

W. Rate Sheet Dated: 11/30/2021

Release Time: 11:20 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	99.775	99.775	99.400	2.250	99.259	99.259	98.884	1.875	96.538	96.538	96.202	3.125	98.760	98.760	98.460
2.375	100.042	100.042	99.667	2.375	99.491	99.491	99.116	2.000	96.760	96.760	96.424	3.250	99.599	99.599	99.299
2.500	100.309	100.309	99.934	2.500	99.716	99.716	99.341	2.125	96.978	96.978	96.642	3.375	99.332	99.332	99.032
2.625	100.558	100.558	100.183	2.625	99.925	99.925	99.550	2.250	98.330	98.330	97.963	3.500	99.421	99.421	99.121
2.750	101.337	101.337	100.931	2.750	100.838	100.838	100.432	2.375	98.549	98.549	98.182	3.625	99.510	99.510	99.210
2.875	101.590	101.590	101.183	2.875	101.044	101.044	100.638	2.500	98.763	98.763	98.395	Margin = 2.250		Index = 0.180	
3.000	101.837	101.837	101.431	3.000	101.228	101.228	100.822	2.625	98.959	98.959	98.591	30 Year OTC			
3.125	102.079	102.079	101.673	3.125	101.403	101.403	100.996	2.750	99.947	99.947	99.647	Rate	30 Day	45 Day	60 Day
3.250	102.313	102.313	101.954	3.250	101.761	101.761	101.402	2.875	100.140	100.140	99.840	4.000	100.842	100.842	100.342
3.375	102.447	102.447	102.087	3.375	101.843	101.843	101.483	3.000	100.312	100.312	100.012	4.125	100.970	100.970	100.470
3.500	102.662	102.662	102.303	3.500	102.030	102.030	101.671	3.125	100.474	100.474	100.174	4.375	101.536	101.536	101.036
3.625	102.858	102.858	102.499	3.625	102.179	102.179	101.819	3.250	100.612	100.612	100.312	4.500	101.674	101.674	101.174
3.750	102.725	102.725	102.388	3.750	102.234	102.234	101.896	3.375	100.781	100.781	100.481	4.625	101.862	101.862	101.362
3.875	102.819	102.819	102.482	3.875	102.261	102.261	101.923	3.500	100.980	100.980	100.680	4.875	102.209	102.209	101.709
4.000	103.017	103.017	102.680	4.000	102.420	102.420	102.083	3.625	101.118	101.118	100.818	5.000	102.348	102.348	101.848
4.125	103.145	103.145	102.807	4.125	102.542	102.542	102.205	3.750	100.857	100.857	100.557	5.125	102.535	102.535	102.035
4.250	103.014	103.014	102.789	4.250	102.567	102.567	102.342	3.875	100.975	100.975	100.675	5.500	103.662	103.662	103.162
4.375	103.011	103.011	102.786	4.375	102.594	102.594	102.369	4.000	101.126	101.126	100.826	5.625	103.849	103.849	103.349
6.250	106.000	106.000	105.800	6.250	105.023	105.023	104.823	4.125	101.239	101.239	100.939	6.250	104.656	104.656	104.156

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	99.875	99.775	99.775	99.400	2.250	99.209	99.109	99.109	98.734	1.875	98.668	98.568	98.568	98.232
2.375	100.142	100.042	100.042	99.667	2.375	99.441	99.341	99.341	98.966	2.000	98.890	98.790	98.790	98.454
2.500	100.409	100.309	100.309	99.934	2.500	99.666	99.566	99.566	99.191	2.125	99.108	99.008	99.008	98.672
2.625	100.658	100.558	100.558	100.183	2.625	99.875	99.775	99.775	99.400	2.250	100.460	100.360	100.360	99.993
2.750	101.437	101.337	101.337	100.931	2.750	100.663	100.563	100.563	100.157	2.375	100.679	100.579	100.579	100.212
2.875	101.690	101.590	101.590	101.183	2.875	100.869	100.769	100.769	100.363	2.500	100.893	100.793	100.793	100.425
3.000	101.937	101.837	101.837	101.431	3.000	101.053	100.953	100.953	100.547	2.625	101.089	100.989	100.989	100.621
3.125	102.179	102.079	102.079	101.673	3.125	101.228	101.128	101.128	100.721	2.750	100.977	100.877	100.877	100.577
3.250	102.413	102.313	102.313	101.954	3.250	101.561	101.461	101.461	101.102	2.875	101.170	101.070	101.070	100.770
3.375	102.647	102.547	102.547	102.187	3.375	101.743	101.643	101.643	101.283	3.000	101.342	101.242	101.242	100.942
3.500	102.862	102.762	102.762	102.403	3.500	101.930	101.830	101.830	101.471	3.125	101.504	101.404	101.404	101.104
3.625	103.058	102.958	102.958	102.599	3.625	102.079	101.979	101.979	101.619	3.250	102.242	102.142	102.142	101.842
3.750	102.925	102.825	102.825	102.488	3.750	102.434	102.334	102.334	101.996	3.375	102.411	102.311	102.311	102.011

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	98.092	98.092	97.592	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.220	98.220	97.720	4.750	101.000	101.000	100.500
3.875	98.374	98.374	97.874	6.250	103.750	103.750	103.500	4.375	98.786	98.786	98.286	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.176	98.176	97.676					4.500	98.924	98.924	98.424	Rate	30 Day	45 Day	60 Day
4.125	98.049	98.049	97.549					4.625	99.112	99.112	98.612	5.750	103.000	103.000	102.500
4.250	99.674	99.674	99.174					4.875	99.459	99.459	98.959	6.250	105.750	105.750	105.250
4.375	99.577	99.577	99.077					5.000	99.598	99.598	99.098	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.438	99.438	98.938					5.125	99.785	99.785	99.285				
4.625	99.251	99.251	98.751					5.500	100.912	100.912	100.412				
4.750	100.414	100.414	99.914					5.625	101.099	101.099	100.599				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.906	101.906	101.406				

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

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

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

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

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

W. Rate Sheet Dated: 11/30/2021

Release Time: 11:20 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.510	98.510	98.210
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	99.349	99.349	99.049
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	99.082	99.082	98.782
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.496	98.496	98.196	3.500	99.171	99.171	98.871
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.689	98.689	98.389	3.625	99.260	99.260	98.960
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.860	98.860	98.560	Margin = 2.250		Index = .180	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.022	99.022	98.722	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.417	99.417	99.117	Rate	30 Day	45 Day	60 Day
3.250	101.476	101.476	101.117	3.250	101.024	101.024	100.665	3.375	99.586	99.586	99.286	3.250	101.476	101.476	100.976
3.375	101.709	101.709	101.350	3.375	101.205	101.205	100.846	3.500	99.785	99.785	99.485	3.375	101.709	101.709	101.209
3.500	101.924	101.924	101.565	3.500	101.393	101.393	101.034	3.625	99.923	99.923	99.623	3.500	101.924	101.924	101.424
3.625	102.121	102.121	101.762	3.625	101.541	101.541	101.182	3.750	100.162	100.162	99.862	3.625	102.121	102.121	101.621
3.750	101.163	101.163	100.826	3.750	100.771	100.771	100.434	3.875	N/A	N/A	N/A	3.750	101.163	101.163	100.663
3.875	101.357	101.357	101.020	3.875	100.898	100.898	100.561	4.000	N/A	N/A	N/A	3.875	101.357	101.357	100.857
4.000	101.555	101.555	101.218	4.000	101.058	101.058	100.721	4.125	N/A	N/A	N/A	4.000	101.555	101.555	101.055
4.125	101.682	101.682	101.345	4.125	101.180	101.180	100.843	4.250	N/A	N/A	N/A	4.125	101.682	101.682	101.182
4.250	102.026	102.026	101.801	4.250	101.679	101.679	101.454	4.375	N/A	N/A	N/A	4.250	102.026	102.026	101.526
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	100.775	100.675	100.675	100.269	2.750	100.351	100.251	100.251	99.845	2.750	100.565	100.465	100.465	100.165
2.875	101.027	100.927	100.927	100.521	2.875	100.556	100.456	100.456	100.050	2.875	100.758	100.658	100.658	100.358
3.000	101.275	101.175	101.175	100.769	3.000	100.740	100.640	100.640	100.234	3.000	100.929	100.829	100.829	100.529
3.125	101.516	101.416	101.416	101.010	3.125	100.915	100.815	100.815	100.409	3.125	101.091	100.991	100.991	100.691
3.250	101.576	101.476	101.476	101.117	3.250	101.124	101.024	101.024	100.665	3.250	101.705	101.605	101.605	101.305
3.375	101.809	101.709	101.709	101.350	3.375	101.305	101.205	101.205	100.846	3.375	101.874	101.774	101.774	101.474
3.500	102.024	101.924	101.924	101.565	3.500	101.493	101.393	101.393	101.034	3.500	102.073	101.973	101.973	101.673
3.625	102.221	102.121	102.121	101.762	3.625	101.641	101.541	101.541	101.182	3.625	102.210	102.110	102.110	101.810
3.750	101.263	101.163	101.163	100.826	3.750	100.871	100.771	100.771	100.434	3.750	101.324	101.224	101.224	100.924

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)	



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.:

12/30/2021

45 Day Lock Exp.:

1/14/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 11/30/2021

Release Time: 11:20 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	97.507	97.507	97.307		2.000	N/A	N/A	N/A		2.000	N/A	N/A	N/A		2.500	98.419	98.419	98.219		2.000	N/A	N/A	N/A		2.500	97.583	97.483	97.383	
2.625	98.339	98.339	98.139		2.125	N/A	N/A	N/A		2.125	N/A	N/A	N/A		2.625	99.122	99.122	98.922		2.125	N/A	N/A	N/A		2.625	98.416	98.316	98.216	
2.750	99.099	99.099	98.899		2.250	N/A	N/A	N/A		2.250	N/A	N/A	N/A		2.750	99.761	99.761	99.561		2.250	N/A	N/A	N/A		2.750	99.175	99.075	98.975	
2.875	99.734	99.734	99.534		2.375	N/A	N/A	N/A		2.375	N/A	N/A	N/A		2.875	100.300	100.300	100.100		2.375	N/A	N/A	N/A		2.875	99.811	99.711	99.611	
2.990	100.154	100.154	99.954		2.500	N/A	N/A	N/A		2.500	N/A	N/A	N/A		2.990	100.580	100.580	100.380		2.500	N/A	N/A	N/A		2.990	100.231	100.131	100.031	
3.000	100.254	100.254	100.054		2.625	N/A	N/A	N/A		2.625	N/A	N/A	N/A		3.000	100.680	100.680	100.480		2.625	N/A	N/A	N/A		3.000	100.331	100.231	100.131	
3.125	100.822	100.822	100.622		2.750	N/A	N/A	N/A		2.750	N/A	N/A	N/A		3.125	101.397	101.397	101.197		2.750	N/A	N/A	N/A		3.125	101.063	100.961	100.861	
3.250	101.530	101.530	101.330		2.875	N/A	N/A	N/A		2.875	N/A	N/A	N/A		3.250	102.002	102.002	101.802		2.875	N/A	N/A	N/A		3.250	101.772	101.650	101.519	
3.375	102.291	102.291	102.091		2.990	N/A	N/A	N/A		2.990	N/A	N/A	N/A		3.375	102.691	102.691	102.491		2.990	N/A	N/A	N/A		3.375	102.533	102.411	102.280	
3.500	102.687	102.687	102.487		3.000	N/A	N/A	N/A		3.000	N/A	N/A	N/A		3.500	102.958	102.958	102.758		3.000	N/A	N/A	N/A		3.500	102.928	102.806	102.675	
3.625	103.025	103.025	102.825		3.125	N/A	N/A	N/A		3.125	N/A	N/A	N/A		3.625	103.106	103.106	102.906		3.125	N/A	N/A	N/A		3.625	103.266	103.144	103.013	
3.750	103.191	103.191	102.991		3.250	N/A	N/A	N/A		3.250	N/A	N/A	N/A		3.750	103.652	103.652	103.452		3.250	N/A	N/A	N/A		3.750	103.744	103.644	103.544	
3.875	103.652	103.652	103.452		3.375	N/A	N/A	N/A		3.375	N/A	N/A	N/A		3.875	103.050	103.050	102.850		3.375	N/A	N/A	N/A		3.875	104.205	104.105	104.005	
3.990	103.900	103.900	103.700		3.500	N/A	N/A	N/A		3.500	N/A	N/A	N/A		3.990	103.219	103.219	103.019		3.500	N/A	N/A	N/A		3.990	104.453	104.353	104.253	
4.000	104.000	104.000	103.800		3.625	N/A	N/A	N/A		3.625	N/A	N/A	N/A		4.000	103.319	103.319	103.119		3.625	N/A	N/A	N/A		4.000	104.553	104.453	104.353	
4.125	104.293	104.293	104.093		3.750	N/A	N/A	N/A		3.750	N/A	N/A	N/A		4.125	103.470	103.470	103.270		3.750	N/A	N/A	N/A		4.125	104.846	104.746	104.646	
4.250	104.474	104.474	104.274		3.875	N/A	N/A	N/A		3.875	N/A	N/A	N/A		4.250	104.201	104.201	104.001		3.875	N/A	N/A	N/A		4.250	104.838	104.738	104.638	
4.375	104.858	104.858	104.658		3.990	N/A	N/A	N/A		3.990	N/A	N/A	N/A		4.375	102.789	102.789	102.589		3.990	N/A	N/A	N/A		4.375	105.221	105.121	105.021	
4.500	105.208	105.208	105.008		4.000	N/A	N/A	N/A		4.000	N/A	N/A	N/A		4.500	103.060	103.060	102.860		4.000	N/A	N/A	N/A		4.500	105.571	105.471	105.371	
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	98.857	98.857	98.657		2.875	N/A	N/A	N/A		2.875	N/A	N/A	N/A		2.000	98.639	98.639	98.439		2.000	98.563	98.463	98.363	
2.875	N/A	N/A	N/A		2.625	99.692	99.692	99.492		2.990	N/A	N/A	N/A		2.990	N/A	N/A	N/A		2.125	99.196	99.196	98.996		2.125	99.120	99.020	98.920	
2.990	N/A	N/A	N/A		2.750	100.407	100.407	100.207		3.000	N/A	N/A	N/A		3.000	N/A	N/A	N/A		2.250	99.686	99.686	99.486		2.250	99.610	99.510	99.410	
3.000	N/A	N/A	N/A		2.875	101.038	101.038	100.838		3.125	N/A	N/A	N/A		3.125	N/A	N/A	N/A		2.375	100.129	100.129	99.929		2.375	100.053	99.953	99.853	
3.125	N/A	N/A	N/A		2.990	101.421	101.421	101.221		3.250	N/A	N/A	N/A		3.250	N/A	N/A	N/A		2.500	100.639	100.639	100.439		2.500	100.667	100.567	100.467	
3.250	N/A	N/A	N/A		3.000	101.521	101.521	101.321		3.375	N/A	N/A	N/A		3.375	N/A	N/A	N/A		2.625	101.155	101.155	100.955		2.625	101.183	101.083	100.973	
3.375	N/A	N/A	N/A		3.125	101.953	101.953	101.753		3.500	N/A	N/A	N/A		3.500	N/A	N/A	N/A		2.750	101.635	101.635	101.435		2.750	101.663	101.563	101.453	
3.500	N/A	N/A	N/A		3.250	102.489	102.489	102.289		3.625	N/A	N/A	N/A		3.625	N/A	N/A	N/A		2.875	102.018	102.018	101.818		2.875	102.046	101.946	101.836	
3.625	N/A	N/A	N/A		3.375	103.022	103.022	103.002		3.750	N/A	N/A	N/A		3.750	N/A	N/A	N/A		2.990	102.358	102.358	102.158		2.990	102.386	102.286	102.176	
3.750	N/A	N/A	N/A		3.500	103.567	103.567	103.367		3.875	N/A	N/A	N/A		3.875	N/A	N/A	N/A		3.000	102.458	102.458	102.258		3.000	102.486	102.386	102.276	
3.875	N/A	N/A	N/A		3.625	103.903	103.903	103.703		3.990	N/A	N/A	N/A		3.990	N/A	N/A	N/A		3.125	102.851	102.851	102.651		3.125	102.909	102.809	102.709	
3.990	N/A	N/A	N/A		3.750	103.342	103.342	103.142		4.000	N/A	N/A	N/A		4.000	N/A	N/A	N/A		3.250	103.187	103.187	102.987		3.250	103.335	103.235	103.135	
4.000	N/A	N/A	N/A		3.875	103.801	103.801	103.601		4.125	N/A	N/A	N/A		4.125	N/A	N/A	N/A		3.375	103.643	103.643	103.443		3.375	103.791	103.691	103.591	
4.125	N/A	N/A	N/A		3.990	104.018	104.018	103.818		4.250	N/A	N/A	N/A		4.250	N/A	N/A	N/A		3.500	103.989	103.989	103.789		3.500	104.137	104.037	103.937	
4.250	N/A	N/A	N/A		4.000	104.118	104.118	103.918		4.375	N/A	N/A	N/A		4.375	N/A	N/A	N/A		3.625	104.397	104.397	104.197		3.625	104.545	104.445	104.345	
4.375	N/A	N/A	N/A		4.125	104.407	104.407	104.207		4.500	N/A	N/A	N/A		4.500	N/A	N/A	N/A		3.750	104.095	104.095	103.895		3.750	104.434	104.334	104.229	
4.500	N/A	N/A	N/A		4.250	104.022	104.022	103.822		4.625	N/A	N/A	N/A		4.625	N/A	N/A	N/A		3.875	104.529	104.529	104.329		3.875	104.868	104.768	104.663	
4.625	N/A	N/A	N/A		4.375	104.401	104.401	104.201		4.750	N/A	N/A	N/A		4.750	N/A	N/A	N/A		3.990	104.847	104.847	104.647		3.990	105.186	105.086	104.981	
4.750	N/A	N/A	N/A		4.500	104.731	104.731	104.531		4.875	N/A	N/A	N/A		4.875	N/A	N/A	N/A		4.000	104.947	104.947	104.747		4.000	105.286	105.186	105.081	
15 Year 105-125					15 Year >125					15 Year High Balance					15 Year 105-125 High Balance					15 Year >125 High Balance					10 Year				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A		2.000	N/A	N/A	N/A		2.000	98.837	98.837	98.637		2.000	N/A	N/A	N/A		2.000	N/A	N/A	N/A		2.000	99.170	99.170	98.970	
2.125	N/A	N/A	N/A		2.125	N/A	N/A	N/A		2.125	99.266	99.266	99.066		2.125	N/A	N/A	N/A		2.125	N/A	N/A	N/A		2.125	99.728	99.728	99.528	
2.250	N/A	N/A	N/A		2.250	N/A	N/A	N/A		2.250	99.607	99.607	99.407		2.250	N/A	N/A	N/A		2.250	N/A	N/A	N/A		2.250	100.217	100.217	100.017	
2.375	N/A	N/A	N/A		2.375	N/A	N/A	N/A		2.375	100.107	100.107	99.907		2.375	N/A	N/A	N/A		2.375	N/A	N/A	N/A		2.375	100.660	100.660	100.460	
2.500	N/A	N/A	N/A		2.500	N/A	N/A	N/A		2.500	100.625	100.625	100.425		2.500	N/A	N/A	N/A		2.500	N/A	N/A	N/A		2.500	101.079	101.079	100.879	
2.625	N/A	N/A	N/A		2.625	N/A	N/A	N/A		2.625	101.010	101.010	100.810		2.625	N/A	N/A	N/A		2.625	N/A	N/A	N/A		2.625	101.502	101.502	101.302	
2.750	N/A	N/A	N/A		2.750	N/A	N/A	N/A		2.750	101.340	101.340	101.140		2.750	N/A	N/A	N/A		2.750	N/A	N/A	N/A		2				



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/30/2021

45 Day Lock Exp.:

1/14/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 11/30/2021

Release Time: 11:20 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	97.507	97.507	97.307	2.500	98.419	98.419	98.219	2.875	101.038	101.038	100.838	2.000	98.639	98.639	98.439	2.000	98.837	98.837	98.637
2.625	98.339	98.339	98.139	2.625	99.122	99.122	98.922	2.990	101.421	101.421	101.221	2.125	99.196	99.196	98.996	2.125	99.266	99.266	99.066
2.750	99.099	99.099	98.899	2.750	99.761	99.761	99.561	3.000	101.521	101.521	101.321	2.250	99.686	99.686	99.486	2.250	99.607	99.607	99.407
2.875	99.734	99.734	99.534	2.875	100.300	100.300	100.100	3.125	101.953	101.953	101.753	2.375	100.129	100.129	99.929	2.375	100.107	100.107	99.907
2.990	100.154	100.154	99.954	2.990	100.580	100.580	100.380	3.250	102.489	102.489	102.289	2.500	100.639	100.639	100.439	2.500	100.625	100.625	100.425
3.000	100.254	100.254	100.054	3.000	100.680	100.680	100.480	3.375	103.202	103.202	103.002	2.625	101.155	101.155	100.955	2.625	101.010	101.010	100.810
3.125	100.822	100.822	100.622	3.125	101.397	101.397	101.197	3.500	103.567	103.567	103.367	2.750	101.635	101.635	101.435	2.750	101.340	101.340	101.140
3.250	101.530	101.530	101.330	3.250	102.002	102.002	101.802	3.625	103.903	103.903	103.703	2.875	102.018	102.018	101.818	2.875	101.603	101.603	101.403
3.375	102.291	102.291	102.091	3.375	102.691	102.691	102.491	3.750	103.342	103.342	103.142	2.990	102.358	102.358	102.158	2.990	101.807	101.807	101.607
3.500	102.687	102.687	102.487	3.500	102.958	102.958	102.758	3.875	103.801	103.801	103.601	3.000	102.458	102.458	102.258	3.000	101.907	101.907	101.707
3.625	103.025	103.025	102.825	3.625	103.106	103.106	102.906	3.990	104.018	104.018	103.818	3.125	102.851	102.851	102.651	3.125	102.176	102.176	101.976
3.750	103.191	103.191	102.991	3.750	102.652	102.652	102.452	4.000	104.118	104.118	103.918	3.250	103.187	103.187	102.987	3.250	101.957	101.957	101.757
3.875	103.652	103.652	103.452	3.875	103.050	103.050	102.850	4.125	104.407	104.407	104.207	3.375	103.643	103.643	103.443	3.375	102.294	102.294	102.094
3.990	103.900	103.900	103.700	3.990	103.219	103.219	103.019	4.250	104.022	104.022	103.822	3.500	103.989	103.989	103.789	3.500	102.532	102.532	102.332
4.000	104.000	104.000	103.800	4.000	103.319	103.319	103.119	4.375	104.401	104.401	104.201	3.625	104.397	104.397	104.197	3.625	102.818	102.818	102.618
4.125	104.293	104.293	104.093	4.125	103.470	103.470	103.270	4.500	104.731	104.731	104.531	3.750	104.095	104.095	103.895	3.750	102.112	102.112	101.912
4.250	104.474	104.474	104.274	4.250	102.401	102.401	102.201	4.625	104.964	104.964	104.764	3.875	104.529	104.529	104.329	3.875	102.415	102.415	102.215
4.375	104.858	104.858	104.658	4.375	102.789	102.789	102.589	4.750	105.156	105.156	104.956	3.990	104.847	104.847	104.647	3.990	102.608	102.608	102.408
4.500	105.208	105.208	105.008	4.500	103.060	103.060	102.860	4.875	105.501	105.501	105.301	4.000	104.947	104.947	104.747	4.000	102.708	102.708	102.508

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

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

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

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

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



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

30 Day Lock Exp.: 12/30/2021
45 Day Lock Exp.: 1/14/2022
60 Day Lock Exp.: 1/31/2022

W. Rate Sheet Dated: 11/30/2021

Release Time: 11:20 am ET

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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	97.344	97.344	97.113	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.084	97.084	96.853	2.750	N/A	N/A	N/A	2.500	96.726	96.626	96.495
2.625	98.347	98.347	98.115	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.089	98.089	97.857	2.875	N/A	N/A	N/A	2.625	97.728	97.628	97.496
2.750	99.217	99.217	98.994	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.959	98.959	98.736	2.990	N/A	N/A	N/A	2.750	98.599	98.499	98.376
2.875	99.912	99.912	99.694	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.652	99.652	99.434	3.000	N/A	N/A	N/A	2.875	99.293	99.193	99.075
2.990	100.346	100.346	100.134	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.088	100.088	99.876	3.125	N/A	N/A	N/A	2.990	99.727	99.627	99.515
3.000	100.446	100.446	100.234	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.188	100.188	99.976	3.250	N/A	N/A	N/A	3.000	99.827	99.727	99.615
3.125	100.840	100.840	100.632	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.224	101.224	101.016	3.375	N/A	N/A	N/A	3.125	100.274	100.170	100.066
3.250	101.600	101.600	101.392	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.178	101.178	100.970	3.500	N/A	N/A	N/A	3.250	100.856	100.750	100.648
3.375	102.364	102.364	102.156	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.942	101.942	101.734	3.625	N/A	N/A	N/A	3.375	101.620	101.512	101.412
3.500	102.790	102.790	102.582	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.368	102.368	102.160	3.750	N/A	N/A	N/A	3.500	102.046	101.939	101.838
3.625	103.054	103.054	102.848	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.634	102.634	102.428	3.875	N/A	N/A	N/A	3.625	102.311	102.205	102.105
3.750	103.207	103.207	102.928	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.015	101.015	100.736	3.990	N/A	N/A	N/A	3.750	101.342	101.224	101.063
3.875	103.711	103.711	103.435	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.521	101.521	101.245	4.000	N/A	N/A	N/A	3.875	101.846	101.730	101.570
3.990	103.946	103.946	103.673	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.754	101.754	101.481	4.125	N/A	N/A	N/A	3.990	102.081	101.967	101.808
4.000	104.046	104.046	103.773	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.854	101.854	101.581	4.250	N/A	N/A	N/A	4.000	102.181	102.067	101.908
4.125	104.415	104.415	104.149	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.225	102.225	101.959	4.375	N/A	N/A	N/A	4.125	102.550	102.441	102.284
4.250	104.492	104.492	104.292	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.280	100.280	100.080	4.500	N/A	N/A	N/A	4.250	101.577	101.477	101.377
4.375	104.905	104.905	104.705	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.693	100.693	100.493	4.625	N/A	N/A	N/A	4.375	101.991	101.891	101.791
4.500	105.261	105.261	105.061	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.049	101.049	100.849	4.750	N/A	N/A	N/A	4.500	102.346	102.246	102.146
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	98.568	98.568	98.255	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.757	98.757	98.557	2.000	98.070	97.957	97.870
2.875	N/A	N/A	N/A	2.625	99.678	99.678	99.470	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.334	99.334	99.134	2.125	98.646	98.532	98.446
2.990	N/A	N/A	N/A	2.750	100.160	100.160	99.952	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.819	99.819	99.619	2.250	99.132	99.018	98.932
3.000	N/A	N/A	N/A	2.875	100.780	100.780	100.571	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.222	100.222	100.022	2.375	99.534	99.420	99.334
3.125	N/A	N/A	N/A	2.990	101.173	101.173	100.962	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.803	100.803	100.603	2.500	100.257	100.150	100.057
3.250	N/A	N/A	N/A	3.000	101.273	101.273	101.062	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.274	101.274	101.074	2.625	100.650	100.543	100.450
3.375	N/A	N/A	N/A	3.125	101.775	101.775	101.480	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.733	101.733	101.533	2.750	100.546	100.439	100.346
3.500	N/A	N/A	N/A	3.250	102.265	102.265	101.970	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.055	102.055	101.855	2.875	100.868	100.761	100.668
3.625	N/A	N/A	N/A	3.375	102.981	102.981	102.686	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.317	102.317	102.117	2.990	101.130	101.023	100.930
3.750	N/A	N/A	N/A	3.500	103.353	103.353	103.061	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.417	102.417	102.217	3.000	101.230	101.123	101.030
3.875	N/A	N/A	N/A	3.625	103.651	103.651	103.360	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.525	102.525	102.325	3.125	102.092	101.992	101.892
3.990	N/A	N/A	N/A	3.750	103.325	103.325	103.109	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.028	103.028	102.828	3.250	101.204	101.104	101.004
4.000	N/A	N/A	N/A	3.875	103.691	103.691	103.478	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.442	103.442	103.242	3.375	101.619	101.519	101.419
4.125	N/A	N/A	N/A	3.990	103.921	103.921	103.707	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.702	103.702	103.502	3.500	101.879	101.779	101.679
4.250	N/A	N/A	N/A	4.000	104.021	104.021	103.807	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.378	103.378	103.178	3.625	102.365	102.260	102.165
4.375	N/A	N/A	N/A	4.125	103.901	103.901	103.701	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.732	103.732	103.532	3.750	101.805	101.701	101.605
4.500	N/A	N/A	N/A	4.250	104.324	104.324	104.124	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	103.894	103.894	103.694	3.875	101.967	101.863	101.767
4.625	N/A	N/A	N/A	4.375	104.588	104.588	104.388	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.146	104.146	103.946	3.990	102.219	102.114	102.019
4.750	N/A	N/A	N/A	4.500	104.819	104.819	104.619	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.246	104.246	104.046	4.000	102.319	102.214	102.119

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	98.431	98.431	98.231	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	99.010	99.010	98.810	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	99.495	99.495	99.295	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	99.898	99.898	99.698	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	100.573	100.573	100.373	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	100.892	100.892	100.692	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	100.659	100.659	100.459	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	100.981	100.981	100.781	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	101.241	101.241	101.041	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	101.341	101.341	101.141	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	102.817	102.817	102.617	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	100.740	100.740	100.540	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	101.154	101.154	100.954	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	101.414	101.414	101.214	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	102.588	102.588	102.388	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	101.236	101.236	101.036	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	101.398	101.398	101.198	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	101.652	101.652	101.452	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.752	101.752	101.552	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.:

12/30/2021

45 Day Lock Exp.:

1/14/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 11/30/2021

Release Time: 11:20 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	99.217	99.217	98.994	2.750	98.959	98.959	98.736	2.500	98.568	98.568	98.255	2.000	98.757	98.757	98.557	2.000	98.431	98.431	98.231
2.875	99.912	99.912	99.694	2.875	99.652	99.652	99.434	2.625	99.678	99.678	99.470	2.125	99.334	99.334	99.134	2.125	99.010	99.010	98.810
2.990	100.346	100.346	100.134	2.990	100.088	100.088	99.876	2.750	100.160	100.160	99.952	2.250	99.819	99.819	99.619	2.250	99.495	99.495	99.295
3.000	100.446	100.446	100.234	3.000	100.188	100.188	99.976	2.875	100.780	100.780	100.571	2.375	100.222	100.222	100.022	2.375	99.898	99.898	99.698
3.125	100.840	100.840	100.632	3.125	101.224	101.224	101.016	2.990	101.173	101.173	100.962	2.500	100.803	100.803	100.603	2.500	100.573	100.573	100.373
3.250	101.600	101.600	101.392	3.250	101.178	101.178	100.970	3.000	101.273	101.273	101.062	2.625	101.274	101.274	101.074	2.625	100.892	100.892	100.692
3.375	102.364	102.364	102.156	3.375	101.942	101.942	101.734	3.125	101.775	101.775	101.480	2.750	101.733	101.733	101.533	2.750	100.659	100.659	100.459
3.500	102.790	102.790	102.582	3.500	102.368	102.368	102.160	3.250	102.265	102.265	101.970	2.875	102.055	102.055	101.855	2.875	100.981	100.981	100.781
3.625	103.054	103.054	102.848	3.625	102.634	102.634	102.428	3.375	102.981	102.981	102.686	2.990	102.317	102.317	102.117	2.990	101.241	101.241	101.041
3.750	103.207	103.207	102.928	3.750	101.015	101.015	100.736	3.500	103.353	103.353	103.061	3.000	102.417	102.417	102.217	3.000	101.341	101.341	101.141
3.875	103.711	103.711	103.435	3.875	101.521	101.521	101.245	3.625	103.651	103.651	103.360	3.125	102.525	102.525	102.325	3.125	102.817	102.817	102.617
3.990	103.946	103.946	103.673	3.990	101.754	101.754	101.481	3.750	103.325	103.325	103.109	3.250	103.028	103.028	102.828	3.250	100.740	100.740	100.540
4.000	104.046	104.046	103.773	4.000	101.854	101.854	101.581	3.875	103.691	103.691	103.478	3.375	103.442	103.442	103.242	3.375	101.154	101.154	100.954
4.125	104.415	104.415	104.149	4.125	102.225	102.225	101.959	3.990	103.921	103.921	103.707	3.500	103.702	103.702	103.502	3.500	101.414	101.414	101.214
4.250	104.492	104.492	104.292	4.250	100.280	100.280	100.080	4.000	104.021	104.021	103.807	3.625	103.378	103.378	103.178	3.625	102.588	102.588	102.388
4.375	104.905	104.905	104.705	4.375	100.693	100.693	100.493	4.125	103.901	103.901	103.701	3.750	103.732	103.732	103.532	3.750	101.236	101.236	101.036
4.500	105.261	105.261	105.061	4.500	101.049	101.049	100.849	4.250	104.324	104.324	104.124	3.875	103.894	103.894	103.694	3.875	101.398	101.398	101.198
4.625	105.209	105.209	105.003	4.625	101.997	101.997	101.791	4.375	104.588	104.588	104.388	3.990	104.146	104.146	103.946	3.990	101.652	101.652	101.452
4.750	105.643	105.643	105.440	4.750	100.867	100.867	100.664	4.500	104.819	104.819	104.619	4.000	104.246	104.246	104.046	4.000	101.752	101.752	101.552

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.: 12/30/2021
45 Day Lock Exp.: 1/14/2022
60 Day Lock Exp.: 1/31/2022

W. Rate Sheet Dated: 11/30/2021

Release Time: 11:20 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only 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.:

12/30/2021

45 Day Lock Exp.:

1/14/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 11/30/2021

Release Time: 11:20 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	97.344	97.344	97.113	2.500	98.568	98.568	98.255	2.000	98.757	98.757	98.557	2.500	96.539	96.539	96.308	2.000	97.944	97.944	97.744
2.625	98.347	98.347	98.115	2.625	99.678	99.678	99.470	2.125	99.334	99.334	99.134	2.625	97.543	97.543	97.311	2.125	98.522	98.522	98.322
2.750	99.217	99.217	98.994	2.750	100.160	100.160	99.952	2.250	99.819	99.819	99.619	2.750	98.413	98.413	98.190	2.250	99.007	99.007	98.807
2.875	99.912	99.912	99.694	2.875	100.780	100.780	100.571	2.375	100.222	100.222	100.022	2.875	99.107	99.107	98.889	2.375	99.410	99.410	99.210
2.990	100.346	100.346	100.134	2.990	101.173	101.173	100.962	2.500	100.803	100.803	100.603	2.990	99.542	99.542	99.330	2.500	100.038	100.038	99.838
3.000	100.446	100.446	100.234	3.000	101.273	101.273	101.062	2.625	101.274	101.274	101.074	3.000	99.642	99.642	99.430	2.625	100.433	100.433	100.233
3.125	100.840	100.840	100.632	3.125	101.775	101.775	101.480	2.750	101.733	101.733	101.533	3.125	100.357	100.357	100.149	2.750	100.546	100.546	100.346
3.250	101.600	101.600	101.392	3.250	102.265	102.265	101.970	2.875	102.055	102.055	101.855	3.250	100.714	100.714	100.506	2.875	100.868	100.868	100.668
3.375	102.364	102.364	102.156	3.375	102.981	102.981	102.686	2.990	102.317	102.317	102.117	3.375	101.478	101.478	101.270	2.990	101.129	101.129	100.929
3.500	102.790	102.790	102.582	3.500	103.353	103.353	103.061	3.000	102.417	102.417	102.217	3.500	101.904	101.904	101.696	3.000	101.229	101.229	101.029
3.625	103.054	103.054	102.848	3.625	103.651	103.651	103.360	3.125	102.525	102.525	102.325	3.625	102.169	102.169	101.963	3.125	102.021	102.021	101.821
3.750	103.207	103.207	102.928	3.750	103.325	103.325	103.109	3.250	103.028	103.028	102.828	3.750	101.436	101.436	101.157	3.250	101.234	101.234	101.034
3.875	103.711	103.711	103.435	3.875	103.691	103.691	103.478	3.375	103.442	103.442	103.242	3.875	101.941	101.941	101.665	3.375	101.648	101.648	101.448
3.990	103.946	103.946	103.673	3.990	103.921	103.921	103.707	3.500	103.702	103.702	103.502	3.990	102.175	102.175	101.902	3.500	101.908	101.908	101.708
4.000	104.046	104.046	103.773	4.000	104.021	104.021	103.807	3.625	103.378	103.378	103.178	4.000	102.275	102.275	102.002	3.625	102.333	102.333	102.133
4.125	104.415	104.415	104.149	4.125	103.901	103.901	103.701	3.750	103.732	103.732	103.532	4.125	102.645	102.645	102.379	3.750	101.834	101.834	101.634
4.250	104.492	104.492	104.292	4.250	104.324	104.324	104.124	3.875	103.894	103.894	103.694	4.250	101.711	101.711	101.511	3.875	101.996	101.996	101.796
4.375	104.905	104.905	104.705	4.375	104.588	104.588	104.388	3.990	104.146	104.146	103.946	4.375	102.124	102.124	101.924	3.990	102.249	102.249	102.049
4.500	105.261	105.261	105.061	4.500	104.819	104.819	104.619	4.000	104.246	104.246	104.046	4.500	102.480	102.480	102.280	4.000	102.349	102.349	102.149

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.:

12/30/2021

45 Day Lock Exp.:

1/14/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 11/30/2021

Release Time: 11:20 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	0.500	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)