



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.: 12/24/2021

45 Day Lock Exp.: 1/10/2022

60 Day Lock Exp.: 1/24/2022

W. Rate Sheet Dated: 11/24/2021

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	98.915	98.915	98.525	2.250	98.400	98.400	98.010	1.875	95.956	95.956	95.636	3.125	98.671	98.671	98.371
2.375	99.182	99.182	98.792	2.375	98.634	98.634	98.244	2.000	96.192	96.192	95.872	3.250	99.510	99.510	99.210
2.500	99.450	99.450	99.059	2.500	98.863	98.863	98.472	2.125	96.410	96.410	96.090	3.375	99.599	99.599	99.299
2.625	99.717	99.717	99.326	2.625	99.086	99.086	98.695	2.250	97.909	97.909	97.557	3.500	99.332	99.332	99.032
2.750	100.681	100.681	100.275	2.750	100.186	100.186	99.780	2.375	98.130	98.130	97.779	3.625	99.421	99.421	99.121
2.875	100.939	100.939	100.533	2.875	100.401	100.401	99.994	2.500	98.347	98.347	97.995	Margin = 2.250		Index = 0.160	
3.000	101.186	101.186	100.780	3.000	100.597	100.597	100.191	2.625	98.557	98.557	98.206	30 Year OTC			
3.125	101.431	101.431	101.025	3.125	100.775	100.775	100.368	2.750	99.693	99.693	99.393	Rate	30 Day	45 Day	60 Day
3.250	101.901	101.901	101.573	3.250	101.351	101.351	101.023	2.875	99.895	99.895	99.595	4.000	100.631	100.631	100.131
3.375	102.035	102.035	101.707	3.375	101.427	101.427	101.098	3.000	100.079	100.079	99.779	4.125	100.827	100.827	100.327
3.500	102.262	102.262	101.934	3.500	101.606	101.606	101.278	3.125	100.244	100.244	99.944	4.375	101.638	101.638	101.138
3.625	102.469	102.469	102.140	3.625	101.781	101.781	101.453	3.250	100.628	100.628	100.328	4.500	101.695	101.695	101.195
3.750	102.519	102.519	102.181	3.750	102.001	102.001	101.663	3.375	100.791	100.791	100.491	4.625	101.832	101.832	101.332
3.875	102.623	102.623	102.285	3.875	102.046	102.046	101.708	3.500	100.957	100.957	100.657	4.875	102.193	102.193	101.693
4.000	102.806	102.806	102.469	4.000	102.171	102.171	101.834	3.625	101.146	101.146	100.846	5.000	102.322	102.322	101.822
4.125	103.002	103.002	102.665	4.125	102.343	102.343	102.006	3.750	101.166	101.166	100.866	5.125	102.459	102.459	101.959
4.250	103.039	103.039	102.839	4.250	102.590	102.590	102.390	3.875	101.323	101.323	101.023	5.500	103.683	103.683	103.183
4.375	103.113	103.113	102.913	4.375	102.613	102.613	102.413	4.000	101.439	101.439	101.139	5.625	103.820	103.820	103.320
6.250	106.000	106.000	105.800	6.250	105.047	105.047	104.847	4.125	101.603	101.603	101.303	6.250	104.680	104.680	104.180

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	99.015	98.915	98.915	98.525	2.250	98.350	98.250	98.250	97.860	1.875	98.086	97.986	97.986	97.666	
2.375	99.282	99.182	99.182	98.792	2.375	98.584	98.484	98.484	98.094	2.000	98.322	98.222	98.222	97.902	
2.500	99.550	99.450	99.450	99.059	2.500	98.813	98.713	98.713	98.322	2.125	98.540	98.440	98.440	98.120	
2.625	99.817	99.717	99.717	99.326	2.625	99.036	98.936	98.936	98.545	2.250	100.039	99.939	99.939	99.587	
2.750	100.781	100.681	100.681	100.275	2.750	100.011	99.911	99.911	99.505	2.375	100.260	100.160	100.160	99.809	
2.875	101.039	100.939	100.939	100.533	2.875	100.226	100.126	100.126	99.719	2.500	100.477	100.377	100.377	100.025	
3.000	101.286	101.186	101.186	100.780	3.000	100.422	100.322	100.322	99.916	2.625	100.687	100.587	100.587	100.236	
3.125	101.531	101.431	101.431	101.025	3.125	100.600	100.500	100.500	100.093	2.750	100.723	100.623	100.623	100.323	
3.250	102.001	101.901	101.901	101.573	3.250	101.151	101.051	101.051	100.723	2.875	100.925	100.825	100.825	100.525	
3.375	102.235	102.135	102.135	101.807	3.375	101.327	101.227	101.227	100.898	3.000	101.109	101.009	101.009	100.709	
3.500	102.462	102.362	102.362	102.034	3.500	101.506	101.406	101.406	101.078	3.125	101.274	101.174	101.174	100.874	
3.625	102.669	102.569	102.569	102.240	3.625	101.681	101.581	101.581	101.253	3.250	102.258	102.158	102.158	101.858	
3.750	102.719	102.619	102.619	102.281	3.750	102.011	102.011	102.011	101.763	3.375	102.421	102.321	102.321	102.021	

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 >90.00%		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.125	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	97.881	97.881	97.381	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.077	98.077	97.577	4.750	100.000	100.000	100.500
3.875	98.133	98.133	97.633	6.250	103.750	103.750	103.500	4.375	98.888	98.888	98.388	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.950	97.950	97.450					4.500	98.945	98.945	98.445	Rate	30 Day	45 Day	60 Day
4.125	97.754	97.754	97.254					4.625	99.082	99.082	98.582	5.750	103.000	103.000	102.500
4.250	99.680	99.680	99.180					4.875	99.443	99.443	98.943		DPA Advantage Adjustment		
4.375	99.506	99.506	99.006					5.000	99.572	99.572	99.072		203(k) / 203(k)s		-1.000
4.500	99.449	99.449	98.949					5.125	99.709	99.709	99.209		203(k) & 203(k)s are Borrower Paid		
4.625	99.312	99.312	98.812					5.500	100.933	100.933	100.433		only		
4.750	100.375	100.375	99.875					5.625	101.070	101.070	100.570				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.930	101.930	101.430				

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															
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)					



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30 Day Lock Exp.:

12/24/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/24/2021

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	98.421	98.421	98.121
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	99.260	99.260	98.960
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	99.349	99.349	99.049
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.242	98.242	97.942	3.500	99.082	99.082	98.782
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.444	98.444	98.144	3.625	99.171	99.171	98.871
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.628	98.628	98.328	Margin = 2.250		Index = .160	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.793	98.793	98.493	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.433	99.433	99.133	Rate	30 Day	45 Day	60 Day
3.250	100.782	100.782	100.454	3.250	100.333	100.333	100.005	3.375	99.596	99.596	99.296	3.250	100.782	100.782	100.282
3.375	101.017	101.017	100.689	3.375	100.508	100.508	100.180	3.500	99.762	99.762	99.462	3.375	101.017	101.017	100.517
3.500	101.243	101.243	100.915	3.500	100.687	100.687	100.359	3.625	99.951	99.951	99.651	3.500	101.243	101.243	100.743
3.625	101.450	101.450	101.122	3.625	100.862	100.862	100.534	3.750	100.471	100.471	100.171	3.625	101.450	101.450	100.950
3.750	100.644	100.644	100.307	3.750	100.226	100.226	99.889	3.875	N/A	N/A	N/A	3.750	100.644	100.644	100.144
3.875	100.848	100.848	100.511	3.875	100.371	100.371	100.034	4.000	N/A	N/A	N/A	3.875	100.848	100.848	100.348
4.000	101.031	101.031	100.694	4.000	100.496	100.496	100.159	4.125	N/A	N/A	N/A	4.000	101.031	101.031	100.531
4.125	101.227	101.227	100.890	4.125	100.668	100.668	100.331	4.250	N/A	N/A	N/A	4.125	101.227	101.227	100.727
4.250	101.427	101.427	101.227	4.250	101.078	101.078	100.878	4.375	N/A	N/A	N/A	4.250	101.427	101.427	100.927
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	100.213	100.113	100.113	99.707	2.750	99.792	99.692	99.692	99.286	2.750	100.404	100.304	100.304	100.004
2.875	100.471	100.371	100.371	99.965	2.875	100.007	99.907	99.907	99.501	2.875	100.607	100.507	100.507	100.207
3.000	100.718	100.618	100.618	100.212	3.000	100.203	100.103	100.103	99.697	3.000	100.791	100.691	100.691	100.391
3.125	100.963	100.863	100.863	100.457	3.125	100.381	100.281	100.281	99.875	3.125	100.955	100.855	100.855	100.555
3.250	100.882	100.782	100.782	100.454	3.250	100.433	100.333	100.333	100.005	3.250	101.439	101.339	101.339	101.039
3.375	101.117	101.017	101.017	100.689	3.375	100.608	100.508	100.508	100.180	3.375	101.602	101.502	101.502	101.202
3.500	101.343	101.243	101.243	100.915	3.500	100.787	100.687	100.687	100.359	3.500	101.769	101.669	101.669	101.369
3.625	101.550	101.450	101.450	101.122	3.625	100.962	100.862	100.862	100.534	3.625	101.957	101.857	101.857	101.557
3.750	100.744	100.644	100.644	100.307	3.750	100.326	100.226	100.226	99.889	3.750	101.321	101.221	101.221	100.921

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/24/2021

45 Day Lock Exp.:

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60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/24/2021

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	96.602	96.602	96.402	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.598	97.598	97.398	2.000	N/A	N/A	N/A	2.500	96.693	96.593	96.493
2.625	97.452	97.452	97.252	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.316	98.316	98.116	2.125	N/A	N/A	N/A	2.625	97.544	97.444	97.344
2.750	98.231	98.231	98.031	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.972	98.972	98.772	2.250	N/A	N/A	N/A	2.750	98.322	98.222	98.122
2.875	98.886	98.886	98.686	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.528	99.528	99.328	2.375	N/A	N/A	N/A	2.875	98.977	98.877	98.777
2.990	99.326	99.326	99.126	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.891	99.891	99.691	2.500	N/A	N/A	N/A	2.990	99.417	99.317	99.217
3.000	99.426	99.426	99.226	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.991	99.991	99.791	2.625	N/A	N/A	N/A	3.000	99.517	99.417	99.317
3.125	100.109	100.109	99.909	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.783	100.783	100.583	2.750	N/A	N/A	N/A	3.125	100.362	100.262	100.163
3.250	100.843	100.843	100.643	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.409	101.409	101.209	2.875	N/A	N/A	N/A	3.250	101.096	100.975	100.847
3.375	101.627	101.627	101.427	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.117	102.117	101.917	2.990	N/A	N/A	N/A	3.375	101.880	101.759	101.631
3.500	102.046	102.046	101.846	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.401	102.401	102.201	3.000	N/A	N/A	N/A	3.500	102.299	102.178	102.050
3.625	102.403	102.403	102.203	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.559	102.559	102.359	3.125	N/A	N/A	N/A	3.625	102.765	102.665	102.565
3.750	102.854	102.854	102.654	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.408	102.408	102.208	3.250	N/A	N/A	N/A	3.750	103.422	103.322	103.222
3.875	103.338	103.338	103.138	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.825	102.825	102.625	3.375	N/A	N/A	N/A	3.875	103.905	103.805	103.705
3.990	103.606	103.606	103.406	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.010	103.010	102.810	3.500	N/A	N/A	N/A	3.990	104.174	104.074	103.974
4.000	103.706	103.706	103.506	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.110	103.110	102.910	3.625	N/A	N/A	N/A	4.000	104.274	104.174	104.074
4.125	104.012	104.012	103.812	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.267	103.267	103.067	3.750	N/A	N/A	N/A	4.125	104.580	104.480	104.380
4.250	104.275	104.275	104.075	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.201	102.201	102.001	3.875	N/A	N/A	N/A	4.250	104.635	104.535	104.435
4.375	104.677	104.677	104.477	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.606	102.606	102.406	3.990	N/A	N/A	N/A	4.375	105.037	104.937	104.837
4.500	105.044	105.044	104.844	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.893	102.893	102.693	4.000	N/A	N/A	N/A	4.500	105.404	105.304	105.204
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	97.961	97.961	97.761	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.137	98.137	97.937	2.000	98.073	97.973	97.873
2.875	N/A	N/A	N/A	2.625	98.814	98.814	98.614	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	98.707	98.707	98.507	2.125	98.643	98.543	98.443
2.990	N/A	N/A	N/A	2.750	99.548	99.548	99.348	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.211	99.211	99.011	2.250	99.148	99.048	98.948
3.000	N/A	N/A	N/A	2.875	100.198	100.198	99.998	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.667	99.667	99.467	2.375	99.638	99.538	99.438
3.125	N/A	N/A	N/A	2.990	100.600	100.600	100.400	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.266	100.266	100.066	2.500	100.308	100.208	100.108
3.250	N/A	N/A	N/A	3.000	100.700	100.700	100.500	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	100.799	100.799	100.599	2.625	100.842	100.742	100.642
3.375	N/A	N/A	N/A	3.125	101.154	101.154	100.954	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.299	101.299	101.099	2.750	101.342	101.242	101.142
3.500	N/A	N/A	N/A	3.250	101.811	101.811	101.611	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.700	101.700	101.500	2.875	101.742	101.642	101.542
3.625	N/A	N/A	N/A	3.375	102.547	102.547	102.347	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.065	102.065	101.865	2.990	102.112	102.012	101.912
3.750	N/A	N/A	N/A	3.500	102.935	102.935	102.735	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.165	102.165	101.965	3.000	102.212	102.112	102.012
3.875	N/A	N/A	N/A	3.625	103.290	103.290	103.090	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.572	102.572	102.372	3.125	102.670	102.570	102.470
3.990	N/A	N/A	N/A	3.750	103.013	103.013	102.813	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	102.965	102.965	102.765	3.250	103.127	103.027	102.927
4.000	N/A	N/A	N/A	3.875	103.494	103.494	103.294	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.441	103.441	103.241	3.375	103.603	103.503	103.403
4.125	N/A	N/A	N/A	3.990	103.730	103.730	103.530	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.800	103.800	103.600	3.500	103.962	103.862	103.762
4.250	N/A	N/A	N/A	4.000	103.830	103.830	103.630	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.231	104.231	104.031	3.625	104.393	104.293	104.193
4.375	N/A	N/A	N/A	4.125	104.133	104.133	103.933	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	103.963	103.963	103.763	3.750	104.332	104.232	104.132
4.500	N/A	N/A	N/A	4.250	103.829	103.829	103.629	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.418	104.418	104.218	3.875	104.786	104.686	104.586
4.625	N/A	N/A	N/A	4.375	104.226	104.226	104.026	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.755	104.755	104.555	3.990	105.123	105.023	104.923
4.750	N/A	N/A	N/A	4.500	104.572	104.572	104.372	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.855	104.855	104.655	4.000	105.223	105.123	105.023
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	98.337	98.337	98.137	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.668	98.668	98.468
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.774	98.774	98.574	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.238	99.238	99.038
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.185	99.185	98.985	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.742	99.742	99.542
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.728	99.728	99.528	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.198	100.198	99.998
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.255	100.255	100.055	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.634	100.634	100.434
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.651	100.651	100.451	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.111	101.111	100.911
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.995	100.995	100.795	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.612	101.612	101.412
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.269	101.269	101.069	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.012	102.012	101.812
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.493	101.493	101.293	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.378	102.378	102.178
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.593	101.593	101.393	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.478	102.478	102.278
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.876	101.876	101.676	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.884	102.884	102.684
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.726	101.726	101.526	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.832		



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.:

12/24/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/24/2021

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	96.602	96.602	96.402	2.500	97.598	97.598	97.398	2.875	100.198	100.198	99.998	2.000	98.137	98.137	97.937	2.000	98.337	98.337	98.137
2.625	97.452	97.452	97.252	2.625	98.316	98.316	98.116	2.990	100.600	100.600	100.400	2.125	98.707	98.707	98.507	2.125	98.774	98.774	98.574
2.750	98.231	98.231	98.031	2.750	98.972	98.972	98.772	3.000	100.700	100.700	100.500	2.250	99.211	99.211	99.011	2.250	99.185	99.185	98.985
2.875	98.886	98.886	98.686	2.875	99.528	99.528	99.328	3.125	101.154	101.154	100.954	2.375	99.667	99.667	99.467	2.375	99.728	99.728	99.528
2.990	99.326	99.326	99.126	2.990	99.891	99.891	99.691	3.250	101.811	101.811	101.611	2.500	100.266	100.266	100.066	2.500	100.255	100.255	100.055
3.000	99.426	99.426	99.226	3.000	99.991	99.991	99.791	3.375	102.547	102.547	102.347	2.625	100.799	100.799	100.599	2.625	100.651	100.651	100.451
3.125	100.109	100.109	99.909	3.125	100.783	100.783	100.583	3.500	102.935	102.935	102.735	2.750	101.299	101.299	101.099	2.750	100.995	100.995	100.795
3.250	100.843	100.843	100.643	3.250	101.409	101.409	101.209	3.625	103.290	103.290	103.090	2.875	101.700	101.700	101.500	2.875	101.269	101.269	101.069
3.375	101.627	101.627	101.427	3.375	102.117	102.117	101.917	3.750	103.013	103.013	102.813	2.990	102.065	102.065	101.865	2.990	101.493	101.493	101.293
3.500	102.046	102.046	101.846	3.500	102.401	102.401	102.201	3.875	103.494	103.494	103.294	3.000	102.165	102.165	101.965	3.000	101.593	101.593	101.393
3.625	102.403	102.403	102.203	3.625	102.559	102.559	102.359	3.990	103.730	103.730	103.530	3.125	102.572	102.572	102.372	3.125	101.876	101.876	101.676
3.750	102.854	102.854	102.654	3.750	102.408	102.408	102.208	4.000	103.830	103.830	103.630	3.250	102.965	102.965	102.765	3.250	101.726	101.726	101.526
3.875	103.338	103.338	103.138	3.875	102.825	102.825	102.625	4.125	104.133	104.133	103.933	3.375	103.441	103.441	103.241	3.375	102.076	102.076	101.876
3.990	103.606	103.606	103.406	3.990	103.010	103.010	102.810	4.250	103.829	103.829	103.629	3.500	103.800	103.800	103.600	3.500	102.331	102.331	102.131
4.000	103.706	103.706	103.506	4.000	103.110	103.110	102.910	4.375	104.226	104.226	104.026	3.625	104.231	104.231	104.031	3.625	102.630	102.630	102.430
4.125	104.012	104.012	103.812	4.125	103.267	103.267	103.067	4.500	104.572	104.572	104.372	3.750	103.963	103.963	103.763	3.750	101.968	101.968	101.768
4.250	104.275	104.275	104.075	4.250	102.201	102.201	102.001	4.625	104.816	104.816	104.616	3.875	104.418	104.418	104.218	3.875	102.287	102.287	102.087
4.375	104.677	104.677	104.477	4.375	102.606	102.606	102.406	4.750	105.130	105.130	104.930	3.990	104.755	104.755	104.555	3.990	102.494	102.494	102.294
4.500	105.044	105.044	104.844	4.500	102.893	102.893	102.693	4.875	105.488	105.488	105.288	4.000	104.855	104.855	104.655	4.000	102.594	102.594	102.394

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.: 12/24/2021
45 Day Lock Exp.: 1/10/2022
60 Day Lock Exp.: 1/24/2022

W. Rate Sheet Dated: 11/24/2021

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	96.417	96.417	96.144	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.433	96.433	96.160	2.750	N/A	N/A	N/A	2.500	95.799	95.690	95.526
2.625	97.444	97.444	97.173	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.460	97.460	97.189	2.875	N/A	N/A	N/A	2.625	96.825	96.718	96.554
2.750	98.347	98.347	98.083	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.363	98.363	98.099	2.990	N/A	N/A	N/A	2.750	97.729	97.626	97.465
2.875	99.079	99.079	98.818	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.095	99.095	98.834	3.000	N/A	N/A	N/A	2.875	98.460	98.359	98.199
2.990	99.551	99.551	99.293	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.567	99.567	99.309	3.125	N/A	N/A	N/A	2.990	98.932	98.832	98.674
3.000	99.651	99.651	99.393	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.667	99.667	99.409	3.250	N/A	N/A	N/A	3.000	99.032	98.932	98.774
3.125	100.196	100.196	99.964	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.752	100.752	100.520	3.375	N/A	N/A	N/A	3.125	99.630	99.517	99.398
3.250	100.999	100.999	100.770	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.995	100.995	100.766	3.500	N/A	N/A	N/A	3.250	100.255	100.147	100.026
3.375	101.796	101.796	101.568	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.794	101.794	101.566	3.625	N/A	N/A	N/A	3.375	101.052	100.945	100.824
3.500	102.254	102.254	102.024	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.250	102.250	102.020	3.750	N/A	N/A	N/A	3.500	101.510	101.403	101.280
3.625	102.532	102.532	102.306	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.530	102.530	102.304	3.875	N/A	N/A	N/A	3.625	101.789	101.682	101.563
3.750	102.900	102.900	102.635	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	102.900	102.900	102.635	3.990	N/A	N/A	N/A	3.750	101.035	100.930	100.770
3.875	103.436	103.436	103.174	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.432	103.432	103.162	4.000	N/A	N/A	N/A	3.875	101.571	101.466	101.309
3.990	103.696	103.696	103.436	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.692	103.692	103.422	4.125	N/A	N/A	N/A	3.990	101.831	101.726	101.571
4.000	103.796	103.796	103.536	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	103.792	103.792	103.522	4.250	N/A	N/A	N/A	4.000	101.931	101.826	101.671
4.125	104.192	104.192	103.936	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	104.188	104.188	103.928	4.375	N/A	N/A	N/A	4.125	102.327	102.223	102.071
4.250	104.297	104.297	104.041	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	104.293	104.293	104.037	4.500	N/A	N/A	N/A	4.250	101.382	101.282	101.182
4.375	104.738	104.738	104.538	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	104.734	104.734	104.534	4.625	N/A	N/A	N/A	4.375	101.824	101.724	101.624
4.500	105.121	105.121	104.921	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	105.117	105.117	104.917	4.750	N/A	N/A	N/A	4.500	102.206	102.106	102.006
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	97.726	97.726	97.487	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.184	98.184	97.984	2.000	97.497	97.397	97.297
2.875	N/A	N/A	N/A	2.625	98.863	98.863	98.605	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	98.772	98.772	98.572	2.125	98.084	97.984	97.884
2.990	N/A	N/A	N/A	2.750	99.360	99.360	99.102	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.273	99.273	99.073	2.250	98.586	98.486	98.386
3.000	N/A	N/A	N/A	2.875	100.006	100.006	99.744	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	99.692	99.692	99.492	2.375	99.004	98.904	98.804
3.125	N/A	N/A	N/A	2.990	100.419	100.419	100.161	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.374	100.374	100.174	2.500	99.828	99.728	99.628
3.250	N/A	N/A	N/A	3.000	100.519	100.519	100.261	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	100.862	100.862	100.662	2.625	100.238	100.138	100.038
3.375	N/A	N/A	N/A	3.125	101.149	101.149	100.854	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.340	101.340	101.140	2.750	100.153	100.053	99.953
3.500	N/A	N/A	N/A	3.250	101.662	101.662	101.366	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.672	101.672	101.472	2.875	100.485	100.385	100.285
3.625	N/A	N/A	N/A	3.375	102.405	102.405	102.111	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	101.949	101.949	101.749	2.990	100.762	100.662	100.562
3.750	N/A	N/A	N/A	3.500	102.800	102.800	102.508	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.049	102.049	101.849	3.000	100.862	100.762	100.662
3.875	N/A	N/A	N/A	3.625	103.118	103.118	102.827	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.287	102.287	102.087	3.125	101.854	101.754	101.654
3.990	N/A	N/A	N/A	3.750	103.014	103.014	102.814	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.809	102.809	102.609	3.250	100.985	100.885	100.785
4.000	N/A	N/A	N/A	3.875	103.399	103.399	103.199	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.236	103.236	103.036	3.375	101.413	101.313	101.213
4.125	N/A	N/A	N/A	3.990	103.645	103.645	103.445	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.503	103.503	103.303	3.500	101.680	101.580	101.480
4.250	N/A	N/A	N/A	4.000	103.745	103.745	103.545	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.437	103.437	103.237	3.625	102.424	102.324	102.224
4.375	N/A	N/A	N/A	4.125	103.834	103.834	103.634	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.807	103.807	103.607	3.750	101.880	101.780	101.680
4.500	N/A	N/A	N/A	4.250	104.274	104.274	104.074	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	103.975	103.975	103.775	3.875	102.048	101.948	101.848
4.625	N/A	N/A	N/A	4.375	104.551	104.551	104.351	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.245	104.245	104.045	3.990	102.318	102.218	102.118
4.750	N/A	N/A	N/A	4.500	104.794	104.794	104.594	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.345	104.345	104.145	4.000	102.418	102.318	102.218

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	98.110	98.110	97.910	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	98.698	98.698	98.498	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	99.197	99.197	98.997	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	99.616	99.616	99.416	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	100.334	100.334	100.134	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	100.658	100.658	100.458	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	100.264	100.264	100.064	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	100.598	100.598	100.398	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	100.873	100.873	100.673	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.973	100.973	100.773	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	102.061	102.061	101.861	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	100.513	100.513	100.313	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	100.942	100.942	100.742	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	101.209	101.209	101.009	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	102.625	102.625	102.425	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	101.273	101.273	101.073	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	101.441	101.441	101.241	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	101.713	101.713	101.513	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	101.813	101.813	101.613	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.:

12/24/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/24/2021

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	98.347	98.347	98.083	2.750	98.363	98.363	98.099	2.500	97.726	97.726	97.487	2.000	98.184	98.184	97.984	2.000	98.110	98.110	97.910
2.875	99.079	99.079	98.818	2.875	99.095	99.095	98.834	2.625	98.863	98.863	98.605	2.125	98.772	98.772	98.572	2.125	98.698	98.698	98.498
2.990	99.551	99.551	99.293	2.990	99.567	99.567	99.309	2.750	99.360	99.360	99.102	2.250	99.273	99.273	99.073	2.250	99.197	99.197	98.997
3.000	99.651	99.651	99.393	3.000	99.667	99.667	99.409	2.875	99.606	99.606	99.348	2.375	99.692	99.692	99.492	2.375	99.616	99.616	99.416
3.125	100.196	100.196	99.964	3.125	100.752	100.752	100.520	2.990	100.419	100.419	100.161	2.500	100.374	100.374	100.174	2.500	100.334	100.334	100.134
3.250	100.999	100.999	100.770	3.250	100.995	100.995	100.766	3.000	100.519	100.519	100.261	2.625	100.862	100.862	100.662	2.625	100.658	100.658	100.458
3.375	101.796	101.796	101.568	3.375	101.794	101.794	101.566	3.125	101.149	101.149	100.854	2.750	101.340	101.340	101.140	2.750	100.264	100.264	100.064
3.500	102.254	102.254	102.024	3.500	102.250	102.250	102.020	3.250	101.662	101.662	101.366	2.875	101.672	101.672	101.472	2.875	100.598	100.598	100.398
3.625	102.532	102.532	102.306	3.625	102.530	102.530	102.304	3.375	102.405	102.405	102.111	2.990	101.949	101.949	101.749	2.990	100.873	100.873	100.673
3.750	102.900	102.900	102.635	3.750	100.846	100.846	100.581	3.500	102.800	102.800	102.508	3.000	102.049	102.049	101.849	3.000	100.973	100.973	100.773
3.875	103.436	103.436	103.174	3.875	101.382	101.382	101.120	3.625	103.118	103.118	102.827	3.125	102.287	102.287	102.087	3.125	102.061	102.061	101.861
3.990	103.696	103.696	103.436	3.990	101.642	101.642	101.382	3.750	103.014	103.014	102.814	3.250	102.809	102.809	102.609	3.250	100.513	100.513	100.313
4.000	103.796	103.796	103.536	4.000	101.742	101.742	101.482	3.875	103.399	103.399	103.199	3.375	103.236	103.236	103.036	3.375	100.942	100.942	100.742
4.125	104.192	104.192	103.936	4.125	102.138	102.138	101.882	3.990	103.645	103.645	103.445	3.500	103.503	103.503	103.303	3.500	101.209	101.209	101.009
4.250	104.297	104.297	104.097	4.250	100.209	100.209	100.009	4.000	103.745	103.745	103.545	3.625	103.437	103.437	103.237	3.625	102.625	102.625	102.425
4.375	104.738	104.738	104.538	4.375	100.650	100.650	100.450	4.125	103.834	103.834	103.634	3.750	103.807	103.807	103.607	3.750	101.273	101.273	101.073
4.500	105.121	105.121	104.921	4.500	101.035	101.035	100.835	4.250	104.274	104.274	104.074	3.875	103.975	103.975	103.775	3.875	101.441	101.441	101.241
4.625	105.022	105.022	104.822	4.625	102.438	102.438	102.238	4.375	104.551	104.551	104.351	3.990	104.245	104.245	104.045	3.990	101.713	101.713	101.513
4.750	105.477	105.477	105.277	4.750	100.827	100.827	100.627	4.500	104.794	104.794	104.594	4.000	104.345	104.345	104.145	4.000	101.813	101.813	101.613

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/24/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/24/2021

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



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.:

12/24/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/24/2021

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	96.417	96.417	96.144	2.500	97.726	97.726	97.487	2.000	98.184	98.184	97.984	2.500	95.750	95.750	95.477	2.000	97.497	97.497	97.297
2.625	97.444	97.444	97.173	2.625	98.863	98.863	98.605	2.125	98.772	98.772	98.572	2.625	96.777	96.777	96.506	2.125	98.085	98.085	97.885
2.750	98.347	98.347	98.083	2.750	99.360	99.360	99.102	2.250	99.273	99.273	99.073	2.750	97.680	97.680	97.416	2.250	98.585	98.585	98.385
2.875	99.079	99.079	98.818	2.875	100.006	100.006	99.744	2.375	99.692	99.692	99.492	2.875	98.412	98.412	98.151	2.375	99.004	99.004	98.804
2.990	99.551	99.551	99.293	2.990	100.419	100.419	100.161	2.500	100.374	100.374	100.174	2.990	98.884	98.884	98.626	2.500	99.704	99.704	99.504
3.000	99.651	99.651	99.393	3.000	100.519	100.519	100.261	2.625	100.862	100.862	100.662	3.000	98.984	98.984	98.726	2.625	100.110	100.110	99.910
3.125	100.196	100.196	99.964	3.125	101.149	101.149	100.854	2.750	101.340	101.340	101.140	3.125	99.799	99.799	99.567	2.750	100.152	100.152	99.952
3.250	100.999	100.999	100.770	3.250	101.662	101.662	101.366	2.875	101.672	101.672	101.472	3.250	100.322	100.322	100.093	2.875	100.485	100.485	100.285
3.375	101.796	101.796	101.568	3.375	102.405	102.405	102.111	2.990	101.949	101.949	101.749	3.375	101.120	101.120	100.892	2.990	100.761	100.761	100.561
3.500	102.254	102.254	102.024	3.500	102.800	102.800	102.508	3.000	102.049	102.049	101.849	3.500	101.577	101.577	101.347	3.000	100.861	100.861	100.661
3.625	102.532	102.532	102.306	3.625	103.118	103.118	102.827	3.125	102.287	102.287	102.087	3.625	101.856	101.856	101.630	3.125	101.524	101.524	101.324
3.750	102.900	102.900	102.635	3.750	103.014	103.014	102.814	3.250	102.809	102.809	102.609	3.750	101.198	101.198	100.933	3.250	101.011	101.011	100.811
3.875	103.436	103.436	103.174	3.875	103.399	103.399	103.199	3.375	103.236	103.236	103.036	3.875	101.734	101.734	101.472	3.375	101.439	101.439	101.239
3.990	103.696	103.696	103.436	3.990	103.645	103.645	103.445	3.500	103.503	103.503	103.303	3.990	101.994	101.994	101.734	3.500	101.706	101.706	101.506
4.000	103.796	103.796	103.536	4.000	103.745	103.745	103.545	3.625	103.437	103.437	103.237	4.000	102.094	102.094	101.834	3.625	102.381	102.381	102.181
4.125	104.192	104.192	103.936	4.125	103.834	103.834	103.634	3.750	103.807	103.807	103.607	4.125	102.490	102.490	102.234	3.750	101.890	101.890	101.690
4.250	104.297	104.297	104.097	4.250	104.274	104.274	104.074	3.875	103.975	103.975	103.775	4.250	101.578	101.578	101.378	3.875	102.058	102.058	101.858
4.375	104.738	104.738	104.538	4.375	104.551	104.551	104.351	3.990	104.245	104.245	104.045	4.375	102.019	102.019	101.819	3.990	102.329	102.329	102.129
4.500	105.121	105.121	104.921	4.500	104.794	104.794	104.594	4.000	104.345	104.345	104.145	4.500	102.403	102.403	102.203	4.000	102.429	102.429	102.229

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.:

12/24/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/24/2022

W. Rate Sheet Dated: 11/24/2021

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)