



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.: 12/29/2021

45 Day Lock Exp.: 1/13/2022

60 Day Lock Exp.: 1/28/2022

W. Rate Sheet Dated: 11/29/2021

Release Time: 12:50 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	99.634	99.634	99.275	2.250	99.119	99.119	98.760	1.875	96.495	96.495	96.159	3.125	98.671	98.671	98.371
2.375	99.901	99.901	99.542	2.375	99.353	99.353	98.994	2.000	96.731	96.731	96.395	3.250	99.510	99.510	99.210
2.500	100.168	100.168	99.809	2.500	99.582	99.582	99.222	2.125	96.949	96.949	96.613	3.375	99.599	99.599	99.299
2.625	100.435	100.435	100.076	2.625	99.805	99.805	99.445	2.250	98.343	98.343	97.983	3.500	99.332	99.332	99.032
2.750	101.275	101.275	100.869	2.750	100.780	100.780	100.373	2.375	98.564	98.564	98.205	3.625	99.421	99.421	99.121
2.875	101.533	101.533	101.127	2.875	100.994	100.994	100.588	2.500	98.780	98.780	98.421	Margin = 2.250		Index = 0.180	
3.000	101.780	101.780	101.374	3.000	101.191	101.191	100.785	2.625	98.991	98.991	98.631	30 Year OTC			
3.125	102.025	102.025	101.619	3.125	101.368	101.368	100.962	2.750	99.931	99.931	99.631	Rate	30 Day	45 Day	60 Day
3.250	102.229	102.229	101.901	3.250	101.679	101.679	101.351	2.875	100.134	100.134	99.834	4.000	100.928	100.928	100.428
3.375	102.364	102.364	102.035	3.375	101.755	101.755	101.427	3.000	100.318	100.318	100.018	4.125	101.124	101.124	100.624
3.500	102.590	102.590	102.262	3.500	101.934	101.934	101.606	3.125	100.482	100.482	100.182	4.375	101.638	101.638	101.138
3.625	102.797	102.797	102.469	3.625	102.109	102.109	101.781	3.250	100.956	100.956	100.656	4.500	101.695	101.695	101.195
3.750	102.815	102.815	102.515	3.750	102.298	102.298	101.998	3.375	101.119	101.119	100.819	4.625	101.832	101.832	101.332
3.875	102.920	102.920	102.620	3.875	102.343	102.343	102.043	3.500	101.285	101.285	100.985	4.875	102.193	102.193	101.693
4.000	103.103	103.103	102.803	4.000	102.468	102.468	102.168	3.625	101.474	101.474	101.174	5.000	102.322	102.322	101.822
4.125	103.299	103.299	102.999	4.125	102.640	102.640	102.340	3.750	101.447	101.447	101.147	5.125	102.459	102.459	101.959
4.250	103.039	103.039	102.814	4.250	102.590	102.590	102.365	3.875	101.604	101.604	101.304	5.500	103.636	103.636	103.136
4.375	103.113	103.113	102.888	4.375	102.613	102.613	102.388	4.000	101.721	101.721	101.421	5.625	103.773	103.773	103.273
6.250	106.000	106.000	105.800	6.250	104.984	104.984	104.784	4.125	101.884	101.884	101.584	6.250	104.618	104.618	104.118

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	99.734	99.634	99.634	99.275	2.250	99.069	98.969	98.969	98.610	1.875	98.625	98.525	98.525	98.189	
2.375	100.001	99.901	99.901	99.542	2.375	99.303	99.203	99.203	98.844	2.000	98.861	98.761	98.761	98.425	
2.500	100.268	100.168	100.168	99.809	2.500	99.532	99.432	99.432	99.072	2.125	99.079	98.979	98.979	98.643	
2.625	100.535	100.435	100.435	100.076	2.625	99.755	99.655	99.655	99.295	2.250	100.473	100.373	100.373	100.013	
2.750	101.375	101.275	101.275	100.869	2.750	100.605	100.505	100.505	100.098	2.375	100.694	100.594	100.594	100.235	
2.875	101.633	101.533	101.533	101.127	2.875	100.819	100.719	100.719	100.313	2.500	100.910	100.810	100.810	100.451	
3.000	101.880	101.780	101.780	101.374	3.000	101.016	100.916	100.916	100.510	2.625	101.121	101.021	101.021	100.661	
3.125	102.125	102.025	102.025	101.619	3.125	101.193	101.093	101.093	100.687	2.750	100.961	100.861	100.861	100.561	
3.250	102.329	102.229	102.229	101.901	3.250	101.479	101.379	101.379	101.051	2.875	101.164	101.064	101.064	100.764	
3.375	102.564	102.464	102.464	102.135	3.375	101.655	101.555	101.555	101.227	3.000	101.348	101.248	101.248	100.948	
3.500	102.790	102.690	102.690	102.362	3.500	101.834	101.734	101.734	101.406	3.125	101.512	101.412	101.412	101.112	
3.625	102.997	102.897	102.897	102.569	3.625	102.009	101.909	101.909	101.581	3.250	102.586	102.486	102.486	102.186	
3.750	103.015	102.915	102.915	102.615	3.750	102.498	102.398	102.398	102.098	3.375	102.749	102.649	102.649	102.349	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.25-3.625	0.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
3.75-4.125	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.125
4.25-4.625	0.750	0.625	0.500	0.375	0.375	0.250	0.250	0.250
4.75-5.125	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.178	98.178	97.678	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.374	98.374	97.874	4.750	100.000	100.000	100.500
3.875	98.430	98.430	97.930	6.250	103.750	103.750	103.500	4.375	98.888	98.888	98.388	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.247	98.247	97.747					4.500	98.945	98.945	98.445	Rate	30 Day	45 Day	60 Day
4.125	98.051	98.051	97.551					4.625	99.082	99.082	98.582	5.750	103.000	103.000	102.500
4.250	99.680	99.680	99.180					4.875	99.443	99.443	98.943		DPA Advantage Adjustment		
4.375	99.506	99.506	99.006					5.000	99.572	99.572	99.072		203(k) / 203(k)s		-1.000
4.500	99.449	99.449	98.949					5.125	99.709	99.709	99.209		203(k) & 203(k)s are Borrower Paid only		
4.625	99.312	99.312	98.812					5.500	100.886	100.886	100.386				
4.750	100.375	100.375	99.875					5.625	101.023	101.023	100.523				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.868	101.868	101.368				

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</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)

W. Rate Sheet Dated: 11/29/2021

Release Time: 12:50 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	98.480	98.480	98.180	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	98.682	98.682	98.382	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	98.866	98.866	98.566	Margin = 2.250		Index = .180	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.031	99.031	98.731	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	101.392	101.392	101.064	3.250	100.942	100.942	100.614	3.375	99.924	99.924	99.624	3.250	101.392	101.392	100.892
3.375	101.626	101.626	101.298	3.375	101.117	101.117	100.789	3.500	100.090	100.090	99.790	3.375	101.626	101.626	101.126
3.500	101.853	101.853	101.525	3.500	101.296	101.296	100.968	3.625	100.279	100.279	99.979	3.500	101.853	101.853	101.353
3.625	102.059	102.059	101.731	3.625	101.471	101.471	101.143	3.750	100.752	100.752	100.452	3.625	102.059	102.059	101.559
3.750	101.253	101.253	100.953	3.750	100.835	100.835	100.535	3.875	N/A	N/A	N/A	3.750	101.253	101.253	100.753
3.875	101.457	101.457	101.157	3.875	100.980	100.980	100.680	4.000	N/A	N/A	N/A	3.875	101.457	101.457	100.957
4.000	101.641	101.641	101.341	4.000	101.106	101.106	100.806	4.125	N/A	N/A	N/A	4.000	101.641	101.641	101.141
4.125	101.837	101.837	101.537	4.125	101.278	101.278	100.978	4.250	N/A	N/A	N/A	4.125	101.837	101.837	101.337
4.250	102.052	102.052	101.827	4.250	101.703	101.703	101.478	4.375	N/A	N/A	N/A	4.250	102.052	102.052	101.552
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	100.713	100.613	100.613	100.207	2.750	100.292	100.192	100.192	99.786	2.750	100.549	100.449	100.449	100.149
2.875	100.971	100.871	100.871	100.465	2.875	100.507	100.407	100.407	100.001	2.875	100.751	100.651	100.651	100.351
3.000	101.218	101.118	101.118	100.712	3.000	100.703	100.603	100.603	100.197	3.000	100.935	100.835	100.835	100.535
3.125	101.463	101.363	101.363	100.957	3.125	100.881	100.781	100.781	100.375	3.125	101.100	101.000	101.000	100.700
3.250	101.492	101.392	101.392	101.064	3.250	101.042	100.942	100.942	100.614	3.250	102.049	101.949	101.949	101.649
3.375	101.726	101.626	101.626	101.298	3.375	101.217	101.117	101.117	100.789	3.375	102.211	102.111	102.111	101.811
3.500	101.953	101.853	101.853	101.525	3.500	101.396	101.296	101.296	100.968	3.500	102.378	102.278	102.278	101.978
3.625	102.159	102.059	102.059	101.731	3.625	101.571	101.471	101.471	101.143	3.625	102.566	102.466	102.466	102.166
3.750	101.353	101.253	101.253	100.953	3.750	100.935	100.835	100.835	100.535	3.750	101.915	101.815	101.815	101.515

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

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/29/2021

45 Day Lock Exp.:

1/13/2022

60 Day Lock Exp.:

1/28/2022

W. Rate Sheet Dated: 11/29/2021

Release Time: 12:50 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	97.369	97.369	97.169	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.360	98.360	98.160	2.000	N/A	N/A	N/A	2.500	97.445	97.345	97.245
2.625	98.203	98.203	98.003	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.065	99.065	98.865	2.125	N/A	N/A	N/A	2.625	98.280	98.180	98.080
2.750	98.966	98.966	98.766	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.707	99.707	99.507	2.250	N/A	N/A	N/A	2.750	99.043	98.943	98.843
2.875	99.604	99.604	99.404	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.249	100.249	100.049	2.375	N/A	N/A	N/A	2.875	99.680	99.580	99.480
2.990	100.026	100.026	99.826	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.528	100.528	100.328	2.500	N/A	N/A	N/A	2.990	100.103	100.003	99.903
3.000	100.126	100.126	99.926	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.628	100.628	100.428	2.625	N/A	N/A	N/A	3.000	100.203	100.103	100.003
3.125	100.703	100.703	100.503	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.373	101.373	101.173	2.750	N/A	N/A	N/A	3.125	100.944	100.823	100.699
3.250	101.414	101.414	101.214	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.980	101.980	101.780	2.875	N/A	N/A	N/A	3.250	101.656	101.535	101.411
3.375	102.178	102.178	101.978	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.673	102.673	102.473	2.990	N/A	N/A	N/A	3.375	102.419	102.298	102.174
3.500	102.579	102.579	102.379	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.941	102.941	102.741	3.000	N/A	N/A	N/A	3.500	102.820	102.699	102.575
3.625	102.916	102.916	102.716	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.091	103.091	102.891	3.125	N/A	N/A	N/A	3.625	103.158	103.037	102.917
3.750	103.136	103.136	102.936	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.691	102.691	102.491	3.250	N/A	N/A	N/A	3.750	103.697	103.597	103.497
3.875	103.598	103.598	103.398	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.089	103.089	102.889	3.375	N/A	N/A	N/A	3.875	104.159	104.059	103.959
3.990	103.850	103.850	103.650	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.263	103.263	103.063	3.500	N/A	N/A	N/A	3.990	104.411	104.311	104.211
4.000	103.950	103.950	103.750	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.363	103.363	103.163	3.625	N/A	N/A	N/A	4.000	104.511	104.411	104.311
4.125	104.241	104.241	104.041	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.511	103.511	103.311	3.750	N/A	N/A	N/A	4.125	104.801	104.701	104.601
4.250	104.556	104.556	104.356	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.482	102.482	102.282	3.875	N/A	N/A	N/A	4.250	104.919	104.819	104.719
4.375	104.942	104.942	104.742	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.871	102.871	102.671	3.990	N/A	N/A	N/A	4.375	105.305	105.205	105.105
4.500	105.294	105.294	105.094	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.146	103.146	102.946	4.000	N/A	N/A	N/A	4.500	105.657	105.557	105.457
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	98.722	98.722	98.522	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.641	98.641	98.441	2.000	98.567	98.467	98.367
2.875	N/A	N/A	N/A	2.625	99.559	99.559	99.359	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.201	99.201	99.001	2.125	99.127	99.027	98.927
2.990	N/A	N/A	N/A	2.750	100.277	100.277	100.077	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.693	99.693	99.493	2.250	99.619	99.519	99.419
3.000	N/A	N/A	N/A	2.875	100.910	100.910	100.710	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.135	100.135	99.935	2.375	100.062	99.962	99.862
3.125	N/A	N/A	N/A	2.990	101.295	101.295	101.095	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.627	100.627	100.427	2.500	100.663	100.563	100.463
3.250	N/A	N/A	N/A	3.000	101.395	101.395	101.195	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.144	101.144	100.944	2.625	101.181	101.081	100.981
3.375	N/A	N/A	N/A	3.125	101.829	101.829	101.629	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.627	101.627	101.427	2.750	101.664	101.564	101.464
3.500	N/A	N/A	N/A	3.250	102.376	102.376	102.176	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.013	102.013	101.813	2.875	102.049	101.949	101.849
3.625	N/A	N/A	N/A	3.375	103.092	103.092	102.892	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.355	102.355	102.155	2.990	102.391	102.291	102.191
3.750	N/A	N/A	N/A	3.500	103.462	103.462	103.262	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.455	102.455	102.255	3.000	102.491	102.391	102.291
3.875	N/A	N/A	N/A	3.625	103.797	103.797	103.597	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.850	102.850	102.650	3.125	102.905	102.805	102.705
3.990	N/A	N/A	N/A	3.750	103.289	103.289	103.089	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.177	103.177	102.977	3.250	103.327	103.227	103.127
4.000	N/A	N/A	N/A	3.875	103.748	103.748	103.548	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.636	103.636	103.436	3.375	103.786	103.686	103.586
4.125	N/A	N/A	N/A	3.990	103.969	103.969	103.769	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.979	103.979	103.779	3.500	104.129	104.029	103.929
4.250	N/A	N/A	N/A	4.000	104.069	104.069	103.869	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.389	104.389	104.189	3.625	104.539	104.439	104.339
4.375	N/A	N/A	N/A	4.125	104.356	104.356	104.156	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.210	104.210	104.010	3.750	104.552	104.452	104.352
4.500	N/A	N/A	N/A	4.250	104.105	104.105	103.905	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.643	104.643	104.443	3.875	104.986	104.886	104.786
4.625	N/A	N/A	N/A	4.375	104.486	104.486	104.286	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.966	104.966	104.766	3.990	105.309	105.209	105.109
4.750	N/A	N/A	N/A	4.500	104.819	104.819	104.619	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.066	105.066	104.866	4.000	105.409	105.309	105.209
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year >125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.840	98.840	98.640	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.172	99.172	98.972
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.270	99.270	99.070	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.732	99.732	99.532
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.612	99.612	99.412	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.224	100.224	100.024
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.094	100.094	99.894	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.667	100.667	100.467
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.613	100.613	100.413	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.087	101.087	100.887
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.999	100.999	100.799	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.510	101.510	101.310
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.331	101.331	101.131	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.940	101.940	101.740
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.594	101.594	101.394	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.325	102.325	102.125
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.804	101.804	101.604	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.667	102.667	102.467
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.904	101.904	101.704	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.767	102.767	102.567
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.170	102.170	101.970	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.163	103.163	102.963
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.946	101.946	101.746	3.250	N/A	N/A	N/A	3.250	N/A	N					



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.: 12/29/2021

45 Day Lock Exp.: 1/13/2022

60 Day Lock Exp.: 1/28/2022

W. Rate Sheet Dated: 11/29/2021

Release Time: 12:50 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	97.369	97.369	97.169	2.500	98.360	98.360	98.160	2.875	100.910	100.910	100.710	2.000	98.641	98.641	98.441	2.000	98.840	98.840	98.640
2.625	98.203	98.203	98.003	2.625	99.065	99.065	98.865	2.990	101.295	101.295	101.095	2.125	99.201	99.201	99.001	2.125	99.270	99.270	99.070
2.750	98.966	98.966	98.766	2.750	99.707	99.707	99.507	3.000	101.395	101.395	101.195	2.250	99.693	99.693	99.493	2.250	99.612	99.612	99.412
2.875	99.604	99.604	99.404	2.875	100.249	100.249	100.049	3.125	101.829	101.829	101.629	2.375	100.135	100.135	99.935	2.375	100.094	100.094	99.894
2.990	100.026	100.026	99.826	2.990	100.528	100.528	100.328	3.250	102.376	102.376	102.176	2.500	100.627	100.627	100.427	2.500	100.613	100.613	100.413
3.000	100.126	100.126	99.926	3.000	100.628	100.628	100.428	3.375	103.092	103.092	102.892	2.625	101.144	101.144	100.944	2.625	100.999	100.999	100.799
3.125	100.703	100.703	100.503	3.125	101.373	101.373	101.173	3.500	103.462	103.462	103.262	2.750	101.627	101.627	101.427	2.750	101.331	101.331	101.131
3.250	101.414	101.414	101.214	3.250	101.980	101.980	101.780	3.625	103.797	103.797	103.597	2.875	102.013	102.013	101.813	2.875	101.594	101.594	101.394
3.375	102.178	102.178	101.978	3.375	102.673	102.673	102.473	3.750	103.289	103.289	103.089	2.990	102.355	102.355	102.155	2.990	101.804	101.804	101.604
3.500	102.579	102.579	102.379	3.500	102.941	102.941	102.741	3.875	103.748	103.748	103.548	3.000	102.455	102.455	102.255	3.000	101.904	101.904	101.704
3.625	102.916	102.916	102.716	3.625	103.091	103.091	102.891	3.990	103.969	103.969	103.769	3.125	102.850	102.850	102.650	3.125	102.170	102.170	101.970
3.750	103.136	103.136	102.936	3.750	102.691	102.691	102.491	4.000	104.069	104.069	103.869	3.250	103.177	103.177	102.977	3.250	101.946	101.946	101.746
3.875	103.598	103.598	103.398	3.875	103.089	103.089	102.889	4.125	104.356	104.356	104.156	3.375	103.636	103.636	103.436	3.375	102.284	102.284	102.084
3.990	103.850	103.850	103.650	3.990	103.263	103.263	103.063	4.250	104.105	104.105	103.905	3.500	103.979	103.979	103.779	3.500	102.523	102.523	102.323
4.000	103.950	103.950	103.750	4.000	103.363	103.363	103.163	4.375	104.486	104.486	104.286	3.625	104.389	104.389	104.189	3.625	102.810	102.810	102.610
4.125	104.241	104.241	104.041	4.125	103.511	103.511	103.311	4.500	104.819	104.819	104.619	3.750	104.210	104.210	104.010	3.750	102.225	102.225	102.025
4.250	104.556	104.556	104.356	4.250	102.482	102.482	102.282	4.625	105.049	105.049	104.849	3.875	104.643	104.643	104.443	3.875	102.528	102.528	102.328
4.375	104.942	104.942	104.742	4.375	102.871	102.871	102.671	4.750	105.379	105.379	105.179	3.990	104.966	104.966	104.766	3.990	102.722	102.722	102.522
4.500	105.294	105.294	105.094	4.500	103.146	103.146	102.946	4.875	105.723	105.723	105.523	4.000	105.066	105.066	104.866	4.000	102.822	102.822	102.622

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

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

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

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

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



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

30 Day Lock Exp.: 12/29/2021
45 Day Lock Exp.: 1/13/2022
60 Day Lock Exp.: 1/28/2022

W. Rate Sheet Dated: 11/29/2021

Release Time: 12:50 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	Rate	30 Day	45 Day	60 Day				
2.500	97.352	97.352	97.050	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	95.202	95.202	94.900	2.750	N/A	N/A	N/A	2.500	96.734	96.631	96.432	2.625	98.347	98.347	98.047	2.875	N/A	N/A	N/A
2.625	98.347	98.347	98.047	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	96.197	96.197	95.897	2.875	N/A	N/A	N/A	2.625	97.728	97.624	97.428	2.750	99.206	99.206	98.918	2.990	N/A	N/A	N/A
2.750	99.206	99.206	98.918	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	97.056	97.056	96.768	2.990	N/A	N/A	N/A	2.750	98.588	98.481	98.300	2.875	99.885	99.885	99.603	3.000	N/A	N/A	N/A
2.875	99.885	99.885	99.603	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.735	97.735	97.453	3.000	N/A	N/A	N/A	2.875	99.266	99.158	98.984	2.990	100.303	100.303	100.030	3.125	N/A	N/A	N/A
2.990	100.303	100.303	100.030	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	98.153	98.153	97.880	3.125	N/A	N/A	N/A	2.990	99.684	99.575	99.411	3.000	100.403	100.403	100.130	3.250	N/A	N/A	N/A
3.000	100.403	100.403	100.130	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	98.253	98.253	97.980	3.250	N/A	N/A	N/A	3.000	99.784	99.675	99.511	3.125	100.877	100.877	100.602	3.375	N/A	N/A	N/A
3.125	100.877	100.877	100.602	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	98.727	98.727	98.522	3.375	N/A	N/A	N/A	3.125	100.311	100.207	100.106	3.000	101.617	101.617	101.415	3.500	N/A	N/A	N/A
3.250	101.617	101.617	101.415	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	99.467	99.467	99.265	3.500	N/A	N/A	N/A	3.250	100.873	100.764	100.671	3.125	102.369	102.369	102.168	3.625	N/A	N/A	N/A
3.375	102.369	102.369	102.168	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	100.219	100.219	100.018	3.625	N/A	N/A	N/A	3.375	101.625	101.515	101.424	3.000	103.034	103.034	102.834	3.750	N/A	N/A	N/A
3.500	102.778	102.778	102.578	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	100.628	100.628	100.428	3.750	N/A	N/A	N/A	3.500	102.034	101.924	101.834	3.125	103.694	103.694	103.432	3.875	N/A	N/A	N/A
3.625	103.034	103.034	102.834	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	100.884	100.884	100.684	3.875	N/A	N/A	N/A	3.625	102.291	102.180	102.091	3.000	104.015	104.015	103.759	4.000	N/A	N/A	N/A
3.750	103.205	103.205	102.939	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.055	101.055	100.789	3.990	N/A	N/A	N/A	3.750	103.140	103.034	102.934	3.125	104.494	104.494	104.244	4.125	N/A	N/A	N/A
3.875	103.694	103.694	103.432	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.544	101.544	101.282	4.000	N/A	N/A	N/A	3.875	103.291	103.180	103.091	3.000	104.891	104.891	104.641	4.250	N/A	N/A	N/A
3.990	103.915	103.915	103.659	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.765	101.765	101.509	4.125	N/A	N/A	N/A	3.990	103.429	103.318	103.229	3.125	105.232	105.232	105.032	4.375	N/A	N/A	N/A
4.000	104.015	104.015	103.759	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.865	101.865	101.609	4.250	N/A	N/A	N/A	4.000	103.550	103.439	103.350	3.000	105.677	105.677	105.477	4.500	N/A	N/A	N/A
4.125	104.367	104.367	104.116	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.217	102.217	101.966	4.375	N/A	N/A	N/A	4.125	103.663	103.552	103.463	3.000	106.117	106.117	105.917	4.625	N/A	N/A	N/A
4.250	104.494	104.494	104.244	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.344	102.344	102.144	4.500	N/A	N/A	N/A	4.250	103.750	103.639	103.550	3.000	106.577	106.577	106.377	4.750	N/A	N/A	N/A
4.375	104.891	104.891	104.691	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.741	102.741	102.541	4.625	N/A	N/A	N/A	4.375	103.875	103.764	103.675	3.000	107.034	107.034	106.834	4.875	N/A	N/A	N/A
4.500	105.232	105.232	105.032	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	103.082	103.082	102.882	4.750	N/A	N/A	N/A	4.500	104.019	103.908	103.819	3.000	107.494	107.494	107.294	4.990	N/A	N/A	N/A
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	2.500	98.543	98.543	98.301	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.777	98.777	98.577	2.000	98.090	97.977	97.890	2.875	N/A	N/A	N/A	2.500	98.543	98.543	98.301
2.875	N/A	N/A	N/A	2.625	99.658	99.658	99.397	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.348	99.348	99.148	2.125	98.660	98.546	98.460	2.990	N/A	N/A	N/A	2.750	100.137	100.137	99.874
2.990	N/A	N/A	N/A	2.750	100.137	100.137	99.874	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.826	99.826	99.626	2.250	99.139	99.026	98.939	3.000	N/A	N/A	N/A	2.875	100.747	100.747	100.485
3.000	N/A	N/A	N/A	2.875	100.747	100.747	100.485	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.217	100.217	100.017	2.375	99.529	99.416	99.329	3.125	N/A	N/A	N/A	2.990	101.129	101.129	100.867
3.125	N/A	N/A	N/A	2.990	101.129	101.129	100.867	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.826	100.826	100.626	2.500	100.280	100.173	100.080	3.250	N/A	N/A	N/A	3.000	101.229	101.229	100.967
3.250	N/A	N/A	N/A	3.000	101.229	101.229	100.967	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.288	101.288	101.088	2.625	100.664	100.557	100.464	3.375	N/A	N/A	N/A	3.125	101.790	101.790	101.506
3.375	N/A	N/A	N/A	3.125	101.790	101.790	101.506	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.737	101.737	101.537	2.750	100.550	100.443	100.350	3.500	N/A	N/A	N/A	3.250	102.271	102.271	101.988
3.500	N/A	N/A	N/A	3.250	102.271	102.271	101.988	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.051	102.051	101.851	2.875	100.864	100.757	100.664	3.625	N/A	N/A	N/A	3.375	102.972	102.972	102.692
3.625	N/A	N/A	N/A	3.375	102.972	102.972	102.692	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.306	102.306	102.106	2.990	101.119	101.012	100.919	3.750	N/A	N/A	N/A	3.500	103.335	103.335	103.056
3.750	N/A	N/A	N/A	3.500	103.335	103.335	103.056	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.406	102.406	102.206	3.000	101.219	101.112	101.019	3.875	N/A	N/A	N/A	3.625	103.624	103.624	103.347
3.875	N/A	N/A	N/A	3.625	103.624	103.624	103.347	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.542	102.542	102.342	3.125	102.109	101.977	101.904	3.990	N/A	N/A	N/A	3.750	103.321	103.321	103.121
3.990	N/A	N/A	N/A	3.750	103.321	103.321	103.121	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.033	103.033	102.833	3.250	101.209	101.078	101.008	4.000	N/A	N/A	N/A	3.875	103.677	103.677	103.477
4.000	N/A	N/A	N/A	3.875	103.677	103.677	103.477	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.440	103.440	103.240	3.375	101.617	101.486	101.417	4.125	N/A	N/A	N/A	3.990	103.895	103.895	103.695
4.125	N/A	N/A	N/A	3.990	103.895	103.895	103.695	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.694	103.694	103.494	3.500	101.871	101.739	101.671	4.250	N/A	N/A	N/A	4.000	103.995	103.995	103.795
4.250	N/A	N/A	N/A	4.000	103.995	103.995	103.795	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.676	103.676	103.476	3.625	102.663	102.556	102.463	4.375	N/A	N/A	N/A	4.125	103.906	103.906	103.706
4.375	N/A	N/A	N/A	4.125	103.906	103.906	103.706	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.024	104.024	103.824	3.750	102.097	101.990	101.897	4.500	N/A	N/A	N/A	4.250	104.319	104.319	104.119
4.500	N/A	N/A	N/A	4.250	104.319	104.319	104.119	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.180	104.180	103.980	3.875	102.253	102.146	102.053	4.625	N/A	N/A	N/A	4.375	104.576	104.576	104.376
4.625	N/A	N/A	N/A	4.375	104.576	104.576	104.376	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.419	104.419	104.219	3.990	102.492	102.384	102.292	4.750	N/A	N/A	N/A	4.500	104.801	104.801	104.601
4.750	N/A																														



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.:

12/29/2021

45 Day Lock Exp.:

1/13/2022

60 Day Lock Exp.:

1/28/2022

W. Rate Sheet Dated: 11/29/2021

Release Time: 12:50 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	99.206	99.206	98.918	2.750	97.056	97.056	96.768	2.500	98.543	98.543	98.301	2.000	98.777	98.777	98.577	2.000	96.577	96.577	96.377
2.875	99.885	99.885	99.603	2.875	97.735	97.735	97.453	2.625	99.658	99.658	99.397	2.125	99.348	99.348	99.148	2.125	97.148	97.148	96.948
2.990	100.303	100.303	100.030	2.990	98.153	98.153	97.880	2.750	100.137	100.137	99.874	2.250	99.826	99.826	99.626	2.250	97.626	97.626	97.426
3.000	100.403	100.403	100.130	3.000	98.253	98.253	97.980	2.875	100.747	100.747	100.485	2.375	100.217	100.217	100.017	2.375	98.017	98.017	97.817
3.125	100.877	100.877	100.672	3.125	98.727	98.727	98.522	2.990	101.129	101.129	100.867	2.500	100.826	100.826	100.626	2.500	98.626	98.626	98.426
3.250	101.617	101.617	101.415	3.250	99.467	99.467	99.265	3.000	101.229	101.229	100.967	2.625	101.288	101.288	101.088	2.625	99.088	99.088	98.888
3.375	102.369	102.369	102.168	3.375	100.219	100.219	100.018	3.125	101.790	101.790	101.506	2.750	101.737	101.737	101.537	2.750	99.537	99.537	99.337
3.500	102.778	102.778	102.578	3.500	100.628	100.628	100.428	3.250	102.271	102.271	101.988	2.875	102.051	102.051	101.851	2.875	99.851	99.851	99.651
3.625	103.034	103.034	102.834	3.625	100.884	100.884	100.684	3.375	102.972	102.972	102.692	2.990	102.306	102.306	102.106	2.990	100.106	100.106	99.906
3.750	103.205	103.205	102.939	3.750	101.055	101.055	100.789	3.500	103.335	103.335	103.056	3.000	102.406	102.406	102.206	3.000	100.206	100.206	100.006
3.875	103.694	103.694	103.432	3.875	101.544	101.544	101.282	3.625	103.624	103.624	103.347	3.125	102.542	102.542	102.337	3.125	100.342	100.342	100.137
3.990	103.915	103.915	103.659	3.990	101.765	101.765	101.509	3.750	103.321	103.321	103.041	3.250	103.033	103.033	102.832	3.250	100.833	100.833	100.632
4.000	104.015	104.015	103.759	4.000	101.865	101.865	101.609	3.875	103.677	103.677	103.477	3.375	103.440	103.440	103.240	3.375	101.240	101.240	101.040
4.125	104.367	104.367	104.116	4.125	102.217	102.217	101.966	3.990	103.895	103.895	103.695	3.500	103.694	103.694	103.494	3.500	101.494	101.494	101.294
4.250	104.494	104.494	104.294	4.250	102.344	102.344	102.144	4.000	103.995	103.995	103.795	3.625	103.676	103.676	103.476	3.625	101.476	101.476	101.276
4.375	104.891	104.891	104.691	4.375	102.741	102.741	102.541	4.125	103.906	103.906	103.706	3.750	104.024	104.024	103.824	3.750	101.824	101.824	101.624
4.500	105.232	105.232	105.032	4.500	103.082	103.082	102.882	4.250	104.319	104.319	104.119	3.875	104.180	104.180	103.980	3.875	101.980	101.980	101.780
4.625	105.291	105.291	105.091	4.625	103.141	103.141	102.941	4.375	104.576	104.576	104.376	3.990	104.419	104.419	104.219	3.990	102.219	102.219	102.019
4.750	105.712	105.712	105.512	4.750	103.562	103.562	103.362	4.500	104.801	104.801	104.601	4.000	104.519	104.519	104.319	4.000	102.319	102.319	102.119

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.: **12/29/2021**
45 Day Lock Exp.: **1/13/2022**
60 Day Lock Exp.: **1/28/2022**

W. Rate Sheet Dated: **11/29/2021**

Release Time: **12:50 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.:

12/29/2021

45 Day Lock Exp.:

1/13/2022

60 Day Lock Exp.:

1/28/2022

W. Rate Sheet Dated: 11/29/2021

Release Time: 12:50 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	97.352	97.352	97.050	2.500	98.543	98.543	98.301	2.000	98.777	98.777	98.577	2.500	95.602	95.602	95.300	2.000	97.027	97.027	96.827
2.625	98.347	98.347	98.047	2.625	99.658	99.658	99.397	2.125	99.348	99.348	99.148	2.625	96.597	96.597	96.297	2.125	97.598	97.598	97.398
2.750	99.206	99.206	98.918	2.750	100.137	100.137	99.874	2.250	99.826	99.826	99.626	2.750	97.456	97.456	97.168	2.250	98.076	98.076	97.876
2.875	99.885	99.885	99.603	2.875	100.747	100.747	100.485	2.375	100.217	100.217	100.017	2.875	98.135	98.135	97.853	2.375	98.467	98.467	98.267
2.990	100.303	100.303	100.030	2.990	101.129	101.129	100.867	2.500	100.826	100.826	100.626	2.990	98.553	98.553	98.280	2.500	99.076	99.076	98.876
3.000	100.403	100.403	100.130	3.000	101.229	101.229	100.967	2.625	101.288	101.288	101.088	3.000	98.653	98.653	98.380	2.625	99.538	99.538	99.338
3.125	100.877	100.877	100.672	3.125	101.790	101.790	101.506	2.750	101.737	101.737	101.537	3.125	99.127	99.127	98.922	2.750	99.987	99.987	99.787
3.250	101.617	101.617	101.415	3.250	102.271	102.271	101.988	2.875	102.051	102.051	101.851	3.250	99.867	99.867	99.665	2.875	100.301	100.301	100.101
3.375	102.369	102.369	102.168	3.375	102.972	102.972	102.692	2.990	102.306	102.306	102.106	3.375	100.619	100.619	100.418	2.990	100.556	100.556	100.356
3.500	102.778	102.778	102.578	3.500	103.335	103.335	103.056	3.000	102.406	102.406	102.206	3.500	101.028	101.028	100.828	3.000	100.656	100.656	100.456
3.625	103.034	103.034	102.834	3.625	103.624	103.624	103.347	3.125	102.542	102.542	102.337	3.625	101.284	101.284	101.084	3.125	100.792	100.792	100.587
3.750	103.205	103.205	102.939	3.750	103.321	103.321	103.121	3.250	103.033	103.033	102.832	3.750	101.455	101.455	101.189	3.250	101.283	101.283	101.082
3.875	103.694	103.694	103.432	3.875	103.677	103.677	103.477	3.375	103.440	103.440	103.240	3.875	101.944	101.944	101.682	3.375	101.690	101.690	101.490
3.990	103.915	103.915	103.659	3.990	103.895	103.895	103.695	3.500	103.694	103.694	103.494	3.990	102.165	102.165	101.909	3.500	101.944	101.944	101.744
4.000	104.015	104.015	103.759	4.000	103.995	103.995	103.795	3.625	103.676	103.676	103.476	4.000	102.265	102.265	102.009	3.625	101.926	101.926	101.726
4.125	104.367	104.367	104.116	4.125	103.906	103.906	103.706	3.750	104.024	104.024	103.824	4.125	102.617	102.617	102.366	3.750	102.274	102.274	102.074
4.250	104.494	104.494	104.294	4.250	104.319	104.319	104.119	3.875	104.180	104.180	103.980	4.250	102.744	102.744	102.544	3.875	102.430	102.430	102.230
4.375	104.891	104.891	104.691	4.375	104.576	104.576	104.376	3.990	104.419	104.419	104.219	4.375	103.141	103.141	102.941	3.990	102.669	102.669	102.469
4.500	105.232	105.232	105.032	4.500	104.801	104.801	104.601	4.000	104.519	104.519	104.319	4.500	103.482	103.482	103.282	4.000	102.769	102.769	102.569

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/29/2021

45 Day Lock Exp.:

1/13/2022

60 Day Lock Exp.:

1/28/2022

W. Rate Sheet Dated: 11/29/2021

Release Time: 12:50 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	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

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

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

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

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

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