

W. Rate Sheet Dated: 11/19/2021

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	99.775	99.775	99.384	2.250	99.259	99.259	98.869	1.875	96.538	96.538	96.233	3.125	96.385	96.385	96.085
2.375	100.042	100.042	99.651	2.375	99.491	99.491	99.100	2.000	96.760	96.760	96.455	3.250	97.974	97.974	97.674
2.500	100.309	100.309	99.918	2.500	99.716	99.716	99.326	2.125	96.978	96.978	96.673	3.375	97.707	97.707	97.407
2.625	100.558	100.558	100.168	2.625	99.925	99.925	99.534	2.250	98.342	98.342	98.014	3.500	97.796	97.796	97.496
2.750	101.400	101.400	100.978	2.750	100.901	100.901	100.479	2.375	98.561	98.561	98.233	3.625	97.885	97.885	97.585
2.875	101.652	101.652	101.230	2.875	101.106	101.106	100.685	2.500	98.774	98.774	98.446	Margin = 2.250		Index = 0.160	
3.000	101.900	101.900	101.478	3.000	101.290	101.290	100.869	2.625	98.970	98.970	98.642	30 Year OTC			
3.125	102.141	102.141	101.720	3.125	101.465	101.465	101.043	2.750	100.049	100.049	99.749	Rate	30 Day	45 Day	60 Day
3.250	102.485	102.485	102.157	3.250	101.933	101.933	101.605	2.875	100.242	100.242	99.942	4.000	100.999	100.999	100.499
3.375	102.619	102.619	102.290	3.375	102.015	102.015	101.687	3.000	100.413	100.413	100.113	4.125	101.126	101.126	100.626
3.500	102.834	102.834	102.506	3.500	102.202	102.202	101.874	3.125	100.575	100.575	100.275	4.375	102.036	102.036	101.536
3.625	103.030	103.030	102.702	3.625	102.351	102.351	102.022	3.250	101.015	101.015	100.715	4.500	102.174	102.174	101.674
3.750	102.882	102.882	102.560	3.750	102.390	102.390	102.068	3.375	101.183	101.183	100.883	4.625	102.362	102.362	101.862
3.875	102.976	102.976	102.654	3.875	102.417	102.417	102.095	3.500	101.382	101.382	101.082	4.875	102.693	102.693	102.193
4.000	103.174	103.174	102.852	4.000	102.576	102.576	102.254	3.625	101.520	101.520	101.220	5.000	102.832	102.832	102.332
4.125	103.301	103.301	102.979	4.125	102.698	102.698	102.377	3.750	100.966	100.966	100.666	5.125	103.020	103.020	102.520
4.250	103.514	103.514	103.314	4.250	103.067	103.067	102.867	3.875	101.084	101.084	100.784	5.500	104.162	104.162	103.662
4.375	103.511	103.511	103.311	4.375	103.094	103.094	102.894	4.000	101.235	101.235	100.935	5.625	104.349	104.349	103.849
6.250	106.000	106.000	105.800	6.250	105.632	105.632	105.432	4.125	101.348	101.348	101.048	6.250	105.266	105.266	104.766

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	99.875	99.775	99.775	99.384	2.250	99.209	99.109	99.109	98.719	1.875	98.668	98.568	98.568	98.263
2.375	100.142	100.042	100.042	99.651	2.375	99.441	99.341	99.341	98.950	2.000	98.890	98.790	98.790	98.485
2.500	100.409	100.309	100.309	99.918	2.500	99.666	99.566	99.566	99.176	2.125	99.108	99.008	99.008	98.703
2.625	100.658	100.558	100.558	100.168	2.625	99.875	99.775	99.775	99.384	2.250	100.472	100.372	100.372	100.044
2.750	101.500	101.400	101.400	100.978	2.750	100.726	100.626	100.626	100.204	2.375	100.691	100.591	100.591	100.263
2.875	101.752	101.652	101.652	101.230	2.875	100.931	100.831	100.831	100.410	2.500	100.904	100.804	100.804	100.476
3.000	102.000	101.900	101.900	101.478	3.000	101.115	101.015	101.015	100.594	2.625	101.100	101.000	101.000	100.672
3.125	102.241	102.141	102.141	101.720	3.125	101.290	101.190	101.190	100.768	2.750	101.079	100.979	100.979	100.679
3.250	102.585	102.485	102.485	102.157	3.250	101.733	101.633	101.633	101.305	2.875	101.272	101.172	101.172	100.872
3.375	102.819	102.719	102.719	102.390	3.375	101.915	101.815	101.815	101.487	3.000	101.443	101.343	101.343	101.043
3.500	103.034	102.934	102.934	102.606	3.500	102.102	102.002	102.002	101.674	3.125	101.605	101.505	101.505	101.205
3.625	103.230	103.130	103.130	102.802	3.625	102.251	102.151	102.151	101.822	3.250	102.645	102.545	102.545	102.245
3.750	103.082	102.982	102.982	102.660	3.750	102.590	102.490	102.490	102.168	3.375	102.813	102.713	102.713	102.413

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	98.249	98.249	97.749	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.376	98.376	97.876	4.750	101.000	101.000	100.500
3.875	98.531	98.531	98.031	6.250	103.750	103.750	103.500	4.375	99.286	99.286	98.786	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.333	98.333	97.833					4.500	99.424	99.424	98.924	Rate	30 Day	45 Day	60 Day
4.125	98.205	98.205	97.705					4.625	99.612	99.612	99.112	5.750	103.000	103.000	102.500
4.250	100.174	100.174	99.674					4.875	99.943	99.943	99.443	6.250	105.750	105.750	105.250
4.375	100.077	100.077	99.577					5.000	100.082	100.082	99.582	DPA Advantage Adjustment			
4.500	99.938	99.938	99.438					5.125	100.270	100.270	99.770	203(k) / 203(k)s		-1.000	
4.625	99.751	99.751	99.251					5.500	101.412	101.412	100.912	203(k) & 203(k)s are Borrower Paid			
4.750	100.899	100.899	100.399					5.625	101.599	101.599	101.099	only			
Borrower Paid Comp Only				Lender Paid Only				6.250	102.516	102.516	102.016				

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@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.:

1/18/2022

W. Rate Sheet Dated: 11/19/2021

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	98.597	98.597	98.297	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	98.790	98.790	98.490	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	98.962	98.962	98.662	Margin = 2.250		Index = .160	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.124	99.124	98.824	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.820	99.820	99.520	Rate	30 Day	45 Day	60 Day
3.250	101.366	101.366	101.038	3.250	100.915	100.915	100.587	3.375	99.988	99.988	99.688	3.250	101.366	101.366	100.866
3.375	101.600	101.600	101.272	3.375	101.096	101.096	100.768	3.500	100.187	100.187	99.887	3.375	101.600	101.600	101.100
3.500	101.815	101.815	101.487	3.500	101.283	101.283	100.955	3.625	100.325	100.325	100.025	3.500	101.815	101.815	101.315
3.625	102.011	102.011	101.683	3.625	101.432	101.432	101.104	3.750	100.271	100.271	99.971	3.625	102.011	102.011	101.511
3.750	101.007	101.007	100.685	3.750	100.615	100.615	100.293	3.875	N/A	N/A	N/A	3.750	101.007	101.007	100.507
3.875	101.201	101.201	100.879	3.875	100.742	100.742	100.420	4.000	N/A	N/A	N/A	3.875	101.201	101.201	100.701
4.000	101.399	101.399	101.077	4.000	100.901	100.901	100.579	4.125	N/A	N/A	N/A	4.000	101.399	101.399	100.899
4.125	101.526	101.526	101.204	4.125	101.023	101.023	100.701	4.250	N/A	N/A	N/A	4.125	101.526	101.526	101.026
4.250	101.901	101.901	101.701	4.250	101.554	101.554	101.354	4.375	N/A	N/A	N/A	4.250	101.901	101.901	101.401
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	100.931	100.831	100.831	100.409	2.750	100.507	100.407	100.407	99.985	2.750	100.760	100.660	100.660	100.360
2.875	101.183	101.083	101.083	100.661	2.875	100.713	100.613	100.613	100.191	2.875	100.953	100.853	100.853	100.553
3.000	101.431	101.331	101.331	100.909	3.000	100.897	100.797	100.797	100.375	3.000	101.124	101.024	101.024	100.724
3.125	101.673	101.573	101.573	101.151	3.125	101.071	100.971	100.971	100.549	3.125	101.286	101.186	101.186	100.886
3.250	101.466	101.366	101.366	101.038	3.250	101.015	100.915	100.915	100.587	3.250	101.826	101.726	101.726	101.426
3.375	101.700	101.600	101.600	101.272	3.375	101.196	101.096	101.096	100.768	3.375	101.995	101.895	101.895	101.595
3.500	101.915	101.815	101.815	101.487	3.500	101.383	101.283	101.283	100.955	3.500	102.194	102.094	102.094	101.794
3.625	102.111	102.011	102.011	101.683	3.625	101.532	101.432	101.432	101.104	3.625	102.331	102.231	102.231	101.931
3.750	101.107	101.007	101.007	100.685	3.750	100.715	100.615	100.615	100.293	3.750	101.121	101.021	101.021	100.721

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.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.:

1/18/2022

W. Rate Sheet Dated: 11/19/2021

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	97.610	97.610	97.410	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.605	98.605	98.405	2.000	N/A	N/A	N/A	2.500	97.707	97.607	97.507
2.625	98.459	98.459	98.259	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.323	99.323	99.123	2.125	N/A	N/A	N/A	2.625	98.557	98.457	98.357
2.750	99.236	99.236	99.036	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.977	99.977	99.777	2.250	N/A	N/A	N/A	2.750	99.333	99.233	99.133
2.875	99.886	99.886	99.686	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.530	100.530	100.330	2.375	N/A	N/A	N/A	2.875	99.983	99.883	99.783
2.990	100.320	100.320	100.120	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.818	100.818	100.618	2.500	N/A	N/A	N/A	2.990	100.417	100.317	100.217
3.000	100.420	100.420	100.220	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.918	100.918	100.718	2.625	N/A	N/A	N/A	3.000	100.517	100.417	100.317
3.125	100.936	100.936	100.736	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.609	101.609	101.409	2.750	N/A	N/A	N/A	3.125	101.206	101.093	100.980
3.250	101.663	101.663	101.463	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.229	102.229	102.029	2.875	N/A	N/A	N/A	3.250	101.933	101.820	101.707
3.375	102.439	102.439	102.239	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.931	102.931	102.731	2.990	N/A	N/A	N/A	3.375	102.709	102.596	102.483
3.500	102.848	102.848	102.648	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.207	103.207	103.007	3.000	N/A	N/A	N/A	3.500	103.118	103.005	102.892
3.625	103.194	103.194	102.994	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.361	103.361	103.161	3.125	N/A	N/A	N/A	3.625	103.547	103.447	103.347
3.750	103.509	103.509	103.309	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.604	103.604	102.864	3.250	N/A	N/A	N/A	3.750	104.192	104.092	103.992
3.875	103.982	103.982	103.782	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.472	103.472	103.272	3.375	N/A	N/A	N/A	3.875	104.665	104.565	104.465
3.990	104.242	104.242	104.042	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.650	103.650	103.450	3.500	N/A	N/A	N/A	3.990	104.924	104.824	104.724
4.000	104.342	104.342	104.142	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.750	103.750	103.550	3.625	N/A	N/A	N/A	4.000	105.024	104.924	104.824
4.125	104.640	104.640	104.440	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.903	103.903	103.703	3.750	N/A	N/A	N/A	4.125	105.322	105.222	105.122
4.250	104.762	104.762	104.562	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.688	102.688	102.488	3.875	N/A	N/A	N/A	4.250	105.197	105.097	104.997
4.375	105.155	105.155	104.955	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.085	103.085	102.885	3.990	N/A	N/A	N/A	4.375	105.590	105.490	105.390
4.500	105.514	105.514	105.314	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.365	103.365	103.165	4.000	N/A	N/A	N/A	4.500	105.949	105.849	105.749
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	99.015	99.015	98.815	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.684	98.684	98.484	2.000	98.632	98.532	98.432
2.875	N/A	N/A	N/A	2.625	99.821	99.821	99.621	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.253	99.253	99.053	2.125	99.201	99.101	99.001
2.990	N/A	N/A	N/A	2.750	100.552	100.552	100.352	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.754	99.754	99.554	2.250	99.702	99.602	99.502
3.000	N/A	N/A	N/A	2.875	101.197	101.197	100.997	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.208	100.208	100.008	2.375	100.156	100.056	99.956
3.125	N/A	N/A	N/A	2.990	101.593	101.593	101.393	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.742	100.742	100.542	2.500	100.798	100.698	100.598
3.250	N/A	N/A	N/A	3.000	101.693	101.693	101.493	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.270	101.270	101.070	2.625	101.326	101.226	101.126
3.375	N/A	N/A	N/A	3.125	102.137	102.137	101.937	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.763	101.763	101.563	2.750	101.820	101.720	101.620
3.500	N/A	N/A	N/A	3.250	102.629	102.629	102.429	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.158	102.158	101.958	2.875	102.214	102.114	102.014
3.625	N/A	N/A	N/A	3.375	103.357	103.357	103.157	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.509	102.509	102.309	2.990	102.565	102.465	102.365
3.750	N/A	N/A	N/A	3.500	103.735	103.735	103.535	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.609	102.609	102.409	3.000	102.665	102.565	102.465
3.875	N/A	N/A	N/A	3.625	104.079	104.079	103.879	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.008	103.008	102.808	3.125	103.064	102.964	102.864
3.990	N/A	N/A	N/A	3.750	103.666	103.666	103.466	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.259	103.259	103.059	3.250	103.427	103.327	103.227
4.000	N/A	N/A	N/A	3.875	104.136	104.136	103.936	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.726	103.726	103.526	3.375	103.894	103.794	103.694
4.125	N/A	N/A	N/A	3.990	104.364	104.364	104.164	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.077	104.077	103.877	3.500	104.245	104.145	104.045
4.250	N/A	N/A	N/A	4.000	104.464	104.464	104.264	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.495	104.495	104.295	3.625	104.663	104.563	104.463
4.375	N/A	N/A	N/A	4.125	104.758	104.758	104.558	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.187	104.187	103.987	3.750	104.569	104.469	104.369
4.500	N/A	N/A	N/A	4.250	104.315	104.315	104.115	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.632	104.632	104.432	3.875	105.014	104.914	104.814
4.625	N/A	N/A	N/A	4.375	104.702	104.702	104.502	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.960	104.960	104.760	3.990	105.342	105.242	105.142
4.750	N/A	N/A	N/A	4.500	105.041	105.041	104.841	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.060	105.060	104.860	4.000	105.442	105.342	105.242
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year >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	98.884	98.884	98.684	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.215	99.215	99.015
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.320	99.320	99.120	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.784	99.784	99.584
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.675	99.675	99.475	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.285	100.285	100.085
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.204	100.204	100.004	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.739	100.739	100.539
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.730	100.730	100.530	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.168	101.168	100.968
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.124	101.124	100.924	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.601	101.601	101.401
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.461	101.461	101.261	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.076	102.076	101.876
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.733	101.733	101.533	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.470	102.470	102.270
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.945	101.945	101.745	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.821	102.821	102.621
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.045	102.045	101.845	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.921	102.921	102.721
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.322	102.322	102.122	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.320	103.320	103.120
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.023	102.023	101.823	3.250	N/A	N/A	N/A	3.250							



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/20/2021

45 Day Lock Exp.:

1/3/2022

60 Day Lock Exp.:

1/18/2022

W. Rate Sheet Dated: 11/19/2021

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	97.610	97.610	97.410	2.500	98.605	98.605	98.405	2.875	101.197	101.197	100.997	2.000	98.684	98.684	98.484	2.000	98.884	98.884	98.684
2.625	98.459	98.459	98.259	2.625	99.323	99.323	99.123	2.990	101.593	101.593	101.393	2.125	99.253	99.253	99.053	2.125	99.320	99.320	99.120
2.750	99.236	99.236	99.036	2.750	99.977	99.977	99.777	3.000	101.693	101.693	101.493	2.250	99.754	99.754	99.554	2.250	99.675	99.675	99.475
2.875	99.886	99.886	99.686	2.875	100.530	100.530	100.330	3.125	102.137	102.137	101.937	2.375	100.208	100.208	100.008	2.375	100.204	100.204	100.004
2.990	100.320	100.320	100.120	2.990	100.818	100.818	100.618	3.250	102.629	102.629	102.429	2.500	100.742	100.742	100.542	2.500	100.730	100.730	100.530
3.000	100.420	100.420	100.220	3.000	100.918	100.918	100.718	3.375	103.357	103.357	103.157	2.625	101.270	101.270	101.070	2.625	101.124	101.124	100.924
3.125	100.936	100.936	100.736	3.125	101.609	101.609	101.409	3.500	103.735	103.735	103.535	2.750	101.763	101.763	101.563	2.750	101.461	101.461	101.261
3.250	101.663	101.663	101.463	3.250	102.229	102.229	102.029	3.625	104.079	104.079	103.879	2.875	102.158	102.158	101.958	2.875	101.733	101.733	101.533
3.375	102.439	102.439	102.239	3.375	102.931	102.931	102.731	3.750	103.666	103.666	103.466	2.990	102.509	102.509	102.309	2.990	101.945	101.945	101.745
3.500	102.848	102.848	102.648	3.500	103.207	103.207	103.007	3.875	104.136	104.136	103.936	3.000	102.609	102.609	102.409	3.000	102.045	102.045	101.845
3.625	103.194	103.194	102.994	3.625	103.361	103.361	103.161	3.990	104.364	104.364	104.164	3.125	103.008	103.008	102.808	3.125	102.322	102.322	102.122
3.750	103.509	103.509	103.309	3.750	103.064	103.064	102.864	4.000	104.464	104.464	104.264	3.250	103.259	103.259	103.059	3.250	102.023	102.023	101.823
3.875	103.982	103.982	103.782	3.875	103.472	103.472	103.272	4.125	104.758	104.758	104.558	3.375	103.726	103.726	103.526	3.375	102.367	102.367	102.167
3.990	104.242	104.242	104.042	3.990	103.650	103.650	103.450	4.250	104.315	104.315	104.115	3.500	104.077	104.077	103.877	3.500	102.616	102.616	102.416
4.000	104.342	104.342	104.142	4.000	103.750	103.750	103.550	4.375	104.702	104.702	104.502	3.625	104.495	104.495	104.295	3.625	102.911	102.911	102.711
4.125	104.640	104.640	104.440	4.125	103.903	103.903	103.703	4.500	105.041	105.041	104.841	3.750	104.187	104.187	103.987	3.750	102.198	102.198	101.998
4.250	104.762	104.762	104.562	4.250	102.688	102.688	102.488	4.625	105.278	105.278	105.078	3.875	104.632	104.632	104.432	3.875	102.508	102.508	102.308
4.375	105.155	105.155	104.955	4.375	103.085	103.085	102.885	4.750	105.535	105.535	105.335	3.990	104.960	104.960	104.760	3.990	102.707	102.707	102.507
4.500	105.514	105.514	105.314	4.500	103.365	103.365	103.165	4.875	105.888	105.888	105.688	4.000	105.060	105.060	104.860	4.000	102.807	102.807	102.607

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@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.: 1/18/2022

W. Rate Sheet Dated: 11/19/2021

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	97.596	97.596	97.379	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.556	97.556	97.339	2.750	N/A	N/A	N/A	2.500	96.978	96.978	96.761	2.500	96.978	96.978	96.761		
2.625	98.583	98.583	98.366	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.543	98.543	98.326	2.875	N/A	N/A	N/A	2.625	97.964	97.964	97.747	2.625	97.964	97.964	97.747		
2.750	99.439	99.439	99.227	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.399	99.399	99.187	2.990	N/A	N/A	N/A	2.750	98.821	98.821	98.609	2.750	98.821	98.821	98.609		
2.875	100.123	100.123	99.915	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.083	100.083	99.875	3.000	N/A	N/A	N/A	2.875	99.504	99.504	99.296	2.875	99.504	99.504	99.296		
2.990	100.575	100.575	100.373	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.535	100.535	100.333	3.125	N/A	N/A	N/A	2.990	99.956	99.956	99.754	2.990	99.956	99.956	99.754		
3.000	100.675	100.675	100.473	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.635	100.635	100.433	3.250	N/A	N/A	N/A	3.000	100.056	100.056	99.854	3.000	100.056	100.056	99.854		
3.125	101.129	101.129	100.883	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.553	101.553	101.307	3.375	N/A	N/A	N/A	3.125	100.563	100.563	100.317	3.125	100.563	100.563	100.317		
3.250	101.874	101.874	101.636	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.608	101.608	101.370	3.500	N/A	N/A	N/A	3.250	101.130	101.130	100.999	3.250	101.130	101.130	100.999		
3.375	102.628	102.628	102.394	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.364	102.364	102.130	3.625	N/A	N/A	N/A	3.375	101.884	101.884	101.756	3.375	101.884	101.884	101.756		
3.500	103.047	103.047	102.812	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.783	102.783	102.548	3.750	N/A	N/A	N/A	3.500	102.303	102.303	102.175	3.500	102.303	102.303	102.175		
3.625	103.303	103.303	103.072	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.037	103.037	102.806	3.875	N/A	N/A	N/A	3.625	102.560	102.560	102.432	3.625	102.560	102.560	102.432		
3.750	103.597	103.597	103.337	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.347	103.347	103.107	3.990	N/A	N/A	N/A	3.750	101.732	101.732	101.625	3.750	101.732	101.732	101.625		
3.875	104.093	104.093	103.836	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.845	103.845	103.588	4.000	N/A	N/A	N/A	3.875	102.228	102.228	102.121	3.875	102.228	102.228	102.121		
3.990	104.318	104.318	104.067	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	104.070	104.070	103.819	4.125	N/A	N/A	N/A	3.990	102.453	102.453	102.347	3.990	102.453	102.453	102.347		
4.000	104.418	104.418	104.167	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	104.170	104.170	103.919	4.250	N/A	N/A	N/A	4.000	102.553	102.553	102.447	4.000	102.553	102.553	102.447		
4.125	104.779	104.779	104.532	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	104.529	104.529	104.282	4.375	N/A	N/A	N/A	4.125	102.914	102.914	102.808	4.125	102.914	102.914	102.808		
4.250	104.814	104.814	104.614	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	104.602	104.602	104.402	4.500	N/A	N/A	N/A	4.250	101.899	101.899	101.799	4.250	101.899	101.899	101.799		
4.375	105.218	105.218	105.018	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	105.006	105.006	104.806	4.625	N/A	N/A	N/A	4.375	102.304	102.304	102.204	4.375	102.304	102.304	102.204		
4.500	105.567	105.567	105.367	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.353	101.353	101.153	4.750	N/A	N/A	N/A	4.500	102.652	102.652	102.552	4.500	102.652	102.652	102.552		
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	98.991	98.991	98.720	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.872	98.872	98.672	2.000	98.185	98.185	97.985	2.000	98.185	98.185	97.985		
2.875	N/A	N/A	N/A	2.625	99.984	99.984	99.738	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.454	99.454	99.254	2.125	98.766	98.766	98.566	2.125	98.766	98.766	98.566		
2.990	N/A	N/A	N/A	2.750	100.466	100.466	100.219	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.945	99.945	99.745	2.250	99.258	99.258	99.058	2.250	99.258	99.258	99.058		
3.000	N/A	N/A	N/A	2.875	101.086	101.086	100.838	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.350	100.350	100.150	2.375	99.662	99.662	99.462	2.375	99.662	99.662	99.462		
3.125	N/A	N/A	N/A	2.990	101.476	101.476	101.230	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.947	100.947	100.747	2.500	100.041	100.041	100.201	2.500	100.041	100.041	100.201		
3.250	N/A	N/A	N/A	3.000	101.576	101.576	101.330	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.423	101.423	101.223	2.625	100.799	100.799	100.599	2.625	100.799	100.799	100.599		
3.375	N/A	N/A	N/A	3.125	102.032	102.032	101.783	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.887	101.887	101.687	2.750	100.700	100.700	100.500	2.750	100.700	100.700	100.500		
3.500	N/A	N/A	N/A	3.250	102.521	102.521	102.243	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.209	102.209	102.009	2.875	101.022	101.022	100.822	2.875	101.022	101.022	100.822		
3.625	N/A	N/A	N/A	3.375	103.234	103.234	102.957	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.475	102.475	102.275	2.990	101.288	101.288	101.088	2.990	101.288	101.288	101.088		
3.750	N/A	N/A	N/A	3.500	103.604	103.604	103.330	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.575	102.575	102.375	3.000	101.388	101.388	101.188	3.000	101.388	101.388	101.188		
3.875	N/A	N/A	N/A	3.625	103.900	103.900	103.628	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.655	102.655	102.455	3.125	102.222	102.222	102.022	3.125	102.222	102.222	102.022		
3.990	N/A	N/A	N/A	3.750	103.692	103.692	103.492	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.161	103.161	102.961	3.250	101.337	101.337	101.137	3.250	101.337	101.337	101.137		
4.000	N/A	N/A	N/A	3.875	104.056	104.056	103.856	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.579	103.579	103.379	3.375	101.756	101.756	101.556	3.375	101.756	101.756	101.556		
4.125	N/A	N/A	N/A	3.990	104.281	104.281	104.081	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.837	103.837	103.637	3.500	102.014	102.014	101.814	3.500	102.014	102.014	101.814		
4.250	N/A	N/A	N/A	4.000	104.381	104.381	104.181	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.476	103.476	103.276	3.625	102.463	102.463	102.263	3.625	102.463	102.463	102.263		
4.375	N/A	N/A	N/A	4.125	104.357	104.357	104.157	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.834	103.834	103.634	3.750	101.907	101.907	101.707	3.750	101.907	101.907	101.707		
4.500	N/A	N/A	N/A	4.250	104.777	104.777	104.577	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	103.995	103.995	103.795	3.875	102.068	102.068	101.868	3.875	102.068	102.068	101.868		
4.625	N/A	N/A	N/A	4.375	105.038	105.038	104.838	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.249	104.249	104.049	3.990	102.322	102.322	102.122	3.990	102.322	102.322	102.122		
4.750	N/A	N/A	N/A	4.500	105.267	105.267	105.067	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.349	104.349	104.149	4.000	102.422	102.422	102.222	4.000	102.422	102.422	102.222		
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125													
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day										
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.798	98.798	98.598	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	99.380	99.380	99.180	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A										
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.871	99.871	99.671	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																							



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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	99.439	99.439	99.227	2.750	99.399	99.399	99.187	2.500	98.991	98.991	98.720	2.000	98.872	98.872	98.672	2.000	98.798	98.798	98.598
2.875	100.123	100.123	99.915	2.875	100.083	100.083	99.875	2.625	99.984	99.984	99.738	2.125	99.454	99.454	99.254	2.125	99.380	99.380	99.180
2.990	100.575	100.575	100.373	2.990	100.535	100.535	100.333	2.750	100.466	100.466	100.219	2.250	99.945	99.945	99.745	2.250	99.871	99.871	99.671
3.000	100.675	100.675	100.473	3.000	100.635	100.635	100.433	2.875	101.086	101.086	100.838	2.375	100.350	100.350	100.150	2.375	100.276	100.276	100.076
3.125	101.129	101.129	100.883	3.125	101.553	101.553	101.307	2.990	101.476	101.476	101.230	2.500	100.947	100.947	100.747	2.500	101.041	101.041	100.841
3.250	101.874	101.874	101.636	3.250	101.608	101.608	101.370	3.000	101.576	101.576	101.330	2.625	101.423	101.423	101.223	2.625	101.365	101.365	101.165
3.375	102.628	102.628	102.394	3.375	102.364	102.364	102.130	3.125	102.032	102.032	101.753	2.750	101.887	101.887	101.687	2.750	100.813	100.813	100.613
3.500	103.047	103.047	102.812	3.500	102.783	102.783	102.548	3.250	102.521	102.521	102.243	2.875	102.209	102.209	102.009	2.875	101.135	101.135	100.935
3.625	103.303	103.303	103.072	3.625	103.037	103.037	102.806	3.375	103.234	103.234	102.957	2.990	102.475	102.475	102.275	2.990	101.401	101.401	101.201
3.750	103.597	103.597	103.337	3.750	103.347	103.347	103.087	3.500	103.604	103.604	103.330	3.000	102.575	102.575	102.375	3.000	101.501	101.501	101.301
3.875	104.093	104.093	103.836	3.875	104.845	104.845	101.588	3.625	103.900	103.900	103.628	3.125	102.655	102.655	102.455	3.125	102.659	102.659	102.459
3.990	104.318	104.318	104.067	3.990	102.070	102.070	101.819	3.750	103.692	103.692	103.492	3.250	103.161	103.161	102.961	3.250	100.805	100.805	100.605
4.000	104.418	104.418	104.167	4.000	102.170	102.170	101.919	3.875	104.056	104.056	103.856	3.375	103.579	103.579	103.379	3.375	101.221	101.221	101.021
4.125	104.779	104.779	104.532	4.125	102.529	102.529	102.282	3.990	104.281	104.281	104.081	3.500	103.837	103.837	103.637	3.500	101.481	101.481	101.281
4.250	104.814	104.814	104.614	4.250	100.602	100.602	100.402	4.000	104.381	104.381	104.181	3.625	103.476	103.476	103.276	3.625	102.504	102.504	102.304
4.375	105.218	105.218	105.018	4.375	101.006	101.006	100.806	4.125	104.357	104.357	104.157	3.750	103.834	103.834	103.634	3.750	101.244	101.244	101.044
4.500	105.567	105.567	105.367	4.500	101.353	101.353	101.153	4.250	104.777	104.777	104.577	3.875	103.995	103.995	103.795	3.875	101.405	101.405	101.205
4.625	105.636	105.636	105.436	4.625	102.496	102.496	102.296	4.375	105.038	105.038	104.838	3.990	104.249	104.249	104.049	3.990	101.657	101.657	101.457
4.750	106.063	106.063	105.863	4.750	101.287	101.287	101.087	4.500	105.267	105.267	105.067	4.000	104.349	104.349	104.149	4.000	101.757	101.757	101.557

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	N/A	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.: **1/18/2022**

W. Rate Sheet Dated: **11/19/2021**

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, 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.:

1/18/2022

W. Rate Sheet Dated: 11/19/2021

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	97.596	97.596	97.379	2.500	98.991	98.991	98.720	2.000	98.872	98.872	98.672	2.500	96.901	96.901	96.684	2.000	98.185	98.185	97.985
2.625	98.583	98.583	98.366	2.625	99.984	99.984	99.738	2.125	99.454	99.454	99.254	2.625	97.888	97.888	97.671	2.125	98.767	98.767	98.567
2.750	99.439	99.439	99.227	2.750	100.466	100.466	100.219	2.250	99.945	99.945	99.745	2.750	98.744	98.744	98.532	2.250	99.258	99.258	99.058
2.875	100.123	100.123	99.915	2.875	101.086	101.086	100.838	2.375	100.350	100.350	100.150	2.875	99.428	99.428	99.220	2.375	99.663	99.663	99.463
2.990	100.575	100.575	100.373	2.990	101.476	101.476	101.230	2.500	100.947	100.947	100.747	2.990	99.880	99.880	99.678	2.500	100.344	100.344	100.144
3.000	100.675	100.675	100.473	3.000	101.576	101.576	101.330	2.625	101.423	101.423	101.223	3.000	99.980	99.980	99.778	2.625	100.744	100.744	100.544
3.125	101.129	101.129	100.883	3.125	102.032	102.032	101.753	2.750	101.887	101.887	101.687	3.125	100.666	100.666	100.420	2.750	100.700	100.700	100.500
3.250	101.874	101.874	101.636	3.250	102.521	102.521	102.243	2.875	102.209	102.209	102.009	3.250	101.066	101.066	100.828	2.875	101.022	101.022	100.822
3.375	102.628	102.628	102.394	3.375	103.234	103.234	102.957	2.990	102.475	102.475	102.275	3.375	101.821	101.821	101.587	2.990	101.288	101.288	101.088
3.500	103.047	103.047	102.812	3.500	103.604	103.604	103.330	3.000	102.575	102.575	102.375	3.500	102.240	102.240	102.005	3.000	101.388	101.388	101.188
3.625	103.303	103.303	103.072	3.625	103.900	103.900	103.628	3.125	102.655	102.655	102.455	3.625	102.495	102.495	102.264	3.125	102.007	102.007	101.807
3.750	103.597	103.597	103.337	3.750	103.692	103.692	103.492	3.250	103.161	103.161	102.961	3.750	101.797	101.797	101.537	3.250	101.333	101.333	101.133
3.875	104.093	104.093	103.836	3.875	104.056	104.056	103.856	3.375	103.579	103.579	103.379	3.875	102.294	102.294	102.037	3.375	101.750	101.750	101.550
3.990	104.318	104.318	104.067	3.990	104.281	104.281	104.081	3.500	103.837	103.837	103.637	3.990	102.519	102.519	102.268	3.500	102.009	102.009	101.809
4.000	104.418	104.418	104.167	4.000	104.381	104.381	104.181	3.625	103.476	103.476	103.276	4.000	102.619	102.619	102.368	3.625	102.340	102.340	102.140
4.125	104.779	104.779	104.532	4.125	104.357	104.357	104.157	3.750	103.834	103.834	103.634	4.125	102.979	102.979	102.732	3.750	101.889	101.889	101.689
4.250	104.814	104.814	104.614	4.250	104.777	104.777	104.577	3.875	103.995	103.995	103.795	4.250	102.033	102.033	101.833	3.875	102.050	102.050	101.850
4.375	105.218	105.218	105.018	4.375	105.038	105.038	104.838	3.990	104.249	104.249	104.049	4.375	102.437	102.437	102.237	3.990	102.303	102.303	102.103
4.500	105.567	105.567	105.367	4.500	105.267	105.267	105.067	4.000	104.349	104.349	104.149	4.500	102.785	102.785	102.585	4.000	102.403	102.403	102.203

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.:

1/18/2022

W. Rate Sheet Dated: 11/19/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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