

W. Rate Sheet Dated: 11/23/2021

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	99.197	99.197	98.806	2.250	98.681	98.681	98.291	1.875	96.058	96.058	95.745	3.125	98.760	98.760	98.460
2.375	99.464	99.464	99.073	2.375	98.913	98.913	98.522	2.000	96.280	96.280	95.967	3.250	99.599	99.599	99.299
2.500	99.731	99.731	99.340	2.500	99.138	99.138	98.748	2.125	96.497	96.497	96.185	3.375	99.332	99.332	99.032
2.625	99.980	99.980	99.590	2.625	99.347	99.347	98.956	2.250	97.967	97.967	97.623	3.500	99.421	99.421	99.121
2.750	100.915	100.915	100.509	2.750	100.417	100.417	100.010	2.375	98.186	98.186	97.842	3.625	99.510	99.510	99.210
2.875	101.168	101.168	100.762	2.875	100.622	100.622	100.216	2.500	98.399	98.399	98.056	Margin = 2.250		Index = 0.160	
3.000	101.415	101.415	101.009	3.000	100.806	100.806	100.400	2.625	98.595	98.595	98.251	30 Year OTC			
3.125	101.657	101.657	101.251	3.125	100.981	100.981	100.574	2.750	99.724	99.724	99.424	Rate	30 Day	45 Day	60 Day
3.250	102.079	102.079	101.766	3.250	101.527	101.527	101.215	2.875	99.917	99.917	99.617	4.000	100.624	100.624	100.124
3.375	102.212	102.212	101.900	3.375	101.608	101.608	101.296	3.000	100.089	100.089	99.789	4.125	100.751	100.751	100.251
3.500	102.428	102.428	102.115	3.500	101.796	101.796	101.483	3.125	100.251	100.251	99.951	4.375	101.739	101.739	101.239
3.625	102.624	102.624	102.311	3.625	101.944	101.944	101.632	3.250	100.835	100.835	100.535	4.500	101.877	101.877	101.377
3.750	102.507	102.507	102.138	3.750	102.015	102.015	101.646	3.375	101.004	101.004	100.704	4.625	102.065	102.065	101.565
3.875	102.601	102.601	102.232	3.875	102.042	102.042	101.673	3.500	101.203	101.203	100.903	4.875	102.318	102.318	101.818
4.000	102.799	102.799	102.430	4.000	102.201	102.201	101.833	3.625	101.340	101.340	101.040	5.000	102.457	102.457	101.957
4.125	102.926	102.926	102.557	4.125	102.323	102.323	101.955	3.750	100.630	100.630	100.330	5.125	102.645	102.645	102.145
4.250	103.217	103.217	103.017	4.250	102.770	102.770	102.570	3.875	100.748	100.748	100.448	5.500	103.802	103.802	103.302
4.375	103.214	103.214	103.014	4.375	102.797	102.797	102.597	4.000	100.899	100.899	100.599	5.625	103.990	103.990	103.490
6.250	106.000	106.000	105.800	6.250	105.211	105.211	105.011	4.125	101.012	101.012	100.712	6.250	104.844	104.844	104.344

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	99.297	99.197	99.197	98.806	2.250	98.631	98.531	98.531	98.141	1.875	98.188	98.088	98.088	97.775
2.375	99.564	99.464	99.464	99.073	2.375	98.863	98.763	98.763	98.372	2.000	98.410	98.310	98.310	97.997
2.500	99.831	99.731	99.731	99.340	2.500	99.088	98.988	98.988	98.598	2.125	98.627	98.527	98.527	98.215
2.625	100.080	99.980	99.980	99.590	2.625	99.297	99.197	99.197	98.806	2.250	100.097	99.997	99.997	99.653
2.750	101.015	100.915	100.915	100.509	2.750	100.242	100.142	100.142	99.735	2.375	100.316	100.216	100.216	99.872
2.875	101.268	101.168	101.168	100.762	2.875	100.447	100.347	100.347	99.941	2.500	100.529	100.429	100.429	100.086
3.000	101.515	101.415	101.415	101.009	3.000	100.631	100.531	100.531	100.125	2.625	100.725	100.625	100.625	100.281
3.125	101.757	101.657	101.657	101.251	3.125	100.806	100.706	100.706	100.299	2.750	100.754	100.654	100.654	100.354
3.250	102.179	102.079	102.079	101.766	3.250	101.327	101.227	101.227	100.915	2.875	100.947	100.847	100.847	100.547
3.375	102.412	102.312	102.312	102.000	3.375	101.508	101.408	101.408	101.096	3.000	101.119	101.019	101.019	100.719
3.500	102.628	102.528	102.528	102.215	3.500	101.696	101.596	101.596	101.283	3.125	101.281	101.181	101.181	100.881
3.625	102.824	102.724	102.724	102.411	3.625	101.844	101.744	101.744	101.432	3.250	102.465	102.365	102.365	102.065
3.750	102.707	102.607	102.607	102.238	3.750	102.215	102.115	102.115	101.746	3.375	102.634	102.534	102.534	102.234

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	97.874	97.874	97.374	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.001	98.001	97.501	4.750	101.000	101.000	100.500
3.875	98.156	98.156	97.656	6.250	103.750	103.750	103.500	4.375	98.989	98.989	98.489	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	97.958	97.958	97.458					4.500	99.127	99.127	98.627	Rate	30 Day	45 Day	60 Day
4.125	97.830	97.830	97.330					4.625	99.315	99.315	98.815	5.750	103.000	103.000	102.500
4.250	99.877	99.877	99.377					4.875	99.568	99.568	99.068	6.250	105.750	105.750	105.250
4.375	99.780	99.780	99.280					5.000	99.707	99.707	99.207	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.642	99.642	99.142					5.125	99.895	99.895	99.395				
4.625	99.454	99.454	98.954					5.500	101.052	101.052	100.552				
4.750	100.524	100.524	100.024					5.625	101.240	101.240	100.740				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.094	102.094	101.594				

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)

W. Rate Sheet Dated: 11/23/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.510	98.510	98.210
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	99.349	99.349	99.049
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	99.082	99.082	98.782
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.273	98.273	97.973	3.500	99.171	99.171	98.871
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.466	98.466	98.166	3.625	99.260	99.260	98.960
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.638	98.638	98.338	Margin = 2.250		Index = .160	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.800	98.800	98.500	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.640	99.640	99.340	Rate	30 Day	45 Day	60 Day
3.250	100.960	100.960	100.648	3.250	100.508	100.508	100.196	3.375	99.809	99.809	99.509	3.250	100.960	100.960	100.460
3.375	101.194	101.194	100.882	3.375	100.690	100.690	100.378	3.500	100.008	100.008	99.708	3.375	101.194	101.194	100.694
3.500	101.409	101.409	101.097	3.500	100.877	100.877	100.565	3.625	100.145	100.145	99.845	3.500	101.409	101.409	100.909
3.625	101.605	101.605	101.293	3.625	101.026	101.026	100.714	3.750	99.935	99.935	99.635	3.625	101.605	101.605	101.105
3.750	100.632	100.632	100.263	3.750	100.240	100.240	99.871	3.875	N/A	N/A	N/A	3.750	100.632	100.632	100.132
3.875	100.826	100.826	100.457	3.875	100.367	100.367	99.998	4.000	N/A	N/A	N/A	3.875	100.826	100.826	100.326
4.000	101.024	101.024	100.655	4.000	100.526	100.526	100.157	4.125	N/A	N/A	N/A	4.000	101.024	101.024	100.524
4.125	101.151	101.151	100.782	4.125	100.648	100.648	100.279	4.250	N/A	N/A	N/A	4.125	101.151	101.151	100.651
4.250	101.604	101.604	101.404	4.250	101.257	101.257	101.057	4.375	N/A	N/A	N/A	4.250	101.604	101.604	101.104
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	100.446	100.346	100.346	99.940	2.750	100.023	99.923	99.923	99.517	2.750	100.436	100.336	100.336	100.036
2.875	100.699	100.599	100.599	100.193	2.875	100.228	100.128	100.128	99.722	2.875	100.629	100.529	100.529	100.229
3.000	100.947	100.847	100.847	100.441	3.000	100.412	100.312	100.312	99.906	3.000	100.800	100.700	100.700	100.400
3.125	101.188	101.088	101.088	100.682	3.125	100.587	100.487	100.487	100.081	3.125	100.962	100.862	100.862	100.562
3.250	101.060	100.960	100.960	100.648	3.250	100.608	100.508	100.508	100.196	3.250	101.646	101.546	101.546	101.246
3.375	101.294	101.194	101.194	100.882	3.375	100.790	100.690	100.690	100.378	3.375	101.815	101.715	101.715	101.415
3.500	101.509	101.409	101.409	101.097	3.500	100.977	100.877	100.877	100.565	3.500	102.014	101.914	101.914	101.614
3.625	101.705	101.605	101.605	101.293	3.625	101.126	101.026	101.026	100.714	3.625	102.152	102.052	102.052	101.752
3.750	100.732	100.632	100.632	100.263	3.750	100.340	100.240	100.240	99.871	3.750	100.785	100.685	100.685	100.385

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 $\leq$ 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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A		5.750	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	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/23/2021

45 Day Lock Exp.:

1/7/2022

60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.786	96.786	96.586	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.780	97.780	97.580	2.000	N/A	N/A	N/A	2.500	96.874	96.774	96.674
2.625	97.631	97.631	97.431	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.495	98.495	98.295	2.125	N/A	N/A	N/A	2.625	97.719	97.619	97.519
2.750	98.405	98.405	98.205	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.147	99.147	98.947	2.250	N/A	N/A	N/A	2.750	98.493	98.393	98.293
2.875	99.055	99.055	98.855	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.699	99.699	99.499	2.375	N/A	N/A	N/A	2.875	99.143	99.043	98.943
2.990	99.490	99.490	99.290	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.013	100.013	99.813	2.500	N/A	N/A	N/A	2.990	99.578	99.478	99.378
3.000	99.590	99.590	99.390	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.113	100.113	99.913	2.625	N/A	N/A	N/A	3.000	99.678	99.578	99.478
3.125	100.227	100.227	100.027	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.900	100.900	100.700	2.750	N/A	N/A	N/A	3.125	100.488	100.375	100.250
3.250	100.955	100.955	100.755	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.521	101.521	101.321	2.875	N/A	N/A	N/A	3.250	101.216	101.103	100.978
3.375	101.734	101.734	101.534	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.226	102.226	102.026	2.990	N/A	N/A	N/A	3.375	101.995	101.882	101.757
3.500	102.149	102.149	101.949	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.504	102.504	102.304	3.000	N/A	N/A	N/A	3.500	102.409	102.296	102.171
3.625	102.498	102.498	102.298	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.660	102.660	102.460	3.125	N/A	N/A	N/A	3.625	103.057	102.957	102.857
3.750	103.043	103.043	102.843	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.597	102.597	102.397	3.250	N/A	N/A	N/A	3.750	103.706	103.606	103.506
3.875	103.520	103.520	103.320	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.009	103.009	102.809	3.375	N/A	N/A	N/A	3.875	104.183	104.083	103.983
3.990	103.783	103.783	103.583	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.190	103.190	102.990	3.500	N/A	N/A	N/A	3.990	104.446	104.346	104.246
4.000	103.883	103.883	103.683	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.290	103.290	103.090	3.625	N/A	N/A	N/A	4.000	104.546	104.446	104.346
4.125	104.184	104.184	103.984	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.445	103.445	103.245	3.750	N/A	N/A	N/A	4.125	104.847	104.747	104.647
4.250	104.305	104.305	104.105	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.231	102.231	102.031	3.875	N/A	N/A	N/A	4.250	104.729	104.629	104.529
4.375	104.702	104.702	104.502	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.631	102.631	102.431	3.990	N/A	N/A	N/A	4.375	105.126	105.026	104.926
4.500	105.064	105.064	104.864	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.915	102.915	102.715	4.000	N/A	N/A	N/A	4.500	105.488	105.388	105.288
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	98.143	98.143	97.943	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	98.188	98.188	97.988	2.000	98.130	98.030	97.930
2.875	N/A	N/A	N/A	2.625	98.992	98.992	98.792	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	98.755	98.755	98.555	2.125	98.697	98.597	98.497
2.990	N/A	N/A	N/A	2.750	99.720	99.720	99.520	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.255	99.255	99.055	2.250	99.197	99.097	98.997
3.000	N/A	N/A	N/A	2.875	100.366	100.366	100.166	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.708	99.708	99.508	2.375	99.650	99.550	99.450
3.125	N/A	N/A	N/A	2.990	100.764	100.764	100.564	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.256	100.256	100.056	2.500	100.305	100.205	100.105
3.250	N/A	N/A	N/A	3.000	100.864	100.864	100.664	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	100.785	100.785	100.585	2.625	100.834	100.734	100.634
3.375	N/A	N/A	N/A	3.125	101.312	101.312	101.112	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.280	101.280	101.080	2.750	101.328	101.228	101.128
3.500	N/A	N/A	N/A	3.250	101.922	101.922	101.722	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.676	101.676	101.476	2.875	101.724	101.624	101.524
3.625	N/A	N/A	N/A	3.375	102.653	102.653	102.453	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.036	102.036	101.836	2.990	102.096	101.996	101.896
3.750	N/A	N/A	N/A	3.500	103.036	103.036	102.836	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.136	102.136	101.936	3.000	102.196	102.096	101.996
3.875	N/A	N/A	N/A	3.625	103.383	103.383	103.183	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.550	102.550	102.350	3.125	102.698	102.598	102.498
3.990	N/A	N/A	N/A	3.750	103.201	103.201	103.001	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	102.991	102.991	102.791	3.250	103.151	103.051	102.951
4.000	N/A	N/A	N/A	3.875	103.674	103.674	103.474	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.461	103.461	103.261	3.375	103.621	103.521	103.421
4.125	N/A	N/A	N/A	3.990	103.905	103.905	103.705	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.816	103.816	103.616	3.500	103.976	103.876	103.776
4.250	N/A	N/A	N/A	4.000	104.005	104.005	103.805	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.237	104.237	104.037	3.625	104.397	104.297	104.197
4.375	N/A	N/A	N/A	4.125	104.303	104.303	104.103	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	103.923	103.923	103.723	3.750	104.295	104.195	104.095
4.500	N/A	N/A	N/A	4.250	103.859	103.859	103.659	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.372	104.372	104.172	3.875	104.743	104.643	104.543
4.625	N/A	N/A	N/A	4.375	104.250	104.250	104.050	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.707	104.707	104.507	3.990	105.079	104.979	104.879
4.750	N/A	N/A	N/A	4.500	104.592	104.592	104.392	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.807	104.807	104.607	4.000	105.179	105.079	104.979
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	98.388	98.388	98.188	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.719	98.719	98.519
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.823	98.823	98.623	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.287	99.287	99.087
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.180	99.180	98.980	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.786	99.786	99.586
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.720	99.720	99.520	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.239	100.239	100.039
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.245	100.245	100.045	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.671	100.671	100.471
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.638	100.638	100.438	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.112	101.112	100.912
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.977	100.977	100.777	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.592	101.592	101.392
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.251	101.251	101.051	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.988	101.988	101.788
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.468	101.468	101.268	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.349	102.349	102.149
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.568	101.568	101.368	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.449	102.449	102.249
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.848	101.848	101.648	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.851	102.851	102.651
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.753	101.753	101.553	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	1		



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.: 12/23/2021

45 Day Lock Exp.: 1/7/2022

60 Day Lock Exp.: 1/24/2022

W. Rate Sheet Dated: 11/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.786	96.786	96.586	2.500	97.780	97.780	97.580	2.875	100.366	100.366	100.166	2.000	98.188	98.188	97.988	2.000	98.388	98.388	98.188
2.625	97.631	97.631	97.431	2.625	98.495	98.495	98.295	2.990	100.764	100.764	100.564	2.125	98.755	98.755	98.555	2.125	98.823	98.823	98.623
2.750	98.405	98.405	98.205	2.750	99.147	99.147	98.947	3.000	100.864	100.864	100.664	2.250	99.255	99.255	99.055	2.250	99.180	99.180	98.980
2.875	99.055	99.055	98.855	2.875	99.699	99.699	99.499	3.125	101.312	101.312	101.112	2.375	99.708	99.708	99.508	2.375	99.720	99.720	99.520
2.990	99.490	99.490	99.290	2.990	100.013	100.013	99.813	3.250	101.922	101.922	101.722	2.500	100.256	100.256	100.056	2.500	100.245	100.245	100.045
3.000	99.590	99.590	99.390	3.000	100.113	100.113	99.913	3.375	102.653	102.653	102.453	2.625	100.785	100.785	100.585	2.625	100.638	100.638	100.438
3.125	100.227	100.227	100.027	3.125	100.900	100.900	100.700	3.500	103.036	103.036	102.836	2.750	101.280	101.280	101.080	2.750	100.977	100.977	100.777
3.250	100.955	100.955	100.755	3.250	101.521	101.521	101.321	3.625	103.383	103.383	103.183	2.875	101.676	101.676	101.476	2.875	101.251	101.251	101.051
3.375	101.734	101.734	101.534	3.375	102.226	102.226	102.026	3.750	103.201	103.201	103.001	2.990	102.036	102.036	101.836	2.990	101.468	101.468	101.268
3.500	102.149	102.149	101.949	3.500	102.504	102.504	102.304	3.875	103.674	103.674	103.474	3.000	102.136	102.136	101.936	3.000	101.568	101.568	101.368
3.625	102.498	102.498	102.298	3.625	102.660	102.660	102.460	3.990	103.905	103.905	103.705	3.125	102.550	102.550	102.350	3.125	101.848	101.848	101.648
3.750	103.043	103.043	102.843	3.750	102.597	102.597	102.397	4.000	104.005	104.005	103.805	3.250	102.991	102.991	102.791	3.250	101.753	101.753	101.553
3.875	103.520	103.520	103.320	3.875	103.009	103.009	102.809	4.125	104.303	104.303	104.103	3.375	103.461	103.461	103.261	3.375	102.099	102.099	101.899
3.990	103.783	103.783	103.583	3.990	103.190	103.190	102.990	4.250	103.859	103.859	103.659	3.500	103.816	103.816	103.616	3.500	102.351	102.351	102.151
4.000	103.883	103.883	103.683	4.000	103.290	103.290	103.090	4.375	104.250	104.250	104.050	3.625	104.237	104.237	104.037	3.625	102.647	102.647	102.447
4.125	104.184	104.184	103.984	4.125	103.445	103.445	103.245	4.500	104.592	104.592	104.392	3.750	103.923	103.923	103.723	3.750	101.932	101.932	101.732
4.250	104.305	104.305	104.105	4.250	102.231	102.231	102.031	4.625	104.832	104.832	104.632	3.875	104.372	104.372	104.172	3.875	102.247	102.247	102.047
4.375	104.702	104.702	104.502	4.375	102.631	102.631	102.431	4.750	105.081	105.081	104.881	3.990	104.707	104.707	104.507	3.990	102.451	102.451	102.251
4.500	105.064	105.064	104.864	4.500	102.915	102.915	102.715	4.875	105.436	105.436	105.236	4.000	104.807	104.807	104.607	4.000	102.551	102.551	102.351

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

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

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

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

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



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

30 Day Lock Exp.: 12/23/2021
45 Day Lock Exp.: 1/7/2022
60 Day Lock Exp.: 1/24/2022

W. Rate Sheet Dated: 11/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.677	96.677	96.423	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.671	96.671	96.417	2.750	N/A	N/A	N/A	2.500	96.059	95.959	95.805
2.625	97.699	97.699	97.444	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.693	97.693	97.438	2.875	N/A	N/A	N/A	2.625	97.080	96.980	96.825
2.750	98.592	98.592	98.344	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.588	98.588	98.340	2.990	N/A	N/A	N/A	2.750	97.974	97.874	97.726
2.875	99.314	99.314	99.070	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.308	99.308	99.064	3.000	N/A	N/A	N/A	2.875	98.695	98.595	98.451
2.990	99.802	99.802	99.565	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.796	99.796	99.559	3.125	N/A	N/A	N/A	2.990	99.183	99.083	98.946
3.000	99.902	99.902	99.665	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.896	99.896	99.659	3.250	N/A	N/A	N/A	3.000	99.283	99.183	99.046
3.125	100.365	100.365	100.148	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.931	100.931	100.714	3.375	N/A	N/A	N/A	3.125	99.799	99.695	99.582
3.250	101.153	101.153	100.940	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.085	101.085	100.872	3.500	N/A	N/A	N/A	3.250	100.409	100.309	100.196
3.375	101.940	101.940	101.728	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.872	101.872	101.660	3.625	N/A	N/A	N/A	3.375	101.196	101.096	100.984
3.500	102.386	102.386	102.174	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.316	102.316	102.104	3.750	N/A	N/A	N/A	3.500	101.642	101.542	101.430
3.625	102.664	102.664	102.450	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.596	102.596	102.382	3.875	N/A	N/A	N/A	3.625	101.921	101.821	101.707
3.750	103.092	103.092	102.818	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	102.918	102.918	102.704	3.990	N/A	N/A	N/A	3.750	101.227	101.127	101.013
3.875	103.619	103.619	103.347	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.445	101.445	101.232	4.000	N/A	N/A	N/A	3.875	101.754	101.654	101.542
3.990	103.869	103.869	103.601	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.695	101.695	101.477	4.125	N/A	N/A	N/A	3.990	102.004	101.904	101.796
4.000	103.969	103.969	103.701	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.795	101.795	101.527	4.250	N/A	N/A	N/A	4.000	102.104	102.004	101.896
4.125	104.356	104.356	104.096	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.182	102.182	101.922	4.375	N/A	N/A	N/A	4.125	102.491	102.391	102.283
4.250	104.546	104.546	104.346	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.396	102.396	102.136	4.500	N/A	N/A	N/A	4.250	101.531	101.431	101.323
4.375	104.979	104.979	104.779	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.829	102.829	102.629	4.625	N/A	N/A	N/A	4.375	102.065	101.965	101.857
4.500	105.353	105.353	105.153	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.203	101.203	101.003	4.750	N/A	N/A	N/A	4.500	102.438	102.338	102.238
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	97.945	97.945	97.718	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.310	98.310	98.110	2.000	97.623	97.523	97.423
2.875	N/A	N/A	N/A	2.625	99.109	99.109	98.867	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	98.895	98.895	98.695	2.125	98.207	98.107	98.007
2.990	N/A	N/A	N/A	2.750	99.603	99.603	99.359	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.391	99.391	99.191	2.250	98.704	98.604	98.504
3.000	N/A	N/A	N/A	2.875	100.240	100.240	99.996	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	99.806	99.806	99.606	2.375	99.118	99.018	98.918
3.125	N/A	N/A	N/A	2.990	100.650	100.650	100.405	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.438	100.438	100.238	2.500	99.892	99.792	99.692
3.250	N/A	N/A	N/A	3.000	100.750	100.750	100.505	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	100.922	100.922	100.722	2.625	100.298	100.198	100.098
3.375	N/A	N/A	N/A	3.125	101.311	101.311	101.031	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.395	101.395	101.195	2.750	100.208	100.108	100.008
3.500	N/A	N/A	N/A	3.250	101.817	101.817	101.538	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.723	101.723	101.523	2.875	100.536	100.436	100.336
3.625	N/A	N/A	N/A	3.375	102.553	102.553	102.273	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	101.992	101.992	101.792	2.990	100.805	100.705	100.605
3.750	N/A	N/A	N/A	3.500	102.942	102.942	102.665	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.092	102.092	101.892	3.000	100.905	100.805	100.705
3.875	N/A	N/A	N/A	3.625	103.250	103.250	102.975	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.331	102.331	102.131	3.125	101.898	101.798	101.698
3.990	N/A	N/A	N/A	3.750	103.021	103.021	103.001	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.848	102.848	102.648	3.250	101.024	100.924	100.824
4.000	N/A	N/A	N/A	3.875	103.580	103.580	103.380	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.272	103.272	103.072	3.375	101.449	101.349	101.249
4.125	N/A	N/A	N/A	3.990	103.821	103.821	103.621	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.536	103.536	103.336	3.500	101.713	101.613	101.513
4.250	N/A	N/A	N/A	4.000	103.921	103.921	103.721	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.643	103.643	103.443	3.625	102.630	102.530	102.430
4.375	N/A	N/A	N/A	4.125	104.078	104.078	103.878	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.008	104.008	103.808	3.750	102.081	101.981	101.881
4.500	N/A	N/A	N/A	4.250	104.513	104.513	104.313	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.175	104.175	103.975	3.875	102.248	102.148	102.048
4.625	N/A	N/A	N/A	4.375	104.786	104.786	104.586	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.439	104.439	104.239	3.990	102.512	102.412	102.312
4.750	N/A	N/A	N/A	4.500	105.024	105.024	104.824	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.539	104.539	104.339	4.000	102.612	102.512	102.412

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	98.236	98.236	98.036	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.819	98.819	98.619	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	99.317	99.317	99.117	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.732	99.732	99.532	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.410	100.410	100.210	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.742	100.742	100.542	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.321	100.321	100.121	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.649	100.649	100.449	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.918	100.918	100.718	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.018	101.018	100.818	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.181	102.181	101.981	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	100.532	100.532	100.332	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	100.956	100.956	100.756	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.220	101.220	101.020	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.449	102.449	102.249	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.488	101.488	101.288	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.655	101.655	101.455	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.921	101.921	101.721	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.021	102.021	101.821	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/23/2021

45 Day Lock Exp.:

1/7/2022

60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/23/2021

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	98.592	98.592	98.344	2.750	98.588	98.588	98.340	2.500	97.945	97.945	97.718	2.000	98.310	98.310	98.110	2.000	98.236	98.236	98.036
2.875	99.314	99.314	99.070	2.875	99.308	99.308	99.064	2.625	99.109	99.109	98.867	2.125	98.895	98.895	98.695	2.125	98.819	98.819	98.619
2.990	99.802	99.802	99.565	2.990	99.796	99.796	99.559	2.750	99.603	99.603	99.359	2.250	99.391	99.391	99.191	2.250	99.317	99.317	99.117
3.000	99.902	99.902	99.665	3.000	99.896	99.896	99.659	2.875	100.240	100.240	99.996	2.375	99.806	99.806	99.606	2.375	99.732	99.732	99.532
3.125	100.365	100.365	100.148	3.125	100.931	100.931	100.714	2.990	100.650	100.650	100.405	2.500	100.438	100.438	100.238	2.500	100.410	100.410	100.210
3.250	101.153	101.153	100.940	3.250	101.085	101.085	100.872	3.000	100.750	100.750	100.505	2.625	100.922	100.922	100.722	2.625	100.742	100.742	100.542
3.375	101.940	101.940	101.728	3.375	101.872	101.872	101.660	3.125	101.311	101.311	101.031	2.750	101.395	101.395	101.195	2.750	100.321	100.321	100.121
3.500	102.386	102.386	102.174	3.500	102.316	102.316	102.104	3.250	101.817	101.817	101.538	2.875	101.723	101.723	101.523	2.875	100.649	100.649	100.449
3.625	102.664	102.664	102.450	3.625	102.596	102.596	102.382	3.375	102.553	102.553	102.273	2.990	101.992	101.992	101.792	2.990	100.918	100.918	100.718
3.750	103.092	103.092	102.818	3.750	103.018	103.018	102.818	3.500	102.942	102.942	102.665	3.000	102.092	102.092	101.892	3.000	101.018	101.018	100.818
3.875	103.619	103.619	103.347	3.875	103.445	103.445	103.173	3.625	103.250	103.250	102.975	3.125	102.331	102.331	102.131	3.125	102.181	102.181	101.981
3.990	103.869	103.869	103.601	3.990	103.695	103.695	103.427	3.750	103.201	103.201	103.001	3.250	102.848	102.848	102.648	3.250	100.532	100.532	100.332
4.000	103.969	103.969	103.701	4.000	103.795	103.795	103.527	3.875	103.580	103.580	103.380	3.375	103.272	103.272	103.072	3.375	100.956	100.956	100.756
4.125	104.356	104.356	104.096	4.125	104.182	104.182	103.922	3.990	103.821	103.821	103.621	3.500	103.536	103.536	103.336	3.500	101.220	101.220	101.020
4.250	104.546	104.546	104.346	4.250	104.396	104.396	104.196	4.000	103.921	103.921	103.721	3.625	103.643	103.643	103.443	3.625	102.449	102.449	102.249
4.375	104.979	104.979	104.779	4.375	104.829	104.829	104.629	4.125	104.078	104.078	103.878	3.750	104.008	104.008	103.808	3.750	101.488	101.488	101.288
4.500	105.353	105.353	105.153	4.500	105.103	105.103	104.903	4.250	104.513	104.513	104.313	3.875	104.175	104.175	103.975	3.875	101.655	101.655	101.455
4.625	105.404	105.404	105.204	4.625	105.204	105.204	105.004	4.375	104.786	104.786	104.586	3.990	104.439	104.439	104.239	3.990	101.921	101.921	101.721
4.750	105.853	105.853	105.653	4.750	105.653	105.653	105.453	4.500	105.024	105.024	104.824	4.000	104.539	104.539	104.339	4.000	102.021	102.021	101.821

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.: 12/23/2021
45 Day Lock Exp.: 1/7/2022
60 Day Lock Exp.: 1/24/2022

W. Rate Sheet Dated: 11/23/2021

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.:

12/23/2021

45 Day Lock Exp.:

1/7/2022

60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.677	96.677	96.423	2.500	97.945	97.945	97.718	2.000	98.310	98.310	98.110	2.500	95.999	95.999	95.745	2.000	97.623	97.623	97.423
2.625	97.699	97.699	97.444	2.625	99.109	99.109	98.867	2.125	98.895	98.895	98.695	2.625	97.021	97.021	96.766	2.125	98.207	98.207	98.007
2.750	98.592	98.592	98.344	2.750	99.603	99.603	99.359	2.250	99.391	99.391	99.191	2.750	97.915	97.915	97.667	2.250	98.704	98.704	98.504
2.875	99.314	99.314	99.070	2.875	100.240	100.240	99.996	2.375	99.806	99.806	99.606	2.875	98.636	98.636	98.392	2.375	99.119	99.119	98.919
2.990	99.802	99.802	99.565	2.990	100.650	100.650	100.405	2.500	100.438	100.438	100.238	2.990	99.124	99.124	98.887	2.500	99.774	99.774	99.574
3.000	99.902	99.902	99.665	3.000	100.750	100.750	100.505	2.625	100.922	100.922	100.722	3.000	99.224	99.224	98.987	2.625	100.182	100.182	99.982
3.125	100.365	100.365	100.148	3.125	101.311	101.311	101.031	2.750	101.395	101.395	101.195	3.125	99.973	99.973	99.756	2.750	100.208	100.208	100.008
3.250	101.153	101.153	100.940	3.250	101.817	101.817	101.538	2.875	101.723	101.723	101.523	3.250	100.444	100.444	100.231	2.875	100.536	100.536	100.336
3.375	101.940	101.940	101.728	3.375	102.553	102.553	102.273	2.990	101.992	101.992	101.792	3.375	101.231	101.231	101.019	2.990	100.805	100.805	100.605
3.500	102.386	102.386	102.174	3.500	102.942	102.942	102.665	3.000	102.092	102.092	101.892	3.500	101.676	101.676	101.464	3.000	100.905	100.905	100.705
3.625	102.664	102.664	102.450	3.625	103.250	103.250	102.975	3.125	102.331	102.331	102.131	3.625	101.955	101.955	101.741	3.125	101.606	101.606	101.406
3.750	103.092	103.092	102.818	3.750	103.201	103.201	103.001	3.250	102.848	102.848	102.648	3.750	101.330	101.330	101.056	3.250	101.040	101.040	100.840
3.875	103.619	103.619	103.347	3.875	103.580	103.580	103.380	3.375	103.272	103.272	103.072	3.875	101.857	101.857	101.585	3.375	101.464	101.464	101.264
3.990	103.869	103.869	103.601	3.990	103.821	103.821	103.621	3.500	103.536	103.536	103.336	3.990	102.107	102.107	101.839	3.500	101.728	101.728	101.528
4.000	103.969	103.969	103.701	4.000	103.921	103.921	103.721	3.625	103.643	103.643	103.443	4.000	102.207	102.207	101.939	3.625	102.396	102.396	102.196
4.125	104.356	104.356	104.096	4.125	104.078	104.078	103.878	3.750	104.008	104.008	103.808	4.125	102.594	102.594	102.334	3.750	102.098	102.098	101.898
4.250	104.546	104.546	104.346	4.250	104.513	104.513	104.313	3.875	104.175	104.175	103.975	4.250	101.796	101.796	101.596	3.875	102.265	102.265	102.065
4.375	104.979	104.979	104.779	4.375	104.786	104.786	104.586	3.990	104.439	104.439	104.239	4.375	102.229	102.229	102.029	3.990	102.530	102.530	102.330
4.500	105.353	105.353	105.153	4.500	105.024	105.024	104.824	4.000	104.539	104.539	104.339	4.500	102.603	102.603	102.403	4.000	102.630	102.630	102.430

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.:

12/23/2021

45 Day Lock Exp.:

1/7/2022

60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/23/2021

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)