

W. Rate Sheet Dated: 11/26/2021

Release Time: 5:45 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	99.650	99.650	99.259	2.250	99.135	99.135	98.744	1.875	96.569	96.569	96.241	3.125	98.671	98.671	98.371
2.375	99.917	99.917	99.526	2.375	99.369	99.369	98.978	2.000	96.805	96.805	96.477	3.250	99.510	99.510	99.210
2.500	100.184	100.184	99.793	2.500	99.597	99.597	99.207	2.125	97.023	97.023	96.695	3.375	99.599	99.599	99.299
2.625	100.451	100.451	100.060	2.625	99.820	99.820	99.430	2.250	98.386	98.386	98.057	3.500	99.332	99.332	99.032
2.750	101.353	101.353	100.963	2.750	100.858	100.858	100.467	2.375	98.607	98.607	98.279	3.625	99.421	99.421	99.121
2.875	101.611	101.611	101.221	2.875	101.073	101.073	100.682	2.500	98.823	98.823	98.495	Margin = 2.250		Index = 0.160	
3.000	101.858	101.858	101.468	3.000	101.269	101.269	100.878	2.625	99.034	99.034	98.706	30 Year OTC			
3.125	102.103	102.103	101.713	3.125	101.446	101.446	101.056	2.750	99.962	99.962	99.662	Rate	30 Day	45 Day	60 Day
3.250	102.260	102.260	101.960	3.250	101.711	101.711	101.411	2.875	100.165	100.165	99.865	4.000	100.694	100.694	100.194
3.375	102.395	102.395	102.095	3.375	101.786	101.786	101.486	3.000	100.349	100.349	100.049	4.125	100.890	100.890	100.390
3.500	102.621	102.621	102.321	3.500	101.965	101.965	101.665	3.125	100.514	100.514	100.214	4.375	101.857	101.857	101.357
3.625	102.828	102.828	102.528	3.625	102.140	102.140	101.840	3.250	100.956	100.956	100.656	4.500	101.914	101.914	101.414
3.750	102.581	102.581	102.244	3.750	102.063	102.063	101.726	3.375	101.119	101.119	100.819	4.625	102.051	102.051	101.551
3.875	102.685	102.685	102.348	3.875	102.108	102.108	101.771	3.500	101.285	101.285	100.985	4.875	102.193	102.193	101.693
4.000	102.869	102.869	102.531	4.000	102.234	102.234	101.896	3.625	101.474	101.474	101.174	5.000	102.322	102.322	101.822
4.125	103.065	103.065	102.727	4.125	102.406	102.406	102.068	3.750	101.354	101.354	101.054	5.125	102.459	102.459	101.959
4.250	103.258	103.258	103.058	4.250	102.809	102.809	102.609	3.875	101.510	101.510	101.210	5.500	103.683	103.683	103.183
4.375	103.332	103.332	103.132	4.375	102.832	102.832	102.632	4.000	101.627	101.627	101.327	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	101.790	101.790	101.490	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	99.750	99.650	99.650	99.259	2.250	99.085	98.985	98.985	98.594	1.875	98.699	98.599	98.599	98.271
2.375	100.017	99.917	99.917	99.526	2.375	99.319	99.219	99.219	98.828	2.000	98.935	98.835	98.835	98.507
2.500	100.284	100.184	100.184	99.793	2.500	99.547	99.447	99.447	99.057	2.125	99.153	99.053	99.053	98.725
2.625	100.551	100.451	100.451	100.060	2.625	99.770	99.670	99.670	99.280	2.250	100.516	100.416	100.416	100.087
2.750	101.453	101.353	101.353	100.963	2.750	100.683	100.583	100.583	100.192	2.375	100.737	100.637	100.637	100.309
2.875	101.711	101.611	101.611	101.221	2.875	100.898	100.798	100.798	100.407	2.500	100.953	100.853	100.853	100.525
3.000	101.958	101.858	101.858	101.468	3.000	101.094	100.994	100.994	100.603	2.625	101.164	101.064	101.064	100.736
3.125	102.203	102.103	102.103	101.713	3.125	101.271	101.171	101.171	100.781	2.750	100.992	100.892	100.892	100.592
3.250	102.360	102.260	102.260	101.960	3.250	101.511	101.411	101.411	101.111	2.875	101.195	101.095	101.095	100.795
3.375	102.595	102.495	102.495	102.195	3.375	101.686	101.586	101.586	101.286	3.000	101.379	101.279	101.279	100.979
3.500	102.821	102.721	102.721	102.421	3.500	101.865	101.765	101.765	101.465	3.125	101.544	101.444	101.444	101.144
3.625	103.028	102.928	102.928	102.628	3.625	102.040	101.940	101.940	101.640	3.250	102.586	102.486	102.486	102.186
3.750	102.781	102.681	102.681	102.344	3.750	102.263	102.163	102.163	101.826	3.375	102.749	102.649	102.649	102.344

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	97.944	97.944	97.444	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.140	98.140	97.640	4.750	101.000	101.000	100.500
3.875	98.196	98.196	97.696	6.250	103.750	103.750	103.500	4.375	99.107	99.107	98.607	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.012	98.012	97.512					4.500	99.164	99.164	98.664	Rate	30 Day	45 Day	60 Day
4.125	97.817	97.817	97.317					4.625	99.301	99.301	98.801	5.750	103.000	103.000	102.500
4.250	99.898	99.898	99.398					4.875	99.443	99.443	98.943	6.250	105.750	105.750	105.250
4.375	99.725	99.725	99.225					5.000	99.572	99.572	99.072	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.667	99.667	99.167					5.125	99.709	99.709	99.209				
4.625	99.530	99.530	99.030					5.500	100.933	100.933	100.433				
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				

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

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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/27/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/25/2022

W. Rate Sheet Dated: 11/26/2021

Release Time: 5:45 pm 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	98.511	98.511	98.211	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	98.714	98.714	98.414	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	98.898	98.898	98.598	Margin = 2.250		Index = .160	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.062	99.062	98.762	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.761	99.761	99.461	Rate	30 Day	45 Day	60 Day
3.250	101.423	101.423	101.123	3.250	100.973	100.973	100.673	3.375	99.924	99.924	99.624	3.250	101.423	101.423	100.923
3.375	101.657	101.657	101.357	3.375	101.148	101.148	100.848	3.500	100.090	100.090	99.790	3.375	101.657	101.657	101.157
3.500	101.884	101.884	101.584	3.500	101.328	101.328	101.028	3.625	100.279	100.279	99.979	3.500	101.884	101.884	101.384
3.625	102.090	102.090	101.790	3.625	101.503	101.503	101.203	3.750	100.659	100.659	100.359	3.625	102.090	102.090	101.590
3.750	101.019	101.019	100.682	3.750	100.601	100.601	100.264	3.875	N/A	N/A	N/A	3.750	101.019	101.019	100.519
3.875	101.223	101.223	100.886	3.875	100.746	100.746	100.409	4.000	N/A	N/A	N/A	3.875	101.223	101.223	100.723
4.000	101.406	101.406	101.069	4.000	100.871	100.871	100.534	4.125	N/A	N/A	N/A	4.000	101.406	101.406	100.906
4.125	101.602	101.602	101.265	4.125	101.043	101.043	100.706	4.250	N/A	N/A	N/A	4.125	101.602	101.602	101.102
4.250	102.270	102.270	102.070	4.250	101.922	101.922	101.722	4.375	N/A	N/A	N/A	4.250	102.270	102.270	101.770
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	100.791	100.691	100.691	100.300	2.750	100.370	100.270	100.270	99.879	2.750	100.580	100.480	100.480	100.180
2.875	101.049	100.949	100.949	100.558	2.875	100.585	100.485	100.485	100.094	2.875	100.782	100.682	100.682	100.382
3.000	101.296	101.196	101.196	100.805	3.000	100.782	100.682	100.682	100.291	3.000	100.966	100.866	100.866	100.566
3.125	101.541	101.441	101.441	101.050	3.125	100.959	100.859	100.859	100.468	3.125	101.131	101.031	101.031	100.731
3.250	101.523	101.423	101.423	101.123	3.250	101.073	100.973	100.973	100.673	3.250	102.049	101.949	101.949	101.649
3.375	101.757	101.657	101.657	101.357	3.375	101.248	101.148	101.148	100.848	3.375	102.211	102.111	102.111	101.811
3.500	101.984	101.884	101.884	101.584	3.500	101.428	101.328	101.328	101.028	3.500	102.378	102.278	102.278	101.978
3.625	102.190	102.090	102.090	101.790	3.625	101.603	101.503	101.503	101.203	3.625	102.566	102.466	102.466	102.166
3.750	101.119	101.019	101.019	100.682	3.750	100.701	100.601	100.601	100.264	3.750	101.821	101.721	101.721	101.421

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/27/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/25/2022

W. Rate Sheet Dated: 11/26/2021

Release Time: 5:45 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.443	97.443	97.243	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.439	98.439	98.239	2.000	N/A	N/A	N/A	2.500	97.524	97.424	97.324
2.625	98.290	98.290	98.090	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.154	99.154	98.954	2.125	N/A	N/A	N/A	2.625	98.371	98.271	98.171
2.750	99.064	99.064	98.864	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.806	99.806	99.606	2.250	N/A	N/A	N/A	2.750	99.146	99.046	98.946
2.875	99.715	99.715	99.515	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.360	100.360	100.160	2.375	N/A	N/A	N/A	2.875	99.797	99.697	99.597
2.990	100.152	100.152	99.952	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.648	100.648	100.448	2.500	N/A	N/A	N/A	2.990	100.233	100.133	100.033
3.000	100.252	100.252	100.052	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.748	100.748	100.548	2.625	N/A	N/A	N/A	3.000	100.333	100.233	100.133
3.125	100.804	100.804	100.604	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.478	101.478	101.278	2.750	N/A	N/A	N/A	3.125	101.052	100.931	100.801
3.250	101.534	101.534	101.334	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.100	102.100	101.900	2.875	N/A	N/A	N/A	3.250	101.781	101.660	101.530
3.375	102.314	102.314	102.114	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.806	102.806	102.606	2.990	N/A	N/A	N/A	3.375	102.561	102.440	102.310
3.500	102.730	102.730	102.530	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.088	103.088	102.888	3.000	N/A	N/A	N/A	3.500	102.977	102.856	102.726
3.625	103.084	103.084	102.884	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.245	103.245	103.045	3.125	N/A	N/A	N/A	3.625	103.331	103.210	103.080
3.750	103.158	103.158	102.958	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.712	102.712	102.512	3.250	N/A	N/A	N/A	3.750	103.755	103.655	103.555
3.875	103.637	103.637	103.437	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.125	103.125	102.925	3.375	N/A	N/A	N/A	3.875	104.234	104.134	104.034
3.990	103.902	103.902	103.702	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.309	103.309	103.109	3.500	N/A	N/A	N/A	3.990	104.499	104.399	104.299
4.000	104.002	104.002	103.802	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.409	103.409	103.209	3.625	N/A	N/A	N/A	4.000	104.599	104.499	104.399
4.125	104.309	104.309	104.109	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.566	103.566	103.366	3.750	N/A	N/A	N/A	4.125	104.906	104.806	104.706
4.250	104.583	104.583	104.383	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.509	102.509	102.309	3.875	N/A	N/A	N/A	4.250	104.942	104.842	104.742
4.375	104.983	104.983	104.783	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.914	102.914	102.714	3.990	N/A	N/A	N/A	4.375	105.341	105.241	105.141
4.500	105.350	105.350	105.150	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.197	103.197	102.997	4.000	N/A	N/A	N/A	4.500	105.708	105.608	105.508
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	98.801	98.801	98.601	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.663	98.663	98.463	2.000	98.610	98.510	98.410
2.875	N/A	N/A	N/A	2.625	99.651	99.651	99.451	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.230	99.230	99.030	2.125	99.177	99.077	98.977
2.990	N/A	N/A	N/A	2.750	100.380	100.380	100.180	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.732	99.732	99.532	2.250	99.679	99.579	99.479
3.000	N/A	N/A	N/A	2.875	101.027	101.027	100.827	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.186	100.186	99.986	2.375	100.132	100.032	99.932
3.125	N/A	N/A	N/A	2.990	101.426	101.426	101.226	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.649	100.649	100.449	2.500	100.701	100.601	100.501
3.250	N/A	N/A	N/A	3.000	101.526	101.526	101.326	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.179	101.179	100.979	2.625	101.231	101.131	101.031
3.375	N/A	N/A	N/A	3.125	101.975	101.975	101.775	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.675	101.675	101.475	2.750	101.727	101.627	101.527
3.500	N/A	N/A	N/A	3.250	102.501	102.501	102.301	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.076	102.076	101.876	2.875	102.128	102.028	101.928
3.625	N/A	N/A	N/A	3.375	103.234	103.234	103.034	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.434	102.434	102.234	2.990	102.487	102.387	102.287
3.750	N/A	N/A	N/A	3.500	103.618	103.618	103.418	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.534	102.534	102.334	3.000	102.587	102.487	102.387
3.875	N/A	N/A	N/A	3.625	103.970	103.970	103.770	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.943	102.943	102.743	3.125	102.995	102.895	102.795
3.990	N/A	N/A	N/A	3.750	103.316	103.316	103.116	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.207	103.207	103.007	3.250	103.376	103.276	103.176
4.000	N/A	N/A	N/A	3.875	103.792	103.792	103.592	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.680	103.680	103.480	3.375	103.849	103.749	103.649
4.125	N/A	N/A	N/A	3.990	104.025	104.025	103.825	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.037	104.037	103.837	3.500	104.206	104.106	104.006
4.250	N/A	N/A	N/A	4.000	104.125	104.125	103.925	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.466	104.466	104.266	3.625	104.635	104.535	104.435
4.375	N/A	N/A	N/A	4.125	104.429	104.429	104.229	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.207	104.207	104.007	3.750	104.571	104.471	104.371
4.500	N/A	N/A	N/A	4.250	104.137	104.137	103.937	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.659	104.659	104.459	3.875	105.022	104.922	104.822
4.625	N/A	N/A	N/A	4.375	104.531	104.531	104.331	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.994	104.994	104.794	3.990	105.357	105.257	105.157
4.750	N/A	N/A	N/A	4.500	104.879	104.879	104.679	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.094	105.094	104.894	4.000	105.457	105.357	105.257
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	98.863	98.863	98.663	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.194	99.194	98.994
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.298	99.298	99.098	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.762	99.762	99.562
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.647	99.647	99.447	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.263	100.263	100.063
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.112	100.112	99.912	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.717	100.717	100.517
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.638	100.638	100.438	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.146	101.146	100.946
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.033	101.033	100.833	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.584	101.584	101.384
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.373	101.373	101.173	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.988	101.988	101.788
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.648	101.648	101.448	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.388	102.388	102.188
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.867	101.867	101.667	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.747	102.747	102.547
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.967	101.967	101.767	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.847	102.847	102.647
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.047	102.047	101.847	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.256	103.256	103.056
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.968	101.968	101.768	3.250	N/A	N/A	N/A	3.250							



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/27/2021

45 Day Lock Exp.: 1/10/2022

60 Day Lock Exp.: 1/25/2022

W. Rate Sheet Dated: 11/26/2021

Release Time: 5:45 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.443	97.443	97.243	2.500	98.439	98.439	98.239	2.875	101.027	101.027	100.827	2.000	98.663	98.663	98.463	2.000	98.863	98.863	98.663
2.625	98.290	98.290	98.090	2.625	99.154	99.154	98.954	2.990	101.426	101.426	101.226	2.125	99.230	99.230	99.030	2.125	99.298	99.298	99.098
2.750	99.064	99.064	98.864	2.750	99.806	99.806	99.606	3.000	101.526	101.526	101.326	2.250	99.732	99.732	99.532	2.250	99.647	99.647	99.447
2.875	99.715	99.715	99.515	2.875	100.360	100.360	100.160	3.125	101.975	101.975	101.775	2.375	100.186	100.186	99.986	2.375	100.112	100.112	99.912
2.990	100.152	100.152	99.952	2.990	100.648	100.648	100.448	3.250	102.501	102.501	102.301	2.500	100.649	100.649	100.449	2.500	100.638	100.638	100.438
3.000	100.252	100.252	100.052	3.000	100.748	100.748	100.548	3.375	103.234	103.234	103.034	2.625	101.179	101.179	100.979	2.625	101.033	101.033	100.833
3.125	100.804	100.804	100.604	3.125	101.478	101.478	101.278	3.500	103.618	103.618	103.418	2.750	101.675	101.675	101.475	2.750	101.373	101.373	101.173
3.250	101.534	101.534	101.334	3.250	102.100	102.100	101.900	3.625	103.970	103.970	103.770	2.875	102.076	102.076	101.876	2.875	101.648	101.648	101.448
3.375	102.314	102.314	102.114	3.375	102.806	102.806	102.606	3.750	103.316	103.316	103.116	2.990	102.434	102.434	102.234	2.990	101.867	101.867	101.667
3.500	102.730	102.730	102.530	3.500	103.088	103.088	102.888	3.875	103.792	103.792	103.592	3.000	102.534	102.534	102.334	3.000	101.967	101.967	101.767
3.625	103.084	103.084	102.884	3.625	103.245	103.245	103.045	3.990	104.025	104.025	103.825	3.125	102.943	102.943	102.743	3.125	102.247	102.247	102.047
3.750	103.158	103.158	102.958	3.750	102.712	102.712	102.512	4.000	104.125	104.125	103.925	3.250	103.207	103.207	103.007	3.250	101.968	101.968	101.768
3.875	103.637	103.637	103.437	3.875	103.125	103.125	102.925	4.125	104.429	104.429	104.229	3.375	103.680	103.680	103.480	3.375	102.318	102.318	102.118
3.990	103.902	103.902	103.702	3.990	103.309	103.309	103.109	4.250	104.137	104.137	103.937	3.500	104.037	104.037	103.837	3.500	102.568	102.568	102.368
4.000	104.002	104.002	103.802	4.000	103.409	103.409	103.209	4.375	104.531	104.531	104.331	3.625	104.466	104.466	104.266	3.625	102.865	102.865	102.665
4.125	104.309	104.309	104.109	4.125	103.566	103.566	103.366	4.500	104.879	104.879	104.679	3.750	104.207	104.207	104.007	3.750	102.214	102.214	102.014
4.250	104.583	104.583	104.383	4.250	102.509	102.509	102.309	4.625	105.117	105.117	104.917	3.875	104.659	104.659	104.459	3.875	102.532	102.532	102.332
4.375	104.983	104.983	104.783	4.375	102.914	102.914	102.714	4.750	105.440	105.440	105.240	3.990	104.994	104.994	104.794	3.990	102.737	102.737	102.537
4.500	105.350	105.350	105.150	4.500	103.197	103.197	102.997	4.875	105.796	105.796	105.596	4.000	105.094	105.094	104.894	4.000	102.837	102.837	102.637

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 LPAs do not apply and the lender must use SFC 118.			

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/27/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/25/2022

W. Rate Sheet Dated: 11/26/2021

Release Time: 5:45 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.368	97.368	97.108	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	95.218	95.218	94.958	2.750	N/A	N/A	N/A	2.500	96.750	96.646	96.490
2.625	98.371	98.371	98.111	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	96.221	96.221	95.961	2.875	N/A	N/A	N/A	2.625	97.752	97.650	97.492
2.750	99.242	99.242	98.990	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	97.092	97.092	96.840	2.990	N/A	N/A	N/A	2.750	98.624	98.524	98.372
2.875	99.936	99.936	99.688	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.786	97.786	97.538	3.000	N/A	N/A	N/A	2.875	99.317	99.217	99.069
2.990	100.366	100.366	100.125	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	98.216	98.216	97.975	3.125	N/A	N/A	N/A	2.990	99.747	99.647	99.506
3.000	100.466	100.466	100.225	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	98.316	98.316	98.075	3.250	N/A	N/A	N/A	3.000	99.847	99.747	99.606
3.125	100.937	100.937	100.733	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	98.787	98.787	98.583	3.375	N/A	N/A	N/A	3.125	100.371	100.266	100.167
3.250	101.692	101.692	101.488	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	99.542	99.542	99.338	3.500	N/A	N/A	N/A	3.250	100.948	100.847	100.744
3.375	102.452	102.452	102.250	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	100.302	100.302	100.100	3.625	N/A	N/A	N/A	3.375	101.708	101.608	101.506
3.500	102.873	102.873	102.673	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	100.723	100.723	100.523	3.750	N/A	N/A	N/A	3.500	102.129	102.029	101.929
3.625	103.136	103.136	102.936	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	100.986	100.986	100.786	3.875	N/A	N/A	N/A	3.625	102.393	102.293	102.193
3.750	103.235	103.235	103.031	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.085	101.085	100.851	3.990	N/A	N/A	N/A	3.750	101.370	101.270	101.136
3.875	103.735	103.735	103.506	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.585	101.585	101.356	4.000	N/A	N/A	N/A	3.875	101.870	101.770	101.641
3.990	103.968	103.968	103.742	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.818	101.818	101.592	4.125	N/A	N/A	N/A	3.990	102.103	102.003	101.877
4.000	104.068	104.068	103.842	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.918	101.918	101.692	4.250	N/A	N/A	N/A	4.000	102.203	102.103	101.977
4.125	104.430	104.430	104.209	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.280	102.280	102.059	4.375	N/A	N/A	N/A	4.125	102.565	102.465	102.344
4.250	104.446	104.446	104.246	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.296	102.296	102.096	4.500	N/A	N/A	N/A	4.250	101.531	101.431	101.331
4.375	104.854	104.854	104.654	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.704	102.704	102.504	4.625	N/A	N/A	N/A	4.375	101.940	101.840	101.740
4.500	105.205	105.205	105.005	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	103.055	103.055	102.855	4.750	N/A	N/A	N/A	4.500	102.290	102.190	102.090
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.538	98.538	98.298	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.826	98.826	98.626	2.000	98.139	98.039	97.939
2.875	N/A	N/A	N/A	2.625	99.681	99.681	99.438	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.404	99.404	99.204	2.125	98.716	98.616	98.516
2.990	N/A	N/A	N/A	2.750	100.165	100.165	99.922	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.890	99.890	99.690	2.250	99.203	99.103	99.003
3.000	N/A	N/A	N/A	2.875	100.787	100.787	100.543	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.291	100.291	100.091	2.375	99.603	99.503	99.403
3.125	N/A	N/A	N/A	2.990	101.176	101.176	100.933	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.877	100.877	100.677	2.500	100.331	100.231	100.131
3.250	N/A	N/A	N/A	3.000	101.276	101.276	101.033	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.348	101.348	101.148	2.625	100.724	100.624	100.524
3.375	N/A	N/A	N/A	3.125	101.841	101.841	101.561	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.807	101.807	101.607	2.750	100.620	100.520	100.420
3.500	N/A	N/A	N/A	3.250	102.332	102.332	102.052	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.125	102.125	101.925	2.875	100.938	100.838	100.738
3.625	N/A	N/A	N/A	3.375	103.045	103.045	102.768	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.387	102.387	102.187	2.990	101.200	101.100	101.000
3.750	N/A	N/A	N/A	3.500	103.415	103.415	103.142	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.487	102.487	102.287	3.000	101.300	101.200	101.100
3.875	N/A	N/A	N/A	3.625	103.713	103.713	103.437	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.587	102.587	102.387	3.125	102.154	102.054	101.954
3.990	N/A	N/A	N/A	3.750	103.342	103.342	103.142	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.090	103.090	102.890	3.250	101.266	101.166	101.066
4.000	N/A	N/A	N/A	3.875	103.706	103.706	103.506	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.501	103.501	103.301	3.375	101.678	101.578	101.478
4.125	N/A	N/A	N/A	3.990	103.934	103.934	103.734	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.760	103.760	103.560	3.500	101.937	101.837	101.737
4.250	N/A	N/A	N/A	4.000	104.034	104.034	103.834	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.722	103.722	103.522	3.625	102.709	102.609	102.509
4.375	N/A	N/A	N/A	4.125	103.851	103.851	103.651	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.076	104.076	103.876	3.750	102.149	102.049	101.949
4.500	N/A	N/A	N/A	4.250	104.273	104.273	104.073	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.237	104.237	104.037	3.875	102.310	102.210	102.110
4.625	N/A	N/A	N/A	4.375	104.535	104.535	104.335	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.484	104.484	104.284	3.990	102.557	102.457	102.357
4.750	N/A	N/A	N/A	4.500	104.763	104.763	104.563	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.584	104.584	104.384	4.000	102.657	102.557	102.457

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	N/A	2.000	N/A	N/A	N/A	N/A	2.000	96.626	96.626	96.426	2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	2.125	97.204	97.204	97.004	2.125	N/A	N/A	N/A	N/A	2.125	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	2.250	97.690	97.690	97.490	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	98.091	98.091	97.891	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	98.677	98.677	98.477	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	99.148	99.148	98.948	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.750	99.607	99.607	99.407	2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.875	99.925	99.925	99.725	2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	2.990	100.187	100.187	99.987	2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	3.000	100.387	100.387	100.187	3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	3.125	100.387	100.387	100.187	3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	3.250	100.890	100.890	100.690	3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	3.375	101.301	101.301	101.101	3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	3.500	101.560	101.560	101.360	3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	3.625	101.522	101.522	101.322	3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	3.750	101.876	101.876	101.676	3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	3.875	102.037	102.037	101.837	3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	
3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	3.990	102.284	102.284	102.084	3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	4.000	102.384	102.384	102.184	4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	

Program Features				
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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.:

12/27/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/25/2022

W. Rate Sheet Dated: 11/26/2021

Release Time: 5:45 pm 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	99.242	99.242	98.990	2.750	97.092	97.092	96.840	2.500	98.538	98.538	98.298	2.000	98.826	98.826	98.626	2.000	96.626	96.626	96.426
2.875	99.936	99.936	99.688	2.875	97.786	97.786	97.538	2.625	99.681	99.681	99.438	2.125	99.404	99.404	99.204	2.125	97.204	97.204	97.004
2.990	100.366	100.366	100.125	2.990	98.216	98.216	97.975	2.750	100.165	100.165	99.922	2.250	99.890	99.890	99.690	2.250	97.690	97.690	97.490
3.000	100.466	100.466	100.225	3.000	98.316	98.316	98.075	2.875	100.787	100.787	100.543	2.375	100.291	100.291	100.091	2.375	98.091	98.091	97.891
3.125	100.937	100.937	100.733	3.125	98.787	98.787	98.583	2.990	101.176	101.176	100.933	2.500	100.877	100.877	100.677	2.500	98.677	98.677	98.477
3.250	101.692	101.692	101.488	3.250	99.542	99.542	99.338	3.000	101.276	101.276	101.033	2.625	101.348	101.348	101.148	2.625	99.148	99.148	98.948
3.375	102.452	102.452	102.250	3.375	100.302	100.302	100.100	3.125	101.841	101.841	101.561	2.750	101.807	101.807	101.607	2.750	99.607	99.607	99.407
3.500	102.873	102.873	102.673	3.500	100.723	100.723	100.523	3.250	102.332	102.332	102.052	2.875	102.125	102.125	101.925	2.875	99.925	99.925	99.725
3.625	103.136	103.136	102.936	3.625	100.986	100.986	100.786	3.375	103.045	103.045	102.768	2.990	102.387	102.387	102.187	2.990	100.187	100.187	99.987
3.750	103.235	103.235	103.001	3.750	101.085	101.085	100.851	3.500	103.415	103.415	103.142	3.000	102.487	102.487	102.287	3.000	100.287	100.287	100.087
3.875	103.735	103.735	103.506	3.875	101.585	101.585	101.356	3.625	103.713	103.713	103.437	3.125	102.587	102.587	102.387	3.125	100.387	100.387	100.187
3.990	103.968	103.968	103.742	3.990	101.818	101.818	101.592	3.750	103.342	103.342	103.142	3.250	103.090	103.090	102.890	3.250	100.890	100.890	100.690
4.000	104.068	104.068	103.842	4.000	101.918	101.918	101.692	3.875	103.706	103.706	103.506	3.375	103.501	103.501	103.301	3.375	101.301	101.301	101.101
4.125	104.430	104.430	104.209	4.125	102.280	102.280	102.059	3.990	103.934	103.934	103.734	3.500	103.760	103.760	103.560	3.500	101.560	101.560	101.360
4.250	104.446	104.446	104.246	4.250	102.296	102.296	102.096	4.000	104.034	104.034	103.834	3.625	103.722	103.722	103.522	3.625	101.522	101.522	101.322
4.375	104.854	104.854	104.654	4.375	102.704	102.704	102.504	4.125	103.851	103.851	103.651	3.750	104.076	104.076	103.876	3.750	101.876	101.876	101.676
4.500	105.205	105.205	105.005	4.500	103.055	103.055	102.855	4.250	104.273	104.273	104.073	3.875	104.237	104.237	104.037	3.875	102.037	102.037	101.837
4.625	105.264	105.264	105.064	4.625	103.114	103.114	102.914	4.375	104.535	104.535	104.335	3.990	104.484	104.484	104.284	3.990	102.284	102.284	102.084
4.750	105.693	105.693	105.493	4.750	103.543	103.543	103.343	4.500	104.763	104.763	104.563	4.000	104.584	104.584	104.384	4.000	102.384	102.384	102.184

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.: 12/27/2021
45 Day Lock Exp.: 1/10/2022
60 Day Lock Exp.: 1/25/2022

W. Rate Sheet Dated: 11/26/2021

Release Time: 5:45 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.500	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.250	0.000
3.375	0.875	0.625	0.500	0.500	0.375	0.250	0.000
3.500	1.000	0.750	0.625	0.500	0.375	0.250	0.000
3.625	1.250	1.000	0.875	0.750	0.625	0.375	0.000
3.750	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.875	1.375	1.125	1.000	0.875	0.625	0.375	0.000
3.990	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.000	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.125	1.375	1.125	1.000	0.875	0.625	0.375	0.000
4.250	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.375	1.375	1.125	0.875	0.875	0.500	0.250	0.000
4.500	1.375	1.125	0.875	0.875	0.500	0.250	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.625	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.125	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.125	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.125	0.125	0.000
3.125	0.750	0.625	0.500	0.500	0.375	0.250	0.125
3.250	0.875	0.625	0.500	0.500	0.375	0.125	0.125
3.375	0.875	0.625	0.500	0.375	0.000	0.125	0.125
3.500	1.000	0.625	0.500	0.375	0.000	-0.125	0.125
3.625	1.000	0.625	0.500	0.375	0.125	-0.125	0.125
3.750	1.250	1.000	0.875	0.750	0.375	0.250	0.125
3.875	1.250	0.750	0.625	0.375	0.250	0.250	0.125
3.990	1.250	0.750	0.625	0.375	0.250	0.250	0.125
4.000	1.250	0.875	0.625	0.500	0.250	-0.125	0.125
4.125	1.375	1.000	0.750	0.625	0.375	0.000	0.125
4.250	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.375	1.750	1.375	1.125	1.000	0.750	0.375	0.250
4.500	1.750	1.375	1.125	1.000	0.750	0.375	0.250

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

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

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.375	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.500	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.750	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
3.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
3.250	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.000	0.000
3.625	0.625	0.375	0.375	0.250	0.000	0.000	0.000
3.750	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.875	1.000	0.750	0.750	0.625	0.375	0.000	0.000
3.990	1.000	0.750	0.750	0.625	0.375	0.000	0.000
4.000	1.000	0.750	0.750	0.625	0.375	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	-0.125	-0.125	-0.125	-0.125	0.000
2.375	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
2.500	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.750	0.250	0.125	0.000	0.000	0.000	-0.125	0.000
2.875	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
2.990	0.250	0.125	0.125	0.125	0.000	-0.125	0.000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.375	0.375	0.250	0.125	0.125
3.250	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.375	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.500	0.500	0.375	0.375	0.375	0.250	0.125	0.000
3.625	0.875	0.750	0.750	0.750	0.625	0.500	0.250
3.750	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.875	0.875	0.750	0.750	0.625	0.500	0.375	0.000
3.990	0.875	0.750	0.750	0.625	0.500	0.375	0.000
4.000	0.875	0.750	0.750	0.625	0.500	0.375	0.000

Lock Desk Policy

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

Flood Certification = \$10.00 UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/27/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/25/2022

W. Rate Sheet Dated: 11/26/2021

Release Time: 5:45 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.368	97.368	97.108	2.500	98.538	98.538	98.298	2.000	98.826	98.826	98.626	2.500	95.618	95.618	95.358	2.000	97.076	97.076	96.876
2.625	98.371	98.371	98.111	2.625	99.681	99.681	99.438	2.125	99.404	99.404	99.204	2.625	96.621	96.621	96.361	2.125	97.654	97.654	97.454
2.750	99.242	99.242	98.990	2.750	100.165	100.165	99.922	2.250	99.890	99.890	99.690	2.750	97.492	97.492	97.240	2.250	98.140	98.140	97.940
2.875	99.936	99.936	99.688	2.875	100.787	100.787	100.543	2.375	100.291	100.291	100.091	2.875	98.186	98.186	97.938	2.375	98.541	98.541	98.341
2.990	100.366	100.366	100.125	2.990	101.176	101.176	100.933	2.500	100.877	100.877	100.677	2.990	98.616	98.616	98.375	2.500	99.127	99.127	98.927
3.000	100.466	100.466	100.225	3.000	101.276	101.276	101.033	2.625	101.348	101.348	101.148	3.000	98.716	98.716	98.475	2.625	99.598	99.598	99.398
3.125	100.937	100.937	100.733	3.125	101.841	101.841	101.561	2.750	101.807	101.807	101.607	3.125	99.187	99.187	98.983	2.750	100.057	100.057	99.857
3.250	101.692	101.692	101.488	3.250	102.332	102.332	102.052	2.875	102.125	102.125	101.925	3.250	99.942	99.942	99.738	2.875	100.375	100.375	100.175
3.375	102.452	102.452	102.250	3.375	103.045	103.045	102.768	2.990	102.387	102.387	102.187	3.375	100.702	100.702	100.500	2.990	100.637	100.637	100.437
3.500	102.873	102.873	102.673	3.500	103.415	103.415	103.142	3.000	102.487	102.487	102.287	3.500	101.123	101.123	100.923	3.000	100.737	100.737	100.537
3.625	103.136	103.136	102.936	3.625	103.713	103.713	103.437	3.125	102.587	102.587	102.387	3.625	101.386	101.386	101.186	3.125	100.837	100.837	100.637
3.750	103.235	103.235	103.001	3.750	103.342	103.342	103.142	3.250	103.090	103.090	102.890	3.750	101.485	101.485	101.251	3.250	101.340	101.340	101.140
3.875	103.735	103.735	103.506	3.875	103.706	103.706	103.506	3.375	103.501	103.501	103.301	3.875	101.985	101.985	101.756	3.375	101.751	101.751	101.551
3.990	103.968	103.968	103.742	3.990	103.934	103.934	103.734	3.500	103.760	103.760	103.560	3.990	102.218	102.218	101.992	3.500	102.010	102.010	101.810
4.000	104.068	104.068	103.842	4.000	104.034	104.034	103.834	3.625	103.722	103.722	103.522	4.000	102.318	102.318	102.092	3.625	101.972	101.972	101.772
4.125	104.430	104.430	104.209	4.125	103.851	103.851	103.651	3.750	104.076	104.076	103.876	4.125	102.680	102.680	102.459	3.750	102.326	102.326	102.126
4.250	104.446	104.446	104.246	4.250	104.273	104.273	104.073	3.875	104.237	104.237	104.037	4.250	102.696	102.696	102.496	3.875	102.487	102.487	102.287
4.375	104.854	104.854	104.654	4.375	104.535	104.535	104.335	3.990	104.484	104.484	104.284	4.375	103.104	103.104	102.904	3.990	102.734	102.734	102.534
4.500	105.205	105.205	105.005	4.500	104.763	104.763	104.563	4.000	104.584	104.584	104.384	4.500	103.455	103.455	103.255	4.000	102.834	102.834	102.634

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year	0.000	0.000	0.000	-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

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)	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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/27/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/25/2022

W. Rate Sheet Dated: 11/26/2021

Release Time: 5:45 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, 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)