

W. Rate Sheet Dated: 11/29/2021

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	99.447	99.447	99.072	2.250	98.932	98.932	98.557	1.875	96.386	96.386	96.050	3.125	98.671	98.671	98.371
2.375	99.714	99.714	99.339	2.375	99.166	99.166	98.791	2.000	96.622	96.622	96.286	3.250	99.510	99.510	99.210
2.500	99.981	99.981	99.606	2.500	99.394	99.394	99.019	2.125	96.840	96.840	96.504	3.375	99.599	99.599	99.299
2.625	100.248	100.248	99.873	2.625	99.617	99.617	99.242	2.250	98.265	98.265	97.905	3.500	99.332	99.332	99.032
2.750	101.135	101.135	100.713	2.750	100.639	100.639	100.217	2.375	98.486	98.486	98.127	3.625	99.421	99.421	99.121
2.875	101.392	101.392	100.971	2.875	100.854	100.854	100.432	2.500	98.702	98.702	98.343	Margin = 2.250		Index = 0.180	
3.000	101.640	101.640	101.218	3.000	101.050	101.050	100.628	2.625	98.913	98.913	98.553	30 Year OTC			
3.125	101.885	101.885	101.463	3.125	101.228	101.228	100.806	2.750	99.744	99.744	99.444	Rate	30 Day	45 Day	60 Day
3.250	102.167	102.167	101.839	3.250	101.617	101.617	101.289	2.875	99.946	99.946	99.646	4.000	100.710	100.710	100.210
3.375	102.301	102.301	101.973	3.375	101.692	101.692	101.364	3.000	100.130	100.130	99.830	4.125	100.905	100.905	100.405
3.500	102.528	102.528	102.200	3.500	101.871	101.871	101.543	3.125	100.295	100.295	99.995	4.375	101.513	101.513	101.013
3.625	102.734	102.734	102.406	3.625	102.046	102.046	101.718	3.250	100.925	100.925	100.625	4.500	101.570	101.570	101.070
3.750	102.597	102.597	102.297	3.750	102.079	102.079	101.779	3.375	101.088	101.088	100.788	4.625	101.707	101.707	101.207
3.875	102.701	102.701	102.401	3.875	102.124	102.124	101.824	3.500	101.254	101.254	100.954	4.875	102.115	102.115	101.615
4.000	102.885	102.885	102.585	4.000	102.249	102.249	101.949	3.625	101.443	101.443	101.143	5.000	102.244	102.244	101.744
4.125	103.080	103.080	102.780	4.125	102.421	102.421	102.121	3.750	101.432	101.432	101.132	5.125	102.381	102.381	101.881
4.250	102.914	102.914	102.714	4.250	102.465	102.465	102.265	3.875	101.588	101.588	101.288	5.500	103.605	103.605	103.105
4.375	102.988	102.988	102.788	4.375	102.488	102.488	102.288	4.000	101.705	101.705	101.405	5.625	103.742	103.742	103.242
6.250	106.000	106.000	105.800	6.250	104.984	104.984	104.784	4.125	101.868	101.868	101.568	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	99.547	99.447	99.447	99.072	2.250	98.882	98.782	98.782	98.407	1.875	98.516	98.416	98.416	98.080
2.375	99.814	99.714	99.714	99.339	2.375	99.116	99.016	99.016	98.641	2.000	98.752	98.652	98.652	98.316
2.500	100.081	99.981	99.981	99.606	2.500	99.344	99.244	99.244	98.869	2.125	98.970	98.870	98.870	98.534
2.625	100.348	100.248	100.248	99.873	2.625	99.567	99.467	99.467	99.092	2.250	100.395	100.295	100.295	99.935
2.750	101.235	101.135	101.135	100.713	2.750	100.464	100.364	100.364	99.942	2.375	100.616	100.516	100.516	100.157
2.875	101.492	101.392	101.392	100.971	2.875	100.679	100.579	100.579	100.157	2.500	100.832	100.732	100.732	100.373
3.000	101.740	101.640	101.640	101.218	3.000	100.875	100.775	100.775	100.353	2.625	101.043	100.943	100.943	100.583
3.125	101.985	101.885	101.885	101.463	3.125	101.053	100.953	100.953	100.531	2.750	100.774	100.674	100.674	100.374
3.250	102.267	102.167	102.167	101.839	3.250	101.417	101.317	101.317	100.989	2.875	100.976	100.876	100.876	100.576
3.375	102.501	102.401	102.401	102.073	3.375	101.592	101.492	101.492	101.164	3.000	101.160	101.060	101.060	100.760
3.500	102.728	102.628	102.628	102.300	3.500	101.771	101.671	101.671	101.343	3.125	101.325	101.225	101.225	100.925
3.625	102.934	102.834	102.834	102.506	3.625	101.946	101.846	101.846	101.518	3.250	102.555	102.455	102.455	102.155
3.750	102.797	102.697	102.697	102.397	3.750	102.279	102.179	102.179	101.879	3.375	102.718	102.618	102.618	102.318

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	97.960	97.960	97.460	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.155	98.155	97.655	4.750	101.000	101.000	100.500
3.875	98.212	98.212	97.712	6.250	103.750	103.750	103.500	4.375	98.763	98.763	98.263	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.028	98.028	97.528					4.500	98.820	98.820	98.320	Rate	30 Day	45 Day	60 Day
4.125	97.832	97.832	97.332					4.625	98.957	98.957	98.457	5.750	103.000	103.000	102.500
4.250	99.555	99.555	99.055					4.875	99.365	99.365	98.865	6.250	105.750	105.750	105.250
4.375	99.381	99.381	98.881					5.000	99.494	99.494	98.994	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.324	99.324	98.824					5.125	99.631	99.631	99.131				
4.625	99.187	99.187	98.687					5.500	100.855	100.855	100.355				
4.750	100.297	100.297	99.797					5.625	100.992	100.992	100.492				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.868	101.868	101.368				

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)



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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.421	98.421	98.121
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.260	99.260	98.960
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.349	99.349	99.049
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.292	98.292	97.992	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	98.495	98.495	98.195	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	98.679	98.679	98.379	Margin = 2.250		Index = .180	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.844	98.844	98.544	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.730	99.730	99.430	Rate	30 Day	45 Day	60 Day
3.250	101.329	101.329	101.001	3.250	100.879	100.879	100.551	3.375	99.893	99.893	99.593	3.250	101.329	101.329	100.829
3.375	101.564	101.564	101.236	3.375	101.055	101.055	100.727	3.500	100.059	100.059	99.759	3.375	101.564	101.564	101.064
3.500	101.790	101.790	101.462	3.500	101.234	101.234	100.906	3.625	100.248	100.248	99.948	3.500	101.790	101.790	101.290
3.625	101.997	101.997	101.669	3.625	101.409	101.409	101.081	3.750	100.737	100.737	100.437	3.625	101.997	101.997	101.497
3.750	101.034	101.034	100.734	3.750	100.616	100.616	100.316	3.875	N/A	N/A	N/A	3.750	101.034	101.034	100.534
3.875	101.238	101.238	100.938	3.875	100.761	100.761	100.461	4.000	N/A	N/A	N/A	3.875	101.238	101.238	100.738
4.000	101.422	101.422	101.122	4.000	100.887	100.887	100.587	4.125	N/A	N/A	N/A	4.000	101.422	101.422	100.922
4.125	101.618	101.618	101.318	4.125	101.059	101.059	100.759	4.250	N/A	N/A	N/A	4.125	101.618	101.618	101.118
4.250	101.927	101.927	101.727	4.250	101.578	101.578	101.378	4.375	N/A	N/A	N/A	4.250	101.927	101.927	101.427
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	100.572	100.472	100.472	100.050	2.750	100.151	100.051	100.051	99.629	2.750	100.361	100.261	100.261	99.961
2.875	100.830	100.730	100.730	100.308	2.875	100.366	100.266	100.266	99.844	2.875	100.564	100.464	100.464	100.164
3.000	101.077	100.977	100.977	100.555	3.000	100.563	100.463	100.463	100.041	3.000	100.748	100.648	100.648	100.348
3.125	101.322	101.222	101.222	100.800	3.125	100.740	100.640	100.640	100.218	3.125	100.912	100.812	100.812	100.512
3.250	101.429	101.329	101.329	101.001	3.250	100.979	100.879	100.879	100.551	3.250	102.017	101.917	101.917	101.617
3.375	101.664	101.564	101.564	101.236	3.375	101.155	101.055	101.055	100.727	3.375	102.180	102.080	102.080	101.780
3.500	101.890	101.790	101.790	101.462	3.500	101.334	101.234	101.234	100.906	3.500	102.347	102.247	102.247	101.947
3.625	102.097	101.997	101.997	101.669	3.625	101.509	101.409	101.409	101.081	3.625	102.535	102.435	102.435	102.135
3.750	101.134	101.034	101.034	100.734	3.750	100.716	100.616	100.616	100.316	3.750	101.899	101.799	101.799	101.499

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

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

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

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.:

12/29/2021

45 Day Lock Exp.:

1/13/2022

60 Day Lock Exp.:

1/28/2022

W. Rate Sheet Dated: 11/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.197	97.197	96.997	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.188	98.188	97.988	2.000	N/A	N/A	N/A	2.500	97.274	97.174	97.074
2.625	98.032	98.032	97.832	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.893	98.893	98.693	2.125	N/A	N/A	N/A	2.625	98.108	98.008	97.908
2.750	98.794	98.794	98.594	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.536	99.536	99.336	2.250	N/A	N/A	N/A	2.750	98.871	98.771	98.671
2.875	99.432	99.432	99.232	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.077	100.077	99.877	2.375	N/A	N/A	N/A	2.875	99.509	99.409	99.309
2.990	99.854	99.854	99.654	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.392	100.392	100.192	2.500	N/A	N/A	N/A	2.990	99.931	99.831	99.731
3.000	99.954	99.954	99.754	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.492	100.492	100.292	2.625	N/A	N/A	N/A	3.000	100.031	99.931	99.831
3.125	100.593	100.593	100.393	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.264	101.264	101.064	2.750	N/A	N/A	N/A	3.125	100.835	100.734	100.582
3.250	101.305	101.305	101.105	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.871	101.871	101.671	2.875	N/A	N/A	N/A	3.250	101.547	101.426	101.294
3.375	102.069	102.069	101.869	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.563	102.563	102.363	2.990	N/A	N/A	N/A	3.375	102.310	102.189	102.057
3.500	102.469	102.469	102.269	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.832	102.832	102.632	3.000	N/A	N/A	N/A	3.500	102.711	102.590	102.458
3.625	102.807	102.807	102.607	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.981	102.981	102.781	3.125	N/A	N/A	N/A	3.625	103.077	102.977	102.877
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	104.555	104.555	104.355	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.481	102.481	102.281	3.875	N/A	N/A	N/A	4.250	104.911	104.811	104.711
4.375	104.941	104.941	104.741	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	105.297	105.197	105.097
4.500	105.293	105.293	105.093	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	105.649	105.549	105.449
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	98.550	98.550	98.350	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.501	98.501	98.301	2.000	98.427	98.327	98.227
2.875	N/A	N/A	N/A	2.625	99.387	99.387	99.187	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.060	99.060	98.860	2.125	98.986	98.886	98.786
2.990	N/A	N/A	N/A	2.750	100.105	100.105	99.905	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.553	99.553	99.353	2.250	99.479	99.379	99.279
3.000	N/A	N/A	N/A	2.875	100.738	100.738	100.538	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	99.995	99.995	99.795	2.375	99.944	99.844	99.744
3.125	N/A	N/A	N/A	2.990	101.123	101.123	100.923	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.564	100.564	100.364	2.500	100.589	100.489	100.385
3.250	N/A	N/A	N/A	3.000	101.223	101.223	101.023	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.082	101.082	100.882	2.625	101.106	101.006	100.901
3.375	N/A	N/A	N/A	3.125	101.657	101.657	101.457	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.565	101.565	101.365	2.750	101.589	101.483	101.385
3.500	N/A	N/A	N/A	3.250	102.266	102.266	102.066	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.950	101.950	101.750	2.875	101.974	101.867	101.769
3.625	N/A	N/A	N/A	3.375	102.982	102.982	102.782	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.292	102.292	102.092	2.990	102.317	102.211	102.113
3.750	N/A	N/A	N/A	3.500	103.352	103.352	103.152	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.392	102.392	102.192	3.000	102.417	102.311	102.213
3.875	N/A	N/A	N/A	3.625	103.687	103.687	103.487	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.788	102.788	102.588	3.125	102.849	102.749	102.649
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	103.130	103.130	102.930	3.250	103.280	103.180	103.080
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	103.589	103.589	103.389	3.375	103.739	103.639	103.539
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	103.933	103.933	103.733	3.500	104.082	103.982	103.882
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	104.342	104.342	104.142	3.625	104.492	104.392	104.292
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	104.178	104.178	103.978	3.750	104.521	104.421	104.321
4.500	N/A	N/A	N/A	4.250	104.104	104.104	103.904	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.612	104.612	104.412	3.875	104.954	104.854	104.754
4.625	N/A	N/A	N/A	4.375	104.485	104.485	104.285	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.935	104.935	104.735	3.990	105.277	105.177	105.077
4.750	N/A	N/A	N/A	4.500	104.818	104.818	104.618	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.035	105.035	104.835	4.000	105.377	105.277	105.177
15 Year 105-125				15 Year >125				15 Year 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	98.699	98.699	98.499	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.032	99.032	98.832
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.129	99.129	98.929	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.592	99.592	99.392
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.498	99.498	99.298	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.084	100.084	99.884
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.032	100.032	99.832	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.526	100.526	100.326
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.551	100.551	100.351	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.946	100.946	100.746
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.937	100.937	100.737	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.394	101.394	101.194
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.269	101.269	101.069	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.877	101.877	101.677
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.532	101.532	101.332	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.263	102.263	102.063
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.742	101.742	101.542	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.605	102.605	102.405
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.842	101.842	101.642	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.705	102.705	102.505
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.108	102.108	101.908	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.100	103.100	102.900
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.899	101.899	101.699	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.992		



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: 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	97.197	97.197	96.997	2.500	98.188	98.188	97.988	2.875	100.738	100.738	100.538	2.000	98.501	98.501	98.301	2.000	98.699	98.699	98.499
2.625	98.032	98.032	97.832	2.625	98.893	98.893	98.693	2.990	101.123	101.123	100.923	2.125	99.060	99.060	98.860	2.125	99.129	99.129	98.929
2.750	98.794	98.794	98.594	2.750	99.536	99.536	99.336	3.000	101.223	101.223	101.023	2.250	99.553	99.553	99.353	2.250	99.498	99.498	99.298
2.875	99.432	99.432	99.232	2.875	100.077	100.077	99.877	3.125	101.657	101.657	101.457	2.375	99.995	99.995	99.795	2.375	100.032	100.032	99.832
2.990	99.854	99.854	99.654	2.990	100.392	100.392	100.192	3.250	102.266	102.266	102.066	2.500	100.564	100.564	100.364	2.500	100.551	100.551	100.351
3.000	99.954	99.954	99.754	3.000	100.492	100.492	100.292	3.375	102.982	102.982	102.782	2.625	101.082	101.082	100.882	2.625	100.937	100.937	100.737
3.125	100.593	100.593	100.393	3.125	101.264	101.264	101.064	3.500	103.352	103.352	103.152	2.750	101.565	101.565	101.365	2.750	101.269	101.269	101.069
3.250	101.305	101.305	101.105	3.250	101.871	101.871	101.671	3.625	103.687	103.687	103.487	2.875	101.950	101.950	101.750	2.875	101.532	101.532	101.332
3.375	102.069	102.069	101.869	3.375	102.563	102.563	102.363	3.750	103.289	103.289	103.089	2.990	102.292	102.292	102.092	2.990	101.742	101.742	101.542
3.500	102.469	102.469	102.269	3.500	102.832	102.832	102.632	3.875	103.748	103.748	103.548	3.000	102.392	102.392	102.192	3.000	101.842	101.842	101.642
3.625	102.807	102.807	102.607	3.625	102.981	102.981	102.781	3.990	103.969	103.969	103.769	3.125	102.788	102.788	102.588	3.125	102.108	102.108	101.908
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	103.130	103.130	102.930	3.250	101.899	101.899	101.699
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	103.589	103.589	103.389	3.375	102.237	102.237	102.037
3.990	103.850	103.850	103.650	3.990	103.263	103.263	103.063	4.250	104.104	104.104	103.904	3.500	103.933	103.933	103.733	3.500	102.476	102.476	102.276
4.000	103.950	103.950	103.750	4.000	103.363	103.363	103.163	4.375	104.485	104.485	104.285	3.625	104.342	104.342	104.142	3.625	102.763	102.763	102.563
4.125	104.241	104.241	104.041	4.125	103.511	103.511	103.311	4.500	104.818	104.818	104.618	3.750	104.178	104.178	103.978	3.750	102.193	102.193	101.993
4.250	104.555	104.555	104.355	4.250	102.481	102.481	102.281	4.625	105.049	105.049	104.849	3.875	104.612	104.612	104.412	3.875	102.497	102.497	102.297
4.375	104.941	104.941	104.741	4.375	102.871	102.871	102.671	4.750	105.410	105.410	105.210	3.990	104.935	104.935	104.735	3.990	102.691	102.691	102.491
4.500	105.293	105.293	105.093	4.500	103.146	103.146	102.946	4.875	105.754	105.754	105.554	4.000	105.035	105.035	104.835	4.000	102.791	102.791	102.591

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: 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	97.094	97.094	96.791	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.972	96.972	96.669	2.750	N/A	N/A	N/A	2.500	96.476	96.373	96.173				
2.625	98.093	98.093	97.793	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.971	97.971	97.671	2.875	N/A	N/A	N/A	2.625	97.474	97.371	97.174				
2.750	98.959	98.959	98.670	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.837	98.837	98.548	2.990	N/A	N/A	N/A	2.750	98.341	98.235	98.052				
2.875	99.648	99.648	99.365	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.526	99.526	99.243	3.000	N/A	N/A	N/A	2.875	99.029	98.921	98.746				
2.990	100.073	100.073	99.796	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.951	99.951	99.674	3.125	N/A	N/A	N/A	2.990	99.454	99.345	99.177				
3.000	100.173	100.173	99.896	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.051	100.051	99.774	3.250	N/A	N/A	N/A	3.000	99.554	99.445	99.277				
3.125	100.700	100.700	100.496	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.946	100.946	100.742	3.375	N/A	N/A	N/A	3.125	100.134	100.030	99.930				
3.250	101.450	101.450	101.248	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.136	101.136	100.934	3.500	N/A	N/A	N/A	3.250	100.706	100.598	100.504				
3.375	102.208	102.208	102.008	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.892	101.892	101.692	3.625	N/A	N/A	N/A	3.375	101.464	101.355	101.264				
3.500	102.623	102.623	102.423	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.307	102.307	102.107	3.750	N/A	N/A	N/A	3.500	101.879	101.769	101.679				
3.625	102.883	102.883	102.683	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.569	102.569	102.369	3.875	N/A	N/A	N/A	3.625	102.140	102.030	101.940				
3.750	103.163	103.163	102.883	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	102.961	102.961	102.761	3.990	N/A	N/A	N/A	3.750	101.298	101.174	101.018				
3.875	103.658	103.658	103.383	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.456	101.456	101.256	4.000	N/A	N/A	N/A	3.875	101.793	101.669	101.518				
3.990	103.884	103.884	103.613	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.682	101.682	101.482	4.125	N/A	N/A	N/A	3.990	102.019	101.896	101.748				
4.000	103.984	103.984	103.713	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.782	101.782	101.582	4.250	N/A	N/A	N/A	4.000	102.119	101.996	101.848				
4.125	104.342	104.342	104.078	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.138	102.138	101.938	4.375	N/A	N/A	N/A	4.125	102.477	102.354	102.213				
4.250	104.439	104.439	104.239	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.227	102.227	102.027	4.500	N/A	N/A	N/A	4.250	101.524	101.424	101.324				
4.375	104.842	104.842	104.642	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.628	102.628	102.428	4.625	N/A	N/A	N/A	4.375	101.928	101.828	101.728				
4.500	105.189	105.189	104.989	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	102.975	102.975	102.775	4.750	N/A	N/A	N/A	4.500	102.274	102.174	102.074				

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	98.231	98.231	98.005	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.605	98.605	98.405	2.000	97.918	97.804	97.718
2.875	N/A	N/A	N/A	2.625	99.428	99.428	99.166	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.177	99.177	98.977	2.125	98.489	98.376	98.289
2.990	N/A	N/A	N/A	2.750	99.908	99.908	99.647	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.659	99.659	99.459	2.250	98.972	98.859	98.772
3.000	N/A	N/A	N/A	2.875	100.524	100.524	100.262	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.054	100.054	99.854	2.375	99.366	99.253	99.166
3.125	N/A	N/A	N/A	2.990	100.910	100.910	100.649	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.747	100.747	100.547	2.500	100.201	100.094	100.001
3.250	N/A	N/A	N/A	3.000	101.010	101.010	100.749	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.212	101.212	101.012	2.625	100.588	100.481	100.388
3.375	N/A	N/A	N/A	3.125	101.629	101.629	101.344	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.665	101.665	101.465	2.750	100.478	100.371	100.278
3.500	N/A	N/A	N/A	3.250	102.114	102.114	101.830	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.979	101.979	101.779	2.875	100.792	100.685	100.592
3.625	N/A	N/A	N/A	3.375	102.822	102.822	102.540	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.339	102.339	102.139	2.990	101.052	100.945	100.852
3.750	N/A	N/A	N/A	3.500	103.187	103.187	102.909	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.339	102.339	102.139	3.000	101.152	101.045	100.952
3.875	N/A	N/A	N/A	3.625	103.480	103.480	103.207	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.481	102.481	102.281	3.125	102.048	101.948	101.848
3.990	N/A	N/A	N/A	3.750	103.281	103.281	103.065	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.976	102.976	102.776	3.250	101.152	101.052	100.952
4.000	N/A	N/A	N/A	3.875	103.641	103.641	103.427	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.386	103.386	103.186	3.375	101.563	101.463	101.363
4.125	N/A	N/A	N/A	3.990	103.862	103.862	103.653	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.639	103.639	103.439	3.500	101.816	101.716	101.616
4.250	N/A	N/A	N/A	4.000	103.962	103.962	103.753	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.706	103.706	103.506	3.625	102.693	102.589	102.493
4.375	N/A	N/A	N/A	4.125	103.851	103.851	103.651	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.057	104.057	103.857	3.750	102.130	102.026	101.930
4.500	N/A	N/A	N/A	4.250	104.268	104.268	104.068	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.215	104.215	104.015	3.875	102.288	102.183	102.088
4.625	N/A	N/A	N/A	4.375	104.527	104.527	104.327	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.457	104.457	104.257	3.990	102.530	102.426	102.330
4.750	N/A	N/A	N/A	4.500	104.754	104.754	104.554	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.557	104.557	104.357	4.000	102.630	102.526	102.430

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.281	98.281	98.081	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.853	98.853	98.653	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.335	99.335	99.135	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.730	99.730	99.530	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.399	100.399	100.199	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.712	100.712	100.512	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.591	100.591	100.391	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.905	100.905	100.705	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	101.165	101.165	100.965	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.265	101.265	101.065	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.647	102.647	102.447	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	100.650	100.650	100.450	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	101.060	101.060	100.860	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	101.313	101.313	101.113	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.276	102.276	102.076	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	101.581	101.581	101.381	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	101.739	101.739	101.539	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.983	101.983	101.783	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	102.083	102.083	101.883	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.:

12/29/2021

45 Day Lock Exp.:

1/13/2022

60 Day Lock Exp.:

1/28/2022

W. Rate Sheet Dated: 11/29/2021

Release Time: 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	98.959	98.959	98.959	2.750	98.837	98.837	98.548	2.500	98.231	98.231	98.005	2.000	98.605	98.605	98.405	2.000	98.281	98.281	98.081
2.875	99.648	99.648	99.365	2.875	99.526	99.526	99.243	2.625	99.428	99.428	99.166	2.125	99.177	99.177	98.977	2.125	98.853	98.853	98.653
2.990	100.073	100.073	99.796	2.990	99.951	99.951	99.674	2.750	99.908	99.908	99.647	2.250	99.659	99.659	99.459	2.250	99.335	99.335	99.135
3.000	100.173	100.173	99.896	3.000	100.051	100.051	99.774	2.875	100.524	100.524	100.262	2.375	100.054	100.054	99.854	2.375	99.730	99.730	99.530
3.125	100.700	100.700	100.496	3.125	100.946	100.946	100.742	2.990	100.910	100.910	100.649	2.500	100.747	100.747	100.547	2.500	100.399	100.399	100.199
3.250	101.450	101.450	101.248	3.250	101.136	101.136	100.934	3.000	101.010	101.010	100.749	2.625	101.212	101.212	101.012	2.625	100.712	100.712	100.512
3.375	102.208	102.208	102.008	3.375	101.892	101.892	101.692	3.125	101.629	101.629	101.344	2.750	101.665	101.665	101.465	2.750	100.591	100.591	100.391
3.500	102.623	102.623	102.423	3.500	102.307	102.307	102.107	3.250	102.114	102.114	101.830	2.875	101.979	101.979	101.779	2.875	100.905	100.905	100.705
3.625	102.883	102.883	102.683	3.625	102.569	102.569	102.369	3.375	102.822	102.822	102.540	2.990	102.239	102.239	102.039	2.990	101.165	101.165	100.965
3.750	103.163	103.163	102.883	3.750	102.961	102.961	102.681	3.500	103.187	103.187	102.909	3.000	102.339	102.339	102.139	3.000	101.265	101.265	101.065
3.875	103.658	103.658	103.383	3.875	101.456	101.456	101.181	3.625	103.480	103.480	103.207	3.125	102.481	102.481	102.281	3.125	102.647	102.647	102.447
3.990	103.884	103.884	103.613	3.990	101.682	101.682	101.411	3.750	103.281	103.281	103.065	3.250	102.976	102.976	102.776	3.250	100.650	100.650	100.450
4.000	103.984	103.984	103.713	4.000	101.782	101.782	101.511	3.875	103.641	103.641	103.427	3.375	103.386	103.386	103.186	3.375	101.060	101.060	100.860
4.125	104.342	104.342	104.078	4.125	102.138	102.138	101.874	3.990	103.862	103.862	103.653	3.500	103.639	103.639	103.439	3.500	101.313	101.313	101.113
4.250	104.439	104.439	104.239	4.250	100.227	100.227	100.027	4.000	103.962	103.962	103.753	3.625	103.706	103.706	103.506	3.625	102.276	102.276	102.076
4.375	104.842	104.842	104.642	4.375	100.628	100.628	100.428	4.125	103.851	103.851	103.651	3.750	104.057	104.057	103.857	3.750	101.581	101.581	101.381
4.500	105.189	105.189	104.989	4.500	100.975	100.975	100.775	4.250	104.268	104.268	104.068	3.875	104.215	104.215	104.015	3.875	101.739	101.739	101.539
4.625	105.107	105.107	104.907	4.625	102.279	102.279	102.079	4.375	104.527	104.527	104.327	3.990	104.457	104.457	104.257	3.990	101.983	101.983	101.783
4.750	105.533	105.533	105.333	4.750	100.757	100.757	100.557	4.500	104.754	104.754	104.554	4.000	104.557	104.557	104.357	4.000	102.083	102.083	101.883

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.			
FHA ID# - 1358600006			



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: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00 UW Fee with option to buy out = \$895 *IA, 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: 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	97.094	97.094	96.791	2.500	98.231	98.231	98.005	2.000	98.605	98.605	98.405	2.500	96.358	96.358	96.055	2.000	97.793	97.793	97.593
2.625	98.093	98.093	97.793	2.625	99.428	99.428	99.166	2.125	99.177	99.177	98.977	2.625	97.357	97.357	97.057	2.125	98.365	98.365	98.165
2.750	98.959	98.959	98.670	2.750	99.908	99.908	99.647	2.250	99.659	99.659	99.459	2.750	98.223	98.223	97.934	2.250	98.847	98.847	98.647
2.875	99.648	99.648	99.365	2.875	100.524	100.524	100.262	2.375	100.054	100.054	99.854	2.875	98.912	98.912	98.629	2.375	99.242	99.242	99.042
2.990	100.073	100.073	99.796	2.990	100.910	100.910	100.649	2.500	100.747	100.747	100.547	2.990	99.337	99.337	99.060	2.500	99.923	99.923	99.723
3.000	100.173	100.173	99.896	3.000	101.010	101.010	100.749	2.625	101.212	101.212	101.012	3.000	99.437	99.437	99.160	2.625	100.312	100.312	100.112
3.125	100.700	100.700	100.496	3.125	101.629	101.629	101.344	2.750	101.665	101.665	101.465	3.125	100.148	100.148	99.944	2.750	100.478	100.478	100.278
3.250	101.450	101.450	101.248	3.250	102.114	102.114	101.830	2.875	101.979	101.979	101.779	3.250	100.618	100.618	100.416	2.875	100.792	100.792	100.592
3.375	102.208	102.208	102.008	3.375	102.822	102.822	102.540	2.990	102.239	102.239	102.039	3.375	101.375	101.375	101.175	2.990	101.052	101.052	100.852
3.500	102.623	102.623	102.423	3.500	103.187	103.187	102.909	3.000	102.339	102.339	102.139	3.500	101.790	101.790	101.590	3.000	101.152	101.152	100.952
3.625	102.883	102.883	102.683	3.625	103.480	103.480	103.207	3.125	102.481	102.481	102.281	3.625	102.051	102.051	101.851	3.125	101.914	101.914	101.714
3.750	103.163	103.163	102.883	3.750	103.281	103.281	103.065	3.250	102.976	102.976	102.776	3.750	101.387	101.387	101.107	3.250	101.163	101.163	100.963
3.875	103.658	103.658	103.383	3.875	103.641	103.641	103.427	3.375	103.386	103.386	103.186	3.875	101.882	101.882	101.607	3.375	101.573	101.573	101.373
3.990	103.884	103.884	103.613	3.990	103.862	103.862	103.653	3.500	103.639	103.639	103.439	3.990	102.108	102.108	101.837	3.500	101.826	101.826	101.626
4.000	103.984	103.984	103.713	4.000	103.962	103.962	103.753	3.625	103.706	103.706	103.506	4.000	102.208	102.208	101.937	3.625	102.341	102.341	102.141
4.125	104.342	104.342	104.078	4.125	103.851	103.851	103.651	3.750	104.057	104.057	103.857	4.125	102.565	102.565	102.301	3.750	102.169	102.169	101.969
4.250	104.439	104.439	104.239	4.250	104.268	104.268	104.068	3.875	104.215	104.215	104.015	4.250	101.658	101.658	101.458	3.875	102.327	102.327	102.127
4.375	104.842	104.842	104.642	4.375	104.527	104.527	104.327	3.990	104.457	104.457	104.257	4.375	102.060	102.060	101.860	3.990	102.570	102.570	102.370
4.500	105.189	105.189	104.989	4.500	104.754	104.754	104.554	4.000	104.557	104.557	104.357	4.500	102.407	102.407	102.207	4.000	102.670	102.670	102.470

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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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