

W. Rate Sheet Dated: 11/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	99.212	99.212	98.806	2.250	98.697	98.697	98.291	1.875	96.233	96.233	95.897	3.125	98.421	98.421	98.121
2.375	99.479	99.479	99.073	2.375	98.931	98.931	98.525	2.000	96.469	96.469	96.133	3.250	99.260	99.260	98.960
2.500	99.746	99.746	99.340	2.500	99.160	99.160	98.754	2.125	96.687	96.687	96.351	3.375	99.349	99.349	99.049
2.625	100.014	100.014	99.607	2.625	99.383	99.383	98.977	2.250	98.073	98.073	97.729	3.500	99.082	99.082	98.782
2.750	100.916	100.916	100.510	2.750	100.420	100.420	100.014	2.375	98.294	98.294	97.951	3.625	99.171	99.171	98.871
2.875	101.174	101.174	100.767	2.875	100.635	100.635	100.229	2.500	98.511	98.511	98.167	Margin = 2.250		Index = 0.160	
3.000	101.421	101.421	101.015	3.000	100.832	100.832	100.425	2.625	98.721	98.721	98.378	30 Year OTC			
3.125	101.666	101.666	101.260	3.125	101.009	101.009	100.603	2.750	99.744	99.744	99.444	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	99.946	99.946	99.646	4.000	100.397	100.397	99.897
3.375	102.035	102.035	101.707	3.375	101.427	101.427	101.098	3.000	100.130	100.130	99.830	4.125	100.593	100.593	100.093
3.500	102.262	102.262	101.934	3.500	101.606	101.606	101.278	3.125	100.295	100.295	99.995	4.375	101.622	101.622	101.122
3.625	102.469	102.469	102.140	3.625	101.781	101.781	101.453	3.250	100.683	100.683	100.383	4.500	101.680	101.680	101.180
3.750	102.284	102.284	101.962	3.750	101.766	101.766	101.444	3.375	100.845	100.845	100.545	4.625	101.817	101.817	101.317
3.875	102.388	102.388	102.067	3.875	101.811	101.811	101.490	3.500	101.012	101.012	100.712	4.875	101.943	101.943	101.443
4.000	102.572	102.572	102.250	4.000	101.937	101.937	101.615	3.625	101.200	101.200	100.900	5.000	102.072	102.072	101.572
4.125	102.768	102.768	102.446	4.125	102.109	102.109	101.787	3.750	101.104	101.104	100.804	5.125	102.209	102.209	101.709
4.250	103.024	103.024	102.824	4.250	102.575	102.575	102.375	3.875	101.260	101.260	100.960	5.500	103.433	103.433	102.933
4.375	103.097	103.097	102.897	4.375	102.597	102.597	102.397	4.000	101.377	101.377	101.077	5.625	103.570	103.570	103.070
6.250	106.000	106.000	105.800	6.250	104.797	104.797	104.597	4.125	101.540	101.540	101.240	6.250	104.430	104.430	103.930

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	99.562	99.462	99.462	99.056	2.250	98.897	98.797	98.797	98.391	1.875	98.613	98.513	98.513	98.177
2.375	99.829	99.729	99.729	99.323	2.375	99.131	99.031	99.031	98.625	2.000	98.849	98.749	98.749	98.413
2.500	100.096	99.996	99.996	99.590	2.500	99.360	99.260	99.260	98.854	2.125	99.067	98.967	98.967	98.631
2.625	100.364	100.264	100.264	99.857	2.625	99.583	99.483	99.483	99.077	2.250	100.453	100.353	100.353	100.009
2.750	101.266	101.166	101.166	100.760	2.750	100.495	100.395	100.395	99.989	2.375	100.674	100.574	100.574	100.231
2.875	101.524	101.424	101.424	101.017	2.875	100.710	100.610	100.610	100.204	2.500	100.891	100.791	100.791	100.447
3.000	101.771	101.671	101.671	101.265	3.000	100.907	100.807	100.807	100.400	2.625	101.101	101.001	101.001	100.658
3.125	102.016	101.916	101.916	101.510	3.125	101.084	100.984	100.984	100.578	2.750	101.024	100.924	100.924	100.624
3.250	102.251	102.151	102.151	101.823	3.250	101.401	101.301	101.301	100.973	2.875	101.226	101.126	101.126	100.826
3.375	102.485	102.385	102.385	102.057	3.375	101.577	101.477	101.477	101.148	3.000	101.410	101.310	101.310	101.010
3.500	102.712	102.612	102.612	102.284	3.500	101.756	101.656	101.656	101.328	3.125	101.575	101.475	101.475	101.175
3.625	102.919	102.819	102.819	102.490	3.625	101.931	101.831	101.831	101.503	3.250	102.563	102.463	102.463	102.163
3.750	102.734	102.634	102.634	102.312	3.750	102.216	102.116	102.116	101.794	3.375	102.725	102.625	102.625	102.325

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 Unit	0.000	VA Jumbo	
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	97.647	97.647	97.147	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.843	97.843	97.343	4.750	101.000	101.000	100.500
3.875	97.899	97.899	97.399	6.250	103.750	103.750	103.500	4.375	98.872	98.872	98.372	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.715	97.715	97.215					4.500	98.930	98.930	98.430	Rate	30 Day	45 Day	60 Day
4.125	97.520	97.520	97.020					4.625	99.067	99.067	98.567	5.750	103.000	103.000	102.500
4.250	99.664	99.664	99.164					4.875	99.193	99.193	98.693	6.250	105.750	105.750	105.250
4.375	99.490	99.490	98.990					5.000	99.322	99.322	98.822	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.433	99.433	98.933					5.125	99.459	99.459	98.959				
4.625	99.296	99.296	98.796					5.500	100.683	100.683	100.183				
4.750	100.125	100.125	99.625					5.625	100.820	100.820	100.320				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.680	101.680	101.180				

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: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.171	98.171	97.871
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	99.010	99.010	98.710
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	99.099	99.099	98.799
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.542	98.542	98.242	3.500	98.832	98.832	98.532
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.745	98.745	98.445	3.625	98.921	98.921	98.621
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.929	98.929	98.629	Margin = 2.250		Index = .160	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.094	99.094	98.794	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.738	99.738	99.438	Rate	30 Day	45 Day	60 Day
3.250	101.314	101.314	100.986	3.250	100.864	100.864	100.536	3.375	99.900	99.900	99.600	3.250	101.314	101.314	100.814
3.375	101.548	101.548	101.220	3.375	101.039	101.039	100.711	3.500	100.067	100.067	99.767	3.375	101.548	101.548	101.048
3.500	101.775	101.775	101.447	3.500	101.218	101.218	100.890	3.625	100.255	100.255	99.955	3.500	101.775	101.775	101.275
3.625	101.981	101.981	101.653	3.625	101.393	101.393	101.065	3.750	100.659	100.659	100.359	3.625	101.981	101.981	101.481
3.750	100.972	100.972	100.650	3.750	100.554	100.554	100.232	3.875	N/A	N/A	N/A	3.750	100.972	100.972	100.472
3.875	101.176	101.176	100.854	3.875	100.699	100.699	100.377	4.000	N/A	N/A	N/A	3.875	101.176	101.176	100.676
4.000	101.360	101.360	101.038	4.000	100.824	100.824	100.502	4.125	N/A	N/A	N/A	4.000	101.360	101.360	100.860
4.125	101.555	101.555	101.233	4.125	100.996	100.996	100.674	4.250	N/A	N/A	N/A	4.125	101.555	101.555	101.055
4.250	102.286	102.286	102.086	4.250	101.937	101.937	101.737	4.375	N/A	N/A	N/A	4.250	102.286	102.286	101.786
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	100.603	100.503	100.503	100.097	2.750	100.183	100.083	100.083	99.677	2.750	100.611	100.511	100.511	100.211	
2.875	100.861	100.761	100.761	100.355	2.875	100.398	100.298	100.298	99.892	2.875	100.814	100.714	100.714	100.414	
3.000	101.108	101.008	101.008	100.602	3.000	100.594	100.494	100.494	100.088	3.000	100.998	100.898	100.898	100.598	
3.125	101.353	101.253	101.253	100.847	3.125	100.771	100.671	100.671	100.265	3.125	101.162	101.062	101.062	100.762	
3.250	101.414	101.314	101.314	100.986	3.250	100.964	100.864	100.864	100.536	3.250	102.025	101.925	101.925	101.625	
3.375	101.648	101.548	101.548	101.220	3.375	101.139	101.039	101.039	100.711	3.375	102.188	102.088	102.088	101.788	
3.500	101.875	101.775	101.775	101.447	3.500	101.318	101.218	101.218	100.890	3.500	102.354	102.254	102.254	101.954	
3.625	102.081	101.981	101.981	101.653	3.625	101.493	101.393	101.393	101.065	3.625	102.543	102.443	102.443	102.143	
3.750	101.072	100.972	100.972	100.650	3.750	100.654	100.554	100.554	100.232	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

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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	97.005	97.005	96.805	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.001	98.001	97.801	2.000	N/A	N/A	N/A	2.500	97.093	96.993	96.893
2.625	97.852	97.852	97.652	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.716	98.716	98.516	2.125	N/A	N/A	N/A	2.625	97.940	97.840	97.740
2.750	98.627	98.627	98.427	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.369	99.369	99.169	2.250	N/A	N/A	N/A	2.750	98.715	98.615	98.515
2.875	99.278	99.278	99.078	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.922	99.922	99.722	2.375	N/A	N/A	N/A	2.875	99.366	99.266	99.166
2.990	99.715	99.715	99.515	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.210	100.210	100.010	2.500	N/A	N/A	N/A	2.990	99.802	99.702	99.602
3.000	99.815	99.815	99.615	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.310	100.310	100.110	2.625	N/A	N/A	N/A	3.000	99.902	99.802	99.702
3.125	100.367	100.367	100.167	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.040	101.040	100.840	2.750	N/A	N/A	N/A	3.125	100.614	100.499	100.363
3.250	101.096	101.096	100.896	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.662	101.662	101.462	2.875	N/A	N/A	N/A	3.250	101.344	101.223	101.093
3.375	101.877	101.877	101.677	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.369	102.369	102.169	2.990	N/A	N/A	N/A	3.375	102.124	102.003	101.873
3.500	102.292	102.292	102.092	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.651	102.651	102.451	3.000	N/A	N/A	N/A	3.500	102.539	102.418	102.288
3.625	102.646	102.646	102.446	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.807	102.807	102.607	3.125	N/A	N/A	N/A	3.625	102.894	102.773	102.674
3.750	102.908	102.908	102.708	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.462	102.462	102.262	3.250	N/A	N/A	N/A	3.750	103.478	103.378	103.278
3.875	103.387	103.387	103.187	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.875	102.875	102.675	3.375	N/A	N/A	N/A	3.875	103.958	103.858	103.758
3.990	103.652	103.652	103.452	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.059	103.059	102.859	3.500	N/A	N/A	N/A	3.990	104.223	104.123	104.023
4.000	103.752	103.752	103.552	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.159	103.159	102.959	3.625	N/A	N/A	N/A	4.000	104.323	104.223	104.123
4.125	104.059	104.059	103.859	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.316	103.316	103.116	3.750	N/A	N/A	N/A	4.125	104.630	104.530	104.430
4.250	104.333	104.333	104.133	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.259	102.259	102.059	3.875	N/A	N/A	N/A	4.250	104.692	104.592	104.492
4.375	104.733	104.733	104.533	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.664	102.664	102.464	3.990	N/A	N/A	N/A	4.375	105.091	104.991	104.891
4.500	105.100	105.100	104.900	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.947	102.947	102.747	4.000	N/A	N/A	N/A	4.500	105.458	105.358	105.258
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	98.363	98.363	98.163	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.335	98.335	98.135	2.000	98.267	98.167	98.067
2.875	N/A	N/A	N/A	2.625	99.213	99.213	99.013	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	98.902	98.902	98.702	2.125	98.835	98.735	98.635
2.990	N/A	N/A	N/A	2.750	99.943	99.943	99.743	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.404	99.404	99.204	2.250	99.336	99.236	99.136
3.000	N/A	N/A	N/A	2.875	100.589	100.589	100.389	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.858	99.858	99.658	2.375	99.790	99.690	99.590
3.125	N/A	N/A	N/A	2.990	100.989	100.989	100.789	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.384	100.384	100.184	2.500	100.426	100.326	100.226
3.250	N/A	N/A	N/A	3.000	101.089	101.089	100.889	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	100.913	100.913	100.713	2.625	100.956	100.856	100.756
3.375	N/A	N/A	N/A	3.125	101.537	101.537	101.337	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.410	101.410	101.210	2.750	101.452	101.352	101.252
3.500	N/A	N/A	N/A	3.250	102.063	102.063	101.863	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.810	101.810	101.610	2.875	101.853	101.753	101.653
3.625	N/A	N/A	N/A	3.375	102.796	102.796	102.596	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.169	102.169	101.969	2.990	102.211	102.111	102.011
3.750	N/A	N/A	N/A	3.500	103.180	103.180	102.980	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.269	102.269	102.069	3.000	102.311	102.211	102.111
3.875	N/A	N/A	N/A	3.625	103.532	103.532	103.332	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.678	102.678	102.478	3.125	102.722	102.622	102.522
3.990	N/A	N/A	N/A	3.750	103.066	103.066	102.866	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	102.973	102.973	102.773	3.250	103.128	103.028	102.928
4.000	N/A	N/A	N/A	3.875	103.542	103.542	103.342	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.446	103.446	103.246	3.375	103.601	103.501	103.401
4.125	N/A	N/A	N/A	3.990	103.775	103.775	103.575	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.803	103.803	103.603	3.500	103.958	103.858	103.758
4.250	N/A	N/A	N/A	4.000	103.875	103.875	103.675	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.232	104.232	104.032	3.625	104.387	104.287	104.187
4.375	N/A	N/A	N/A	4.125	104.179	104.179	103.979	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	103.973	103.973	103.773	3.750	104.336	104.236	104.136
4.500	N/A	N/A	N/A	4.250	103.887	103.887	103.687	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.425	104.425	104.225	3.875	104.788	104.688	104.588
4.625	N/A	N/A	N/A	4.375	104.281	104.281	104.081	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.760	104.760	104.560	3.990	105.123	105.023	104.923
4.750	N/A	N/A	N/A	4.500	104.629	104.629	104.429	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.860	104.860	104.660	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	98.535	98.535	98.335	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.866	98.866	98.666
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.970	98.970	98.770	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.434	99.434	99.234
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.321	99.321	99.121	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.935	99.935	99.735
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.846	99.846	99.646	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.389	100.389	100.189
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.373	100.373	100.173	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.818	100.818	100.618
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.767	100.767	100.567	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.256	101.256	101.056
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.108	101.108	100.908	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.722	101.722	101.522
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.382	101.382	101.182	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.123	102.123	101.923
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.601	101.601	101.401	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.481	102.481	102.281
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.701	101.701	101.501	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.581	102.581	102.381
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.981	101.981	101.781	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.990	102.990	102.790
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.733	101.733	101.533	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.2			



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: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.005	97.005	96.805	2.500	98.001	98.001	97.801	2.875	100.589	100.589	100.389	2.000	98.335	98.335	98.135	2.000	98.535	98.535	98.335
2.625	97.852	97.852	97.652	2.625	98.716	98.716	98.516	2.990	100.989	100.989	100.789	2.125	98.902	98.902	98.702	2.125	98.970	98.970	98.770
2.750	98.627	98.627	98.427	2.750	99.369	99.369	99.169	3.000	101.089	101.089	100.889	2.250	99.404	99.404	99.204	2.250	99.321	99.321	99.121
2.875	99.278	99.278	99.078	2.875	99.922	99.922	99.722	3.125	101.537	101.537	101.337	2.375	99.858	99.858	99.658	2.375	99.846	99.846	99.646
2.990	99.715	99.715	99.515	2.990	100.210	100.210	100.010	3.250	102.063	102.063	101.863	2.500	100.384	100.384	100.184	2.500	100.373	100.373	100.173
3.000	99.815	99.815	99.615	3.000	100.310	100.310	100.110	3.375	102.796	102.796	102.596	2.625	100.913	100.913	100.713	2.625	100.767	100.767	100.567
3.125	100.367	100.367	100.167	3.125	101.040	101.040	100.840	3.500	103.180	103.180	102.980	2.750	101.410	101.410	101.210	2.750	101.108	101.108	100.908
3.250	101.096	101.096	100.896	3.250	101.662	101.662	101.462	3.625	103.532	103.532	103.332	2.875	101.810	101.810	101.610	2.875	101.382	101.382	101.182
3.375	101.877	101.877	101.677	3.375	102.369	102.369	102.169	3.750	103.066	103.066	102.866	2.990	102.169	102.169	101.969	2.990	101.601	101.601	101.401
3.500	102.292	102.292	102.092	3.500	102.651	102.651	102.451	3.875	103.542	103.542	103.342	3.000	102.269	102.269	102.069	3.000	101.701	101.701	101.501
3.625	102.646	102.646	102.446	3.625	102.807	102.807	102.607	3.990	103.775	103.775	103.575	3.125	102.678	102.678	102.478	3.125	101.981	101.981	101.781
3.750	102.908	102.908	102.708	3.750	102.462	102.462	102.262	4.000	103.875	103.875	103.675	3.250	102.973	102.973	102.773	3.250	101.733	101.733	101.533
3.875	103.387	103.387	103.187	3.875	102.875	102.875	102.675	4.125	104.179	104.179	103.979	3.375	103.446	103.446	103.246	3.375	102.084	102.084	101.884
3.990	103.652	103.652	103.452	3.990	103.059	103.059	102.859	4.250	103.887	103.887	103.687	3.500	103.803	103.803	103.603	3.500	102.333	102.333	102.133
4.000	103.752	103.752	103.552	4.000	103.159	103.159	102.959	4.375	104.281	104.281	104.081	3.625	104.232	104.232	104.032	3.625	102.631	102.631	102.431
4.125	104.059	104.059	103.859	4.125	103.316	103.316	103.116	4.500	104.629	104.629	104.429	3.750	103.973	103.973	103.773	3.750	101.980	101.980	101.780
4.250	104.333	104.333	104.133	4.250	102.259	102.259	102.059	4.625	104.867	104.867	104.667	3.875	104.425	104.425	104.225	3.875	102.298	102.298	102.098
4.375	104.733	104.733	104.533	4.375	102.664	102.664	102.464	4.750	105.190	105.190	104.990	3.990	104.760	104.760	104.560	3.990	102.503	102.503	102.303
4.500	105.100	105.100	104.900	4.500	102.947	102.947	102.747	4.875	105.546	105.546	105.346	4.000	104.860	104.860	104.660	4.000	102.603	102.603	102.403

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@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: 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	96.989	96.989	96.729	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	94.839	94.839	94.579	2.750	N/A	N/A	N/A	2.500	96.371	96.267	96.111
2.625	97.994	97.994	97.734	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	95.844	95.844	95.584	2.875	N/A	N/A	N/A	2.625	97.375	97.273	97.115
2.750	98.868	98.868	98.616	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	96.718	96.718	96.466	2.990	N/A	N/A	N/A	2.750	98.250	98.150	97.998
2.875	99.564	99.564	99.316	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.414	97.414	97.166	3.000	N/A	N/A	N/A	2.875	98.945	98.845	98.697
2.990	100.000	100.000	99.758	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	97.850	97.850	97.608	3.125	N/A	N/A	N/A	2.990	99.381	99.281	99.139
3.000	100.100	100.100	99.858	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	97.950	97.950	97.708	3.250	N/A	N/A	N/A	3.000	99.481	99.381	99.239
3.125	100.497	100.497	100.293	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	98.347	98.347	98.143	3.375	N/A	N/A	N/A	3.125	99.931	99.825	99.727
3.250	101.256	101.256	101.054	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	99.106	99.106	98.904	3.500	N/A	N/A	N/A	3.250	100.512	100.411	100.310
3.375	102.021	102.021	101.818	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	99.871	99.871	99.668	3.625	N/A	N/A	N/A	3.375	101.277	101.177	101.074
3.500	102.445	102.445	102.245	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	100.295	100.295	100.095	3.750	N/A	N/A	N/A	3.500	101.701	101.601	101.501
3.625	102.709	102.709	102.508	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	100.559	100.559	100.358	3.875	N/A	N/A	N/A	3.625	101.966	101.866	101.765
3.750	102.945	102.945	102.684	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.795	100.795	100.534	3.990	N/A	N/A	N/A	3.750	101.080	100.980	100.819
3.875	103.449	103.449	103.190	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.299	101.299	101.040	4.000	N/A	N/A	N/A	3.875	101.584	101.484	101.325
3.990	103.684	103.684	103.431	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.534	101.534	101.281	4.125	N/A	N/A	N/A	3.990	101.819	101.719	101.566
4.000	103.784	103.784	103.531	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.634	101.634	101.381	4.250	N/A	N/A	N/A	4.000	101.919	101.819	101.666
4.125	104.149	104.149	103.900	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.999	101.999	101.750	4.375	N/A	N/A	N/A	4.125	102.284	102.184	102.035
4.250	104.142	104.142	103.942	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.992	101.992	101.792	4.500	N/A	N/A	N/A	4.250	101.227	101.127	101.027
4.375	104.553	104.553	104.353	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.403	102.403	102.203	4.625	N/A	N/A	N/A	4.375	101.639	101.539	101.439
4.500	104.907	104.907	104.707	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	102.757	102.757	102.557	4.750	N/A	N/A	N/A	4.500	101.992	101.892	101.792
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	98.123	98.123	97.883	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.451	98.451	98.251	2.000	97.764	97.664	97.564
2.875	N/A	N/A	N/A	2.625	99.333	99.333	99.091	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.030	99.030	98.830	2.125	98.342	98.242	98.142
2.990	N/A	N/A	N/A	2.750	99.818	99.818	99.575	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.517	99.517	99.317	2.250	98.830	98.730	98.630
3.000	N/A	N/A	N/A	2.875	100.442	100.442	100.197	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	99.919	99.919	99.719	2.375	99.231	99.131	99.031
3.125	N/A	N/A	N/A	2.990	100.834	100.834	100.592	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.579	100.579	100.379	2.500	100.033	99.933	99.833
3.250	N/A	N/A	N/A	3.000	100.934	100.934	100.692	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.051	101.051	100.851	2.625	100.427	100.327	100.227
3.375	N/A	N/A	N/A	3.125	101.395	101.395	101.116	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.512	101.512	101.312	2.750	100.325	100.225	100.125
3.500	N/A	N/A	N/A	3.250	101.888	101.888	101.608	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.831	101.831	101.631	2.875	100.644	100.544	100.444
3.625	N/A	N/A	N/A	3.375	102.604	102.604	102.326	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.098	102.098	101.898	2.990	100.911	100.811	100.711
3.750	N/A	N/A	N/A	3.500	102.976	102.976	102.703	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.198	102.198	101.998	3.000	101.011	100.911	100.811
3.875	N/A	N/A	N/A	3.625	103.275	103.275	103.000	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.306	102.306	102.106	3.125	101.873	101.773	101.673
3.990	N/A	N/A	N/A	3.750	103.043	103.043	102.843	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.810	102.810	102.610	3.250	100.986	100.886	100.786
4.000	N/A	N/A	N/A	3.875	103.410	103.410	103.210	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.226	103.226	103.026	3.375	101.403	101.303	101.203
4.125	N/A	N/A	N/A	3.990	103.639	103.639	103.439	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.483	103.483	103.283	3.500	101.660	101.560	101.460
4.250	N/A	N/A	N/A	4.000	103.739	103.739	103.539	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.462	103.462	103.262	3.625	102.449	102.349	102.249
4.375	N/A	N/A	N/A	4.125	103.689	103.689	103.489	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.816	103.816	103.616	3.750	101.889	101.789	101.689
4.500	N/A	N/A	N/A	4.250	104.113	104.113	103.913	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	103.978	103.978	103.778	3.875	102.051	101.951	101.851
4.625	N/A	N/A	N/A	4.375	104.377	104.377	104.177	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.229	104.229	104.029	3.990	102.302	102.202	102.102
4.750	N/A	N/A	N/A	4.500	104.606	104.606	104.406	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.329	104.329	104.129	4.000	102.402	102.302	102.202

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	96.251	96.251	96.051	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	96.830	96.830	96.630	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	97.317	97.317	97.117	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	97.719	97.719	97.519	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	98.379	98.379	98.179	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	98.851	98.851	98.651	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	99.312	99.312	99.112	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	99.631	99.631	99.431	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	99.898	99.898	99.698	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	99.998	99.998	99.798	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	100.106	100.106	99.906	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	100.610	100.610	100.410	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	101.026	101.026	100.826	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	101.283	101.283	101.083	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	101.262	101.262	101.062	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	101.616	101.616	101.416	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	101.778	101.778	101.578	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	102.029	102.029	101.829	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.129	102.129	101.929	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.:

12/27/2021

45 Day Lock Exp.:

1/10/2022

60 Day Lock Exp.:

1/25/2022

W. Rate Sheet Dated: 11/26/2021

Release Time: 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	98.868	98.868	98.616	2.750	96.718	96.718	96.466	2.500	98.123	98.123	97.883	2.000	98.451	98.451	98.251	2.000	96.251	96.251	96.051
2.875	99.564	99.564	99.316	2.875	97.414	97.414	97.166	2.625	99.333	99.333	99.091	2.125	99.030	99.030	98.830	2.125	96.830	96.830	96.630
2.990	100.000	100.000	99.758	2.990	97.850	97.850	97.608	2.750	99.818	99.818	99.575	2.250	99.517	99.517	99.317	2.250	97.317	97.317	97.117
3.000	100.100	100.100	99.858	3.000	97.950	97.950	97.708	2.875	100.442	100.442	100.197	2.375	99.919	99.919	99.719	2.375	97.719	97.719	97.519
3.125	100.497	100.497	100.293	3.125	98.347	98.347	98.143	2.990	100.834	100.834	100.592	2.500	100.579	100.579	100.379	2.500	98.379	98.379	98.179
3.250	101.256	101.256	101.054	3.250	99.106	99.106	98.904	3.000	100.934	100.934	100.692	2.625	101.051	101.051	100.851	2.625	98.851	98.851	98.651
3.375	102.021	102.021	101.818	3.375	99.871	99.871	99.668	3.125	101.395	101.395	101.116	2.750	101.512	101.512	101.312	2.750	99.312	99.312	99.112
3.500	102.445	102.445	102.245	3.500	100.295	100.295	100.095	3.250	101.888	101.888	101.608	2.875	101.831	101.831	101.631	2.875	99.631	99.631	99.431
3.625	102.709	102.709	102.508	3.625	100.559	100.559	100.358	3.375	102.604	102.604	102.326	2.990	102.098	102.098	101.898	2.990	99.898	99.898	99.698
3.750	102.945	102.945	102.684	3.750	100.795	100.795	100.534	3.500	102.976	102.976	102.703	3.000	102.198	102.198	101.998	3.000	99.998	99.998	99.798
3.875	103.449	103.449	103.190	3.875	101.299	101.299	101.040	3.625	103.275	103.275	103.000	3.125	102.306	102.306	102.106	3.125	100.106	100.106	99.906
3.990	103.684	103.684	103.431	3.990	101.534	101.534	101.281	3.750	103.043	103.043	102.843	3.250	102.810	102.810	102.610	3.250	100.610	100.610	100.410
4.000	103.784	103.784	103.531	4.000	101.634	101.634	101.381	3.875	103.410	103.410	103.210	3.375	103.226	103.226	103.026	3.375	101.026	101.026	100.826
4.125	104.149	104.149	103.900	4.125	101.999	101.999	101.750	3.990	103.639	103.639	103.439	3.500	103.483	103.483	103.283	3.500	101.283	101.283	101.083
4.250	104.142	104.142	103.942	4.250	101.992	101.992	101.792	4.000	103.739	103.739	103.539	3.625	103.462	103.462	103.262	3.625	101.262	101.262	101.062
4.375	104.553	104.553	104.353	4.375	102.403	102.403	102.203	4.125	103.689	103.689	103.489	3.750	103.816	103.816	103.616	3.750	101.616	101.616	101.416
4.500	104.907	104.907	104.707	4.500	102.757	102.757	102.557	4.250	104.113	104.113	103.913	3.875	103.978	103.978	103.778	3.875	101.778	101.778	101.578
4.625	105.003	105.003	104.803	4.625	102.853	102.853	102.653	4.375	104.377	104.377	104.177	3.990	104.229	104.229	104.029	3.990	102.029	102.029	101.829
4.750	105.434	105.434	105.234	4.750	103.284	103.284	103.084	4.500	104.606	104.606	104.406	4.000	104.329	104.329	104.129	4.000	102.129	102.129	101.929

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: 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

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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: 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	96.989	96.989	96.729	2.500	98.123	98.123	97.883	2.000	98.451	98.451	98.251	2.500	95.239	95.239	94.979	2.000	96.701	96.701	96.501
2.625	97.994	97.994	97.734	2.625	99.333	99.333	99.091	2.125	99.030	99.030	98.830	2.625	96.244	96.244	95.984	2.125	97.280	97.280	97.080
2.750	98.868	98.868	98.616	2.750	99.818	99.818	99.575	2.250	99.517	99.517	99.317	2.750	97.118	97.118	96.866	2.250	97.767	97.767	97.567
2.875	99.564	99.564	99.316	2.875	100.442	100.442	100.197	2.375	99.919	99.919	99.719	2.875	97.814	97.814	97.566	2.375	98.169	98.169	97.969
2.990	100.000	100.000	99.758	2.990	100.834	100.834	100.592	2.500	100.579	100.579	100.379	2.990	98.250	98.250	98.008	2.500	98.829	98.829	98.629
3.000	100.100	100.100	99.858	3.000	100.934	100.934	100.692	2.625	101.051	101.051	100.851	3.000	98.350	98.350	98.108	2.625	99.301	99.301	99.101
3.125	100.497	100.497	100.293	3.125	101.395	101.395	101.116	2.750	101.512	101.512	101.312	3.125	98.747	98.747	98.543	2.750	99.762	99.762	99.562
3.250	101.256	101.256	101.054	3.250	101.888	101.888	101.608	2.875	101.831	101.831	101.631	3.250	99.506	99.506	99.304	2.875	100.081	100.081	99.881
3.375	102.021	102.021	101.818	3.375	102.604	102.604	102.326	2.990	102.098	102.098	101.898	3.375	100.271	100.271	100.068	2.990	100.348	100.348	100.148
3.500	102.445	102.445	102.245	3.500	102.976	102.976	102.703	3.000	102.198	102.198	101.998	3.500	100.695	100.695	100.495	3.000	100.448	100.448	100.248
3.625	102.709	102.709	102.508	3.625	103.275	103.275	103.000	3.125	102.306	102.306	102.106	3.625	100.959	100.959	100.758	3.125	100.556	100.556	100.356
3.750	102.945	102.945	102.684	3.750	103.043	103.043	102.843	3.250	102.810	102.810	102.610	3.750	101.195	101.195	100.934	3.250	101.060	101.060	100.860
3.875	103.449	103.449	103.190	3.875	103.410	103.410	103.210	3.375	103.226	103.226	103.026	3.875	101.699	101.699	101.440	3.375	101.476	101.476	101.276
3.990	103.684	103.684	103.431	3.990	103.639	103.639	103.439	3.500	103.483	103.483	103.283	3.990	101.934	101.934	101.681	3.500	101.733	101.733	101.533
4.000	103.784	103.784	103.531	4.000	103.739	103.739	103.539	3.625	103.462	103.462	103.262	4.000	102.034	102.034	101.781	3.625	101.712	101.712	101.512
4.125	104.149	104.149	103.900	4.125	103.689	103.689	103.489	3.750	103.816	103.816	103.616	4.125	102.399	102.399	102.150	3.750	102.066	102.066	101.866
4.250	104.142	104.142	103.942	4.250	104.113	104.113	103.913	3.875	103.978	103.978	103.778	4.250	102.392	102.392	102.192	3.875	102.228	102.228	102.028
4.375	104.553	104.553	104.353	4.375	104.377	104.377	104.177	3.990	104.229	104.229	104.029	4.375	102.803	102.803	102.603	3.990	102.479	102.479	102.279
4.500	104.907	104.907	104.707	4.500	104.606	104.606	104.406	4.000	104.329	104.329	104.129	4.500	103.157	103.157	102.957	4.000	102.579	102.579	102.379

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)	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: 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 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)