	3.125	101.645	101.645	101.445	2.375	99.961	99.961	99.761	2.375	99.973	99.973	99.773
2.990	99.824	99.824	99.624	2.990	100.367	100.367	100.167	3.250	102.276	102.276	102.076	2.500	100.511	100.511	100.311	2.500	100.500	100.500	100.300
3.000	99.924	99.924	99.724	3.000	100.467	100.467	100.267	3.375	103.005	103.005	102.805	2.625	101.040	101.040	100.840	2.625	100.893	100.893	100.693
3.125	100.581	100.581	100.381	3.125	101.255	101.255	101.055	3.500	103.384	103.384	103.184	2.750	101.535	101.535	101.335	2.750	101.233	101.233	101.033
3.250	101.309	101.309	101.109	3.250	101.875	101.875	101.675	3.625	103.733	103.733	103.533	2.875	101.931	101.931	101.731	2.875	101.503	101.503	101.303
3.375	102.087	102.087	101.887	3.375	102.579	102.579	102.379	3.750	103.515	103.515	103.315	2.990	102.287	102.287	102.087	2.990	101.719	101.719	101.519
3.500	102.497	102.497	102.297	3.500	102.856	102.856	102.656	3.875	103.988	103.988	103.788	3.000	102.387	102.387	102.187	3.000	101.819	101.819	101.619
3.625	102.848	102.848	102.648	3.625	103.011	103.011	102.811	3.990	104.218	104.218	104.018	3.125	102.789	102.789	102.589	3.125	102.098	102.098	101.898
3.750	103.296	103.296	103.096	3.750	102.913	102.913	102.713	4.000	104.318	104.318	104.118	3.250	103.187	103.187	102.987	3.250	101.949	101.949	101.749
3.875	103.771	103.771	103.571	3.875	103.323	103.323	103.123	4.125	104.619	104.619	104.419	3.375	103.656	103.656	103.456	3.375	102.297	102.297	102.097
3.990	104.033	104.033	103.833	3.990	103.503	103.503	103.303	4.250	104.287	104.287	104.087	3.500	104.010	104.010	103.810	3.500	102.545	102.545	102.345
4.000	104.133	104.133	103.933	4.000	103.603	103.603	103.403	4.375	104.679	104.679	104.479	3.625	104.435	104.435	104.235	3.625	102.840	102.840	102.640
4.125	104.437	104.437	104.237	4.125	103.761	103.761	103.561	4.500	105.021	105.021	104.821	3.750	104.132	104.132	103.932	3.750	102.141	102.141	101.941
4.250	104.734	104.734	104.534	4.250	102.659	102.659	102.459	4.625	105.261	105.261	105.061	3.875	104.580	104.580	104.380	3.875	102.453	102.453	102.253
4.375	105.131	105.131	104.931	4.375	103.060	103.060	102.860	4.750	105.539	105.539	105.339	3.990	104.911	104.911	104.711	3.990	102.659	102.659	102.459
4.500	105.493	105.493	105.293	4.500	103.341	103.341	103.141	4.875	105.894	105.894	105.694	4.000	105.011	105.011	104.811	4.000	102.759	102.759	102.559

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

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

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

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

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



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

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

W. Rate Sheet Dated: 11/18/2021

Release Time: 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	97.056	97.056	96.839	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.096	97.096	96.879	2.750	N/A	N/A	N/A	2.500	96.438	96.338	96.221	2.500	96.438	96.338	96.221
2.625	98.047	98.047	97.830	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.089	98.089	97.872	2.875	N/A	N/A	N/A	2.625	97.428	97.328	97.211	2.625	97.428	97.328	97.211
2.750	98.913	98.913	98.701	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.953	98.953	98.741	2.990	N/A	N/A	N/A	2.750	98.295	98.195	98.083	2.750	98.295	98.195	98.083
2.875	99.610	99.610	99.399	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.650	99.650	99.439	3.000	N/A	N/A	N/A	2.875	98.991	98.891	98.780	2.875	98.991	98.891	98.780
2.990	100.079	100.079	99.873	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.121	100.121	99.915	3.125	N/A	N/A	N/A	2.990	99.460	99.360	99.254	2.990	99.460	99.360	99.254
3.000	100.179	100.179	99.973	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.221	100.221	100.015	3.250	N/A	N/A	N/A	3.000	99.560	99.460	99.354	3.000	99.560	99.460	99.354
3.125	100.735	100.735	100.490	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.089	101.089	100.844	3.375	N/A	N/A	N/A	3.125	100.169	100.028	99.924	3.125	100.169	100.028	99.924
3.250	101.498	101.498	101.259	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.290	101.290	101.051	3.500	N/A	N/A	N/A	3.250	100.754	100.622	100.515	3.250	100.754	100.622	100.515
3.375	102.266	102.266	102.031	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.058	102.058	101.823	3.625	N/A	N/A	N/A	3.375	101.522	101.392	101.287	3.375	101.522	101.392	101.287
3.500	102.694	102.694	102.461	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.486	102.486	102.253	3.750	N/A	N/A	N/A	3.500	101.950	101.820	101.717	3.500	101.950	101.820	101.717
3.625	102.961	102.961	102.726	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.753	102.753	102.518	3.875	N/A	N/A	N/A	3.625	102.218	102.089	101.983	3.625	102.218	102.089	101.983
3.750	103.417	103.417	103.152	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.205	101.205	100.940	3.990	N/A	N/A	N/A	3.750	101.552	101.441	101.287	3.750	101.552	101.441	101.287
3.875	103.925	103.925	103.663	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.713	101.713	101.451	4.000	N/A	N/A	N/A	3.875	102.060	101.953	101.798	3.875	102.060	101.953	101.798
3.990	104.163	104.163	103.904	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.951	101.951	101.692	4.125	N/A	N/A	N/A	3.990	102.298	102.191	102.039	3.990	102.298	102.191	102.039
4.000	104.263	104.263	104.004	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	102.051	102.051	101.792	4.250	N/A	N/A	N/A	4.000	102.398	102.291	102.139	4.000	102.398	102.291	102.139
4.125	104.636	104.636	104.384	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.424	102.424	102.172	4.375	N/A	N/A	N/A	4.125	102.771	102.664	102.519	4.125	102.771	102.664	102.519
4.250	104.726	104.726	104.526	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.450	100.450	100.250	4.500	N/A	N/A	N/A	4.250	101.811	101.711	101.611	4.250	101.811	101.711	101.611
4.375	105.143	105.143	104.943	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.869	100.869	100.669	4.625	N/A	N/A	N/A	4.375	102.229	102.129	102.029	4.375	102.229	102.129	102.029
4.500	105.506	105.506	105.306	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.230	101.230	101.030	4.750	N/A	N/A	N/A	4.500	102.591	102.491	102.391	4.500	102.591	102.491	102.391
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	98.476	98.476	98.221	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.559	98.559	98.359	2.000	97.872	97.772	97.672	2.000	97.872	97.772	97.672
2.875	N/A	N/A	N/A	2.625	99.488	99.488	99.242	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.144	99.144	98.944	2.125	98.456	98.356	98.256	2.125	98.456	98.356	98.256
2.990	N/A	N/A	N/A	2.750	99.974	99.974	99.727	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.640	99.640	99.440	2.250	98.953	98.853	98.753	2.250	98.953	98.853	98.753
3.000	N/A	N/A	N/A	2.875	100.602	100.602	100.354	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.052	100.052	99.852	2.375	99.364	99.264	99.164	2.375	99.364	99.264	99.164
3.125	N/A	N/A	N/A	2.990	101.001	101.001	100.752	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.695	100.695	100.495	2.500	100.149	100.049	99.949	2.500	100.149	100.049	99.949
3.250	N/A	N/A	N/A	3.000	101.101	101.101	100.852	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.177	101.177	100.977	2.625	100.553	100.453	100.353	2.625	100.553	100.453	100.353
3.375	N/A	N/A	N/A	3.125	101.663	101.663	101.384	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.649	101.649	101.449	2.750	100.462	100.362	100.262	2.750	100.462	100.362	100.262
3.500	N/A	N/A	N/A	3.250	102.161	102.161	101.882	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.974	101.974	101.774	2.875	100.787	100.687	100.587	2.875	100.787	100.687	100.587
3.625	N/A	N/A	N/A	3.375	102.885	102.885	102.608	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.244	102.244	102.044	2.990	101.057	100.957	100.857	2.990	101.057	100.957	100.857
3.750	N/A	N/A	N/A	3.500	103.264	103.264	102.988	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.344	102.344	102.144	3.000	101.157	101.057	100.957	3.000	101.157	101.057	100.957
3.875	N/A	N/A	N/A	3.625	103.569	103.569	103.293	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.548	102.548	102.348	3.125	102.115	102.015	101.915	3.125	102.115	102.015	101.915
3.990	N/A	N/A	N/A	3.750	103.518	103.518	103.318	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.063	103.063	102.863	3.250	101.239	101.139	101.039	3.250	101.239	101.139	101.039
4.000	N/A	N/A	N/A	3.875	103.890	103.890	103.690	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.484	103.484	103.284	3.375	101.661	101.561	101.461	3.375	101.661	101.561	101.461
4.125	N/A	N/A	N/A	3.990	104.123	104.123	103.923	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.749	103.749	103.549	3.500	101.926	101.826	101.726	3.500	101.926	101.826	101.726
4.250	N/A	N/A	N/A	4.000	104.223	104.223	104.023	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.789	103.789	103.589	3.625	102.776	102.676	102.576	3.625	102.776	102.676	102.576
4.375	N/A	N/A	N/A	4.125	104.266	104.266	104.066	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.154	104.154	103.954	3.750	102.227	102.127	102.027	3.750	102.227	102.127	102.027
4.500	N/A	N/A	N/A	4.250	104.694	104.694	104.494	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.318	104.318	104.118	3.875	102.391	102.291	102.191	3.875	102.391	102.291	102.191
4.625	N/A	N/A	N/A	4.375	104.962	104.962	104.762	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.580	104.580	104.380	3.990	102.553	102.553	102.453	3.990	102.553	102.553	102.453
4.750	N/A	N/A	N/A	4.500	105.196	105.196	104.996	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.680	104.680	104.480	4.000	102.753	102.653	102.553	4.000	102.753	102.653	102.553



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: 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	98.913	98.913	98.701	2.750	98.953	98.953	98.741	2.500	98.476	98.476	98.221	2.000	98.559	98.559	98.359	2.000	98.485	98.485	98.285
2.875	99.610	99.610	99.399	2.875	99.650	99.650	99.439	2.625	99.488	99.488	99.242	2.125	99.144	99.144	98.944	2.125	99.070	99.070	98.870
2.990	100.079	100.079	99.873	2.990	100.121	100.121	99.915	2.750	99.974	99.974	99.727	2.250	99.640	99.640	99.440	2.250	99.566	99.566	99.366
3.000	100.179	100.179	99.973	3.000	100.221	100.221	100.015	2.875	100.602	100.602	100.354	2.375	100.052	100.052	99.852	2.375	99.978	99.978	99.778
3.125	100.735	100.735	100.490	3.125	101.089	101.089	100.844	2.990	101.001	101.001	100.752	2.500	100.695	100.695	100.495	2.500	100.745	100.745	100.545
3.250	101.498	101.498	101.259	3.250	101.290	101.290	101.051	3.000	101.101	101.101	100.852	2.625	101.177	101.177	100.977	2.625	101.073	101.073	100.873
3.375	102.266	102.266	102.031	3.375	102.058	102.058	101.823	3.125	101.663	101.663	101.384	2.750	101.649	101.649	101.449	2.750	100.575	100.575	100.375
3.500	102.694	102.694	102.461	3.500	102.486	102.486	102.253	3.250	102.161	102.161	101.882	2.875	101.974	101.974	101.774	2.875	100.900	100.900	100.700
3.625	102.961	102.961	102.726	3.625	102.753	102.753	102.518	3.375	102.885	102.885	102.608	2.990	102.244	102.244	102.044	2.990	101.170	101.170	100.970
3.750	103.417	103.417	103.152	3.750	101.205	101.205	100.940	3.500	103.264	103.264	102.988	3.000	102.344	102.344	102.144	3.000	101.270	101.270	101.070
3.875	103.925	103.925	103.663	3.875	101.713	101.713	101.451	3.625	103.569	103.569	103.293	3.125	102.548	102.548	102.348	3.125	102.320	102.320	102.120
3.990	104.163	104.163	103.904	3.990	101.951	101.951	101.692	3.750	103.518	103.518	103.318	3.250	103.063	103.063	102.863	3.250	100.733	100.733	100.533
4.000	104.263	104.263	104.004	4.000	102.051	102.051	101.792	3.875	103.890	103.890	103.690	3.375	103.484	103.484	103.284	3.375	101.152	101.152	100.952
4.125	104.636	104.636	104.384	4.125	102.424	102.424	102.172	3.990	104.123	104.123	103.923	3.500	103.749	103.749	103.549	3.500	101.419	101.419	101.219
4.250	104.726	104.726	104.526	4.250	100.450	100.450	100.250	4.000	104.223	104.223	104.023	3.625	103.789	103.789	103.589	3.625	102.711	102.711	102.511
4.375	105.143	105.143	104.943	4.375	100.869	100.869	100.669	4.125	104.266	104.266	104.066	3.750	104.154	104.154	103.954	3.750	101.562	101.562	101.362
4.500	105.506	105.506	105.306	4.500	101.230	101.230	101.030	4.250	104.694	104.694	104.494	3.875	104.318	104.318	104.118	3.875	101.728	101.728	101.528
4.625	105.592	105.592	105.392	4.625	102.362	102.362	102.162	4.375	104.962	104.962	104.762	3.990	104.580	104.580	104.380	3.990	101.988	101.988	101.788
4.750	106.031	106.031	105.831	4.750	101.195	101.195	100.995	4.500	105.196	105.196	104.996	4.000	104.680	104.680	104.480	4.000	102.088	102.088	101.888

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: **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	0.500	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 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: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.056	97.056	96.839	2.500	98.476	98.476	98.221	2.000	98.559	98.559	98.359	2.500	96.401	96.401	96.184	2.000	97.872	97.872	97.672
2.625	98.047	98.047	97.830	2.625	99.488	99.488	99.242	2.125	99.144	99.144	98.944	2.625	97.393	97.393	97.176	2.125	98.457	98.457	98.257
2.750	98.913	98.913	98.701	2.750	99.974	99.974	99.727	2.250	99.640	99.640	99.440	2.750	98.258	98.258	98.046	2.250	98.953	98.953	98.753
2.875	99.610	99.610	99.399	2.875	100.602	100.602	100.354	2.375	100.052	100.052	99.852	2.875	98.955	98.955	98.744	2.375	99.365	99.365	99.165
2.990	100.079	100.079	99.873	2.990	101.001	101.001	100.752	2.500	100.695	100.695	100.495	2.990	99.425	99.425	99.219	2.500	100.070	100.070	99.870
3.000	100.179	100.179	99.973	3.000	101.101	101.101	100.852	2.625	101.177	101.177	100.977	3.000	99.525	99.525	99.319	2.625	100.475	100.475	100.275
3.125	100.735	100.735	100.490	3.125	101.663	101.663	101.384	2.750	101.649	101.649	101.449	3.125	100.237	100.237	99.992	2.750	100.462	100.462	100.262
3.250	101.498	101.498	101.259	3.250	102.161	102.161	101.882	2.875	101.974	101.974	101.774	3.250	100.719	100.719	100.480	2.875	100.787	100.787	100.587
3.375	102.266	102.266	102.031	3.375	102.885	102.885	102.608	2.990	102.244	102.244	102.044	3.375	101.487	101.487	101.252	2.990	101.057	101.057	100.857
3.500	102.694	102.694	102.461	3.500	103.264	103.264	102.988	3.000	102.344	102.344	102.144	3.500	101.915	101.915	101.682	3.000	101.157	101.157	100.957
3.625	102.961	102.961	102.726	3.625	103.569	103.569	103.293	3.125	102.548	102.548	102.348	3.625	102.182	102.182	101.947	3.125	101.784	101.784	101.584
3.750	103.417	103.417	103.152	3.750	103.518	103.518	103.318	3.250	103.063	103.063	102.863	3.750	101.636	101.636	101.371	3.250	101.248	101.248	101.048
3.875	103.925	103.925	103.663	3.875	103.890	103.890	103.690	3.375	103.484	103.484	103.284	3.875	102.144	102.144	101.882	3.375	101.668	101.668	101.468
3.990	104.163	104.163	103.904	3.990	104.123	104.123	103.923	3.500	103.749	103.749	103.549	3.990	102.382	102.382	102.123	3.500	101.934	101.934	101.734
4.000	104.263	104.263	104.004	4.000	104.223	104.223	104.023	3.625	103.789	103.789	103.589	4.000	102.482	102.482	102.223	3.625	102.600	102.600	102.400
4.125	104.636	104.636	104.384	4.125	104.266	104.266	104.066	3.750	104.154	104.154	103.954	4.125	102.855	102.855	102.603	3.750	102.208	102.208	102.008
4.250	104.726	104.726	104.526	4.250	104.694	104.694	104.494	3.875	104.318	104.318	104.118	4.250	101.913	101.913	101.713	3.875	102.373	102.373	102.173
4.375	105.143	105.143	104.943	4.375	104.962	104.962	104.762	3.990	104.580	104.580	104.380	4.375	102.331	102.331	102.131	3.990	102.634	102.634	102.434
4.500	105.506	105.506	105.306	4.500	105.196	105.196	104.996	4.000	104.680	104.680	104.480	4.500	102.693	102.693	102.493	4.000	102.734	102.734	102.534

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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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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)