

W. Rate Sheet Dated: 11/30/2021

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	100.087	100.087	99.712	2.250	99.572	99.572	99.197	1.875	96.862	96.862	96.526	3.125	98.760	98.760	98.460
2.375	100.354	100.354	99.979	2.375	99.803	99.803	99.428	2.000	97.084	97.084	96.748	3.250	99.599	99.599	99.299
2.500	100.621	100.621	100.246	2.500	100.029	100.029	99.654	2.125	97.302	97.302	96.966	3.375	99.332	99.332	99.032
2.625	100.871	100.871	100.496	2.625	100.237	100.237	99.862	2.250	98.674	98.674	98.307	3.500	99.421	99.421	99.121
2.750	101.681	101.681	101.275	2.750	101.182	101.182	100.776	2.375	98.893	98.893	98.526	3.625	99.510	99.510	99.210
2.875	101.933	101.933	101.527	2.875	101.388	101.388	100.981	2.500	99.106	99.106	98.739	Margin = 2.250		Index = 0.180	
3.000	102.181	102.181	101.775	3.000	101.572	101.572	101.165	2.625	99.302	99.302	98.935	30 Year OTC			
3.125	102.423	102.423	102.016	3.125	101.746	101.746	101.340	2.750	100.115	100.115	99.815	Rate	30 Day	45 Day	60 Day
3.250	102.469	102.469	102.110	3.250	101.918	101.918	101.558	2.875	100.308	100.308	100.008	4.000	100.686	100.686	100.186
3.375	102.603	102.603	102.244	3.375	101.999	101.999	101.640	3.000	100.480	100.480	100.180	4.125	100.813	100.813	100.313
3.500	102.818	102.818	102.459	3.500	102.187	102.187	101.827	3.125	100.642	100.642	100.342	4.375	101.645	101.645	101.145
3.625	103.014	103.014	102.655	3.625	102.335	102.335	101.976	3.250	101.007	101.007	100.707	4.500	101.783	101.783	101.283
3.750	102.569	102.569	102.247	3.750	102.077	102.077	101.756	3.375	101.176	101.176	100.876	4.625	101.971	101.971	101.471
3.875	102.663	102.663	102.341	3.875	102.104	102.104	101.783	3.500	101.375	101.375	101.075	4.875	102.240	102.240	101.740
4.000	102.861	102.861	102.539	4.000	102.264	102.264	101.942	3.625	101.512	101.512	101.212	5.000	102.379	102.379	101.879
4.125	102.988	102.988	102.666	4.125	102.386	102.386	102.064	3.750	101.482	101.482	101.182	5.125	102.566	102.566	102.066
4.250	103.123	103.123	102.923	4.250	102.676	102.676	102.476	3.875	101.600	101.600	101.300	5.500	103.724	103.724	103.224
4.375	103.120	103.120	102.920	4.375	102.703	102.703	102.503	4.000	101.751	101.751	101.451	5.625	103.912	103.912	103.412
6.250	106.000	106.000	105.800	6.250	105.070	105.070	104.870	4.125	101.864	101.864	101.564	6.250	104.703	104.703	104.203

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	100.187	100.087	100.087	99.712	2.250	99.522	99.422	99.422	99.047	1.875	98.992	98.892	98.892	98.556
2.375	100.454	100.354	100.354	99.979	2.375	99.753	99.653	99.653	99.278	2.000	99.214	99.114	99.114	98.778
2.500	100.721	100.621	100.621	100.246	2.500	99.979	99.879	99.879	99.504	2.125	99.432	99.332	99.332	98.996
2.625	100.971	100.871	100.871	100.496	2.625	100.187	100.087	100.087	99.712	2.250	100.804	100.704	100.704	100.337
2.750	101.781	101.681	101.681	101.275	2.750	101.007	100.907	100.907	100.501	2.375	101.023	100.923	100.923	100.556
2.875	102.033	101.933	101.933	101.527	2.875	101.213	101.113	101.113	100.706	2.500	101.236	101.136	101.136	100.769
3.000	102.281	102.181	102.181	101.775	3.000	101.397	101.297	101.297	100.890	2.625	101.432	101.332	101.332	100.965
3.125	102.523	102.423	102.423	102.016	3.125	101.571	101.471	101.471	101.065	2.750	101.145	101.045	101.045	100.745
3.250	102.569	102.469	102.469	102.110	3.250	101.718	101.618	101.618	101.258	2.875	101.338	101.238	101.238	100.938
3.375	102.803	102.703	102.703	102.344	3.375	101.899	101.799	101.799	101.440	3.000	101.510	101.410	101.410	101.110
3.500	103.018	102.918	102.918	102.559	3.500	102.087	101.987	101.987	101.627	3.125	101.672	101.572	101.572	101.272
3.625	103.214	103.114	103.114	102.755	3.625	102.235	102.135	102.135	101.776	3.250	102.637	102.537	102.537	102.237
3.750	102.769	102.669	102.669	102.347	3.750	102.277	102.177	102.177	101.856	3.375	102.806	102.706	102.706	102.406

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	97.936	97.936	97.436	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.063	98.063	97.563	4.750	101.000	101.000	100.500
3.875	98.218	98.218	97.718	6.250	103.750	103.750	103.500	4.375	98.895	98.895	98.395	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.020	98.020	97.520					4.500	99.033	99.033	98.533	Rate	30 Day	45 Day	60 Day
4.125	97.893	97.893	97.393					4.625	99.221	99.221	98.721	5.750	103.000	103.000	102.500
4.250	99.783	99.783	99.283					4.875	99.490	99.490	98.990	6.250	105.750	105.750	105.250
4.375	99.686	99.686	99.186					5.000	99.629	99.629	99.129	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.548	99.548	99.048					5.125	99.816	99.816	99.316				
4.625	99.360	99.360	98.860					5.500	100.974	100.974	100.474				
4.750	100.446	100.446	99.946					5.625	101.162	101.162	100.662				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.953	101.953	101.453				

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 will not be accepted. Locks received after close (1pm 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
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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@afrawholesale.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: 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	98.510	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	98.664	98.664	98.364	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	98.857	98.857	98.557	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	99.028	99.028	98.728	Margin = 2.250		Index = .180	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.190	99.190	98.890	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.812	99.812	99.512	Rate	30 Day	45 Day	60 Day
3.250	101.632	101.632	101.273	3.250	101.180	101.180	100.821	3.375	99.981	99.981	99.681	3.250	101.632	101.632	101.132
3.375	101.865	101.865	101.506	3.375	101.362	101.362	101.003	3.500	100.180	100.180	99.880	3.375	101.865	101.865	101.365
3.500	102.081	102.081	101.722	3.500	101.549	101.549	101.190	3.625	100.317	100.317	100.017	3.500	102.081	102.081	101.581
3.625	102.277	102.277	101.918	3.625	101.697	101.697	101.338	3.750	100.787	100.787	100.487	3.625	102.277	102.277	101.777
3.750	101.007	101.007	100.685	3.750	100.615	100.615	100.293	3.875	N/A	N/A	N/A	3.750	101.007	101.007	100.507
3.875	101.201	101.201	100.879	3.875	100.742	100.742	100.420	4.000	N/A	N/A	N/A	3.875	101.201	101.201	100.701
4.000	101.399	101.399	101.077	4.000	100.901	100.901	100.579	4.125	N/A	N/A	N/A	4.000	101.399	101.399	100.899
4.125	101.526	101.526	101.204	4.125	101.023	101.023	100.701	4.250	N/A	N/A	N/A	4.125	101.526	101.526	101.026
4.250	102.135	102.135	101.935	4.250	101.788	101.788	101.588	4.375	N/A	N/A	N/A	4.250	102.135	102.135	101.635
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	101.118	101.018	101.018	100.612	2.750	100.695	100.595	100.595	100.189	2.750	100.733	100.633	100.633	100.333
2.875	101.371	101.271	101.271	100.865	2.875	100.900	100.800	100.800	100.394	2.875	100.926	100.826	100.826	100.526
3.000	101.618	101.518	101.518	101.112	3.000	101.084	100.984	100.984	100.578	3.000	101.097	100.997	100.997	100.697
3.125	101.860	101.760	101.760	101.354	3.125	101.259	101.159	101.159	100.753	3.125	101.259	101.159	101.159	100.859
3.250	101.732	101.632	101.632	101.273	3.250	101.280	101.180	101.180	100.821	3.250	102.099	101.999	101.999	101.699
3.375	101.965	101.865	101.865	101.506	3.375	101.462	101.362	101.362	101.003	3.375	102.268	102.168	102.168	101.868
3.500	102.181	102.081	102.081	101.722	3.500	101.649	101.549	101.549	101.190	3.500	102.467	102.367	102.367	102.067
3.625	102.377	102.277	102.277	101.918	3.625	101.797	101.697	101.697	101.338	3.625	102.605	102.505	102.505	102.205
3.750	101.107	101.007	101.007	100.685	3.750	100.715	100.615	100.615	100.293	3.750	101.949	101.849	101.849	101.549

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.:

12/30/2021

45 Day Lock Exp.:

1/14/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 11/30/2021

Release Time: 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	97.883	97.883	97.683	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.795	98.795	98.595	2.000	N/A	N/A	N/A	2.500	97.967	97.867	97.767
2.625	98.715	98.715	98.515	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.498	99.498	99.298	2.125	N/A	N/A	N/A	2.625	98.799	98.699	98.599
2.750	99.475	99.475	99.275	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.137	100.137	99.937	2.250	N/A	N/A	N/A	2.750	99.559	99.459	99.359
2.875	100.110	100.110	99.910	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.676	100.676	100.476	2.375	N/A	N/A	N/A	2.875	100.194	100.094	99.994
2.990	100.530	100.530	100.330	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.956	100.956	100.756	2.500	N/A	N/A	N/A	2.990	100.614	100.514	100.414
3.000	100.630	100.630	100.430	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.056	101.056	100.856	2.625	N/A	N/A	N/A	3.000	100.714	100.614	100.514
3.125	101.119	101.119	100.919	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.693	101.693	101.493	2.750	N/A	N/A	N/A	3.125	101.360	101.238	101.107
3.250	101.827	101.827	101.627	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.298	102.298	102.098	2.875	N/A	N/A	N/A	3.250	102.069	101.947	101.816
3.375	102.588	102.588	102.388	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.988	102.988	102.788	2.990	N/A	N/A	N/A	3.375	102.830	102.708	102.577
3.500	102.984	102.984	102.784	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.255	103.255	103.055	3.000	N/A	N/A	N/A	3.500	103.225	103.103	102.972
3.625	103.322	103.322	103.122	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.403	103.403	103.203	3.125	N/A	N/A	N/A	3.625	103.563	103.441	103.310
3.750	103.316	103.316	103.116	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.777	102.777	102.577	3.250	N/A	N/A	N/A	3.750	103.869	103.769	103.669
3.875	103.777	103.777	103.577	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.175	103.175	102.975	3.375	N/A	N/A	N/A	3.875	104.330	104.230	104.130
3.990	104.025	104.025	103.825	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.344	103.344	103.144	3.500	N/A	N/A	N/A	3.990	104.578	104.478	104.378
4.000	104.125	104.125	103.925	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.444	103.444	103.244	3.625	N/A	N/A	N/A	4.000	104.678	104.578	104.478
4.125	104.418	104.418	104.218	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.595	103.595	103.395	3.750	N/A	N/A	N/A	4.125	104.971	104.871	104.771
4.250	104.599	104.599	104.399	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.526	102.526	102.326	3.875	N/A	N/A	N/A	4.250	104.963	104.863	104.763
4.375	104.983	104.983	104.783	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.914	102.914	102.714	3.990	N/A	N/A	N/A	4.375	105.346	105.246	105.146
4.500	105.333	105.333	105.133	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.185	103.185	102.985	4.000	N/A	N/A	N/A	4.500	105.696	105.596	105.496
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	99.233	99.233	99.033	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.014	99.014	98.814	2.000	98.938	98.838	98.738
2.875	N/A	N/A	N/A	2.625	100.068	100.068	99.868	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.571	99.571	99.371	2.125	99.495	99.395	99.295
2.990	N/A	N/A	N/A	2.750	100.783	100.783	100.583	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.061	100.061	99.861	2.250	99.985	99.885	99.785
3.000	N/A	N/A	N/A	2.875	101.414	101.414	101.214	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.504	100.504	100.304	2.375	100.428	100.328	100.228
3.125	N/A	N/A	N/A	2.990	101.797	101.797	101.597	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.029	101.029	100.829	2.500	101.057	100.957	100.857
3.250	N/A	N/A	N/A	3.000	101.897	101.897	101.697	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.545	101.545	101.345	2.625	101.573	101.473	101.373
3.375	N/A	N/A	N/A	3.125	102.329	102.329	102.129	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.025	102.025	101.825	2.750	102.053	101.953	101.853
3.500	N/A	N/A	N/A	3.250	102.786	102.786	102.586	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.408	102.408	102.208	2.875	102.436	102.336	102.236
3.625	N/A	N/A	N/A	3.375	103.499	103.499	103.299	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.748	102.748	102.548	2.990	102.776	102.676	102.576
3.750	N/A	N/A	N/A	3.500	103.864	103.864	103.664	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.848	102.848	102.648	3.000	102.876	102.776	102.676
3.875	N/A	N/A	N/A	3.625	104.200	104.200	104.000	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.241	103.241	103.041	3.125	103.269	103.169	103.069
3.990	N/A	N/A	N/A	3.750	103.467	103.467	103.267	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.390	103.390	103.190	3.250	103.531	103.431	103.331
4.000	N/A	N/A	N/A	3.875	103.926	103.926	103.726	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.846	103.846	103.646	3.375	103.987	103.887	103.787
4.125	N/A	N/A	N/A	3.990	104.143	104.143	103.943	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.192	104.192	103.992	3.500	104.333	104.233	104.133
4.250	N/A	N/A	N/A	4.000	104.243	104.243	104.043	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.601	104.601	104.401	3.625	104.742	104.642	104.542
4.375	N/A	N/A	N/A	4.125	104.532	104.532	104.332	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.298	104.298	104.098	3.750	104.637	104.537	104.437
4.500	N/A	N/A	N/A	4.250	104.147	104.147	103.947	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.733	104.733	104.533	3.875	105.071	104.971	104.866
4.625	N/A	N/A	N/A	4.375	104.526	104.526	104.326	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.050	105.050	104.850	3.990	105.389	105.289	105.184
4.750	N/A	N/A	N/A	4.500	104.856	104.856	104.656	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.150	105.150	104.950	4.000	105.489	105.389	105.284
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	99.212	99.212	99.012	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.545	99.545	99.345
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.641	99.641	99.441	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.103	100.103	99.903
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.982	99.982	99.782	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.592	100.592	100.392
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.498	100.498	100.298	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.035	101.035	100.835
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.016	101.016	100.816	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.454	101.454	101.254
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.401	101.401	101.201	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.877	101.877	101.677
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.731	101.731	101.531	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.338	102.338	102.138
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.993	101.993	101.793	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.721	102.721	102.521
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.197	102.197	101.997	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.061	103.061	102.861
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.297	102.297	102.097	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.161	103.161	102.961
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.567	102.567	102.367	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.554	103.554	103.354
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.160	102.160	101.960	3.250	N/A	N									



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.:

12/30/2021

45 Day Lock Exp.:

1/14/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 11/30/2021

Release Time: 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	97.883	97.883	97.683	2.500	98.795	98.795	98.595	2.875	101.414	101.414	101.214	2.000	99.014	99.014	98.814	2.000	99.212	99.212	99.012
2.625	98.715	98.715	98.515	2.625	99.498	99.498	99.298	2.990	101.797	101.797	101.597	2.125	99.571	99.571	99.371	2.125	99.641	99.641	99.441
2.750	99.475	99.475	99.275	2.750	100.137	100.137	99.937	3.000	101.897	101.897	101.697	2.250	100.061	100.061	99.861	2.250	99.982	99.982	99.782
2.875	100.110	100.110	99.910	2.875	100.676	100.676	100.476	3.125	102.329	102.329	102.129	2.375	100.504	100.504	100.304	2.375	100.498	100.498	100.298
2.990	100.530	100.530	100.330	2.990	100.956	100.956	100.756	3.250	102.786	102.786	102.586	2.500	101.029	101.029	100.829	2.500	101.016	101.016	100.816
3.000	100.630	100.630	100.430	3.000	101.056	101.056	100.856	3.375	103.499	103.499	103.299	2.625	101.545	101.545	101.345	2.625	101.401	101.401	101.201
3.125	101.119	101.119	100.919	3.125	101.693	101.693	101.493	3.500	103.864	103.864	103.664	2.750	102.025	102.025	101.825	2.750	101.731	101.731	101.531
3.250	101.827	101.827	101.627	3.250	102.298	102.298	102.098	3.625	104.200	104.200	104.000	2.875	102.408	102.408	102.208	2.875	101.993	101.993	101.793
3.375	102.588	102.588	102.388	3.375	102.988	102.988	102.788	3.750	103.467	103.467	103.267	2.990	102.748	102.748	102.548	2.990	102.197	102.197	101.997
3.500	102.984	102.984	102.784	3.500	103.255	103.255	103.055	3.875	103.926	103.926	103.726	3.000	102.848	102.848	102.648	3.000	102.297	102.297	102.097
3.625	103.322	103.322	103.122	3.625	103.403	103.403	103.203	3.990	104.143	104.143	103.943	3.125	103.241	103.241	103.041	3.125	102.567	102.567	102.367
3.750	103.316	103.316	103.116	3.750	102.777	102.777	102.577	4.000	104.243	104.243	104.043	3.250	103.390	103.390	103.190	3.250	102.160	102.160	101.960
3.875	103.777	103.777	103.577	3.875	103.175	103.175	102.975	4.125	104.532	104.532	104.332	3.375	103.846	103.846	103.646	3.375	102.497	102.497	102.297
3.990	104.025	104.025	103.825	3.990	103.344	103.344	103.144	4.250	104.147	104.147	103.947	3.500	104.192	104.192	103.992	3.500	102.735	102.735	102.535
4.000	104.125	104.125	103.925	4.000	103.444	103.444	103.244	4.375	104.526	104.526	104.326	3.625	104.601	104.601	104.401	3.625	103.022	103.022	102.822
4.125	104.418	104.418	104.218	4.125	103.595	103.595	103.395	4.500	104.856	104.856	104.656	3.750	104.298	104.298	104.098	3.750	102.315	102.315	102.115
4.250	104.599	104.599	104.399	4.250	102.526	102.526	102.326	4.625	105.089	105.089	104.889	3.875	104.733	104.733	104.533	3.875	102.618	102.618	102.418
4.375	104.983	104.983	104.783	4.375	102.914	102.914	102.714	4.750	105.281	105.281	105.081	3.990	105.050	105.050	104.850	3.990	102.811	102.811	102.611
4.500	105.333	105.333	105.133	4.500	103.185	103.185	102.985	4.875	105.626	105.626	105.426	4.000	105.150	105.150	104.950	4.000	102.911	102.911	102.711

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: 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	97.814	97.814	97.519	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.554	97.554	97.259	2.750	N/A	N/A	N/A	2.500	97.196	97.095	96.901
2.625	98.805	98.805	98.512	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.547	98.547	98.254	2.875	N/A	N/A	N/A	2.625	98.186	98.083	97.893
2.750	99.664	99.664	99.380	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.406	99.406	99.122	2.990	N/A	N/A	N/A	2.750	99.046	98.939	98.762
2.875	100.346	100.346	100.066	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.086	100.086	99.806	3.000	N/A	N/A	N/A	2.875	99.727	99.619	99.447
2.990	100.762	100.762	100.493	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.504	100.504	100.235	3.125	N/A	N/A	N/A	2.990	100.143	100.040	99.874
3.000	100.862	100.862	100.593	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.604	100.604	100.335	3.250	N/A	N/A	N/A	3.000	100.243	100.140	99.974
3.125	101.240	101.240	101.031	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.624	101.624	101.415	3.375	N/A	N/A	N/A	3.125	100.674	100.569	100.465
3.250	101.983	101.983	101.773	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.561	101.561	101.351	3.500	N/A	N/A	N/A	3.250	101.239	101.130	101.029
3.375	102.734	102.734	102.525	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.312	102.312	102.103	3.625	N/A	N/A	N/A	3.375	101.990	101.882	101.781
3.500	103.146	103.146	102.941	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.724	102.724	102.519	3.750	N/A	N/A	N/A	3.500	102.402	102.297	102.197
3.625	103.402	103.402	103.195	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.982	102.982	102.775	3.875	N/A	N/A	N/A	3.625	102.659	102.552	102.452
3.750	103.325	103.325	103.058	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.133	101.133	100.866	3.990	N/A	N/A	N/A	3.750	101.460	101.347	101.193
3.875	103.816	103.816	103.552	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.626	101.626	101.362	4.000	N/A	N/A	N/A	3.875	101.951	101.840	101.687
3.990	104.042	104.042	103.780	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.850	101.850	101.588	4.125	N/A	N/A	N/A	3.990	102.177	102.067	101.915
4.000	104.142	104.142	103.880	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.950	101.950	101.688	4.250	N/A	N/A	N/A	4.000	102.277	102.167	102.015
4.125	104.496	104.496	104.244	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.306	102.306	102.054	4.375	N/A	N/A	N/A	4.125	102.631	102.530	102.379
4.250	104.504	104.504	104.304	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.292	102.292	102.092	4.500	N/A	N/A	N/A	4.250	101.589	101.489	101.389
4.375	104.904	104.904	104.704	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.692	102.692	102.492	4.625	N/A	N/A	N/A	4.375	101.990	101.890	101.790
4.500	105.250	105.250	105.050	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.038	101.038	100.838	4.750	N/A	N/A	N/A	4.500	102.335	102.235	102.135
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	98.948	98.948	98.669	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.118	99.118	98.918	2.000	98.431	98.317	98.231
2.875	N/A	N/A	N/A	2.625	100.092	100.092	99.823	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.690	99.690	99.490	2.125	99.002	98.889	98.802
2.990	N/A	N/A	N/A	2.750	100.570	100.570	100.300	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.169	100.169	99.969	2.250	99.482	99.368	99.282
3.000	N/A	N/A	N/A	2.875	101.182	101.182	100.911	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.567	100.567	100.367	2.375	99.879	99.766	99.679
3.125	N/A	N/A	N/A	2.990	101.565	101.565	101.293	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.212	101.212	101.012	2.500	100.666	100.559	100.466
3.250	N/A	N/A	N/A	3.000	101.665	101.665	101.393	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.677	101.677	101.477	2.625	101.053	100.946	100.853
3.375	N/A	N/A	N/A	3.125	102.137	102.137	101.841	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.130	102.130	101.930	2.750	100.943	100.836	100.743
3.500	N/A	N/A	N/A	3.250	102.619	102.619	102.323	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.444	102.444	102.244	2.875	101.257	101.150	101.057
3.625	N/A	N/A	N/A	3.375	103.325	103.325	103.030	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.704	102.704	102.504	2.990	101.517	101.410	101.317
3.750	N/A	N/A	N/A	3.500	103.687	103.687	103.395	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.804	102.804	102.604	3.000	101.617	101.510	101.417
3.875	N/A	N/A	N/A	3.625	103.978	103.978	103.691	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.726	102.726	102.526	3.125	102.293	102.192	102.093
3.990	N/A	N/A	N/A	3.750	104.333	104.333	103.227	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.221	103.221	103.021	3.250	101.397	101.297	101.197
4.000	N/A	N/A	N/A	3.875	103.793	103.793	103.587	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.631	103.631	103.431	3.375	101.808	101.708	101.608
4.125	N/A	N/A	N/A	3.990	104.014	104.014	103.812	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.887	103.887	103.687	3.500	102.064	101.964	101.864
4.250	N/A	N/A	N/A	4.000	104.114	104.114	103.912	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.765	103.765	103.565	3.625	102.752	102.648	102.552
4.375	N/A	N/A	N/A	4.125	103.921	103.921	103.721	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.115	104.115	103.915	3.750	102.188	102.083	101.988
4.500	N/A	N/A	N/A	4.250	104.338	104.338	104.138	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.274	104.274	104.074	3.875	102.347	102.243	102.147
4.625	N/A	N/A	N/A	4.375	104.597	104.597	104.397	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.520	104.520	104.320	3.990	102.593	102.488	102.393
4.750	N/A	N/A	N/A	4.500	104.823	104.823	104.623	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.620	104.620	104.420	4.000	102.693	102.588	102.493

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	98.792	98.792	98.592	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	99.366	99.366	99.166	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	99.845	99.845	99.645	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	100.243	100.243	100.043	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	100.982	100.982	100.782	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	101.295	101.295	101.095	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	101.056	101.056	100.856	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	101.370	101.370	101.170	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	101.628	101.628	101.428	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	101.728	101.728	101.528	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	103.018	103.018	102.818	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	100.933	100.933	100.733	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	101.343	101.343	101.143	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	101.599	101.599	101.399	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	102.975	102.975	102.775	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	101.619	101.619	101.419	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.778	101.778	101.578	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.026	102.026	101.826	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	102.126	102.126	101.926	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: 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	99.664	99.664	99.380	2.750	99.406	99.406	99.122	2.500	98.948	98.948	98.669	2.000	99.118	99.118	98.918	2.000	98.792	98.792	98.592
2.875	100.346	100.346	100.066	2.875	100.086	100.086	99.806	2.625	100.092	100.092	99.823	2.125	99.690	99.690	99.490	2.125	99.366	99.366	99.166
2.990	100.762	100.762	100.493	2.990	100.504	100.504	100.235	2.750	100.570	100.570	100.300	2.250	100.169	100.169	99.969	2.250	99.845	99.845	99.645
3.000	100.862	100.862	100.593	3.000	100.604	100.604	100.335	2.875	101.182	101.182	100.911	2.375	100.567	100.567	100.367	2.375	100.243	100.243	100.043
3.125	101.240	101.240	101.031	3.125	101.624	101.624	101.415	2.990	101.565	101.565	101.293	2.500	101.212	101.212	101.012	2.500	100.982	100.982	100.782
3.250	101.983	101.983	101.773	3.250	101.561	101.561	101.351	3.000	101.665	101.665	101.393	2.625	101.677	101.677	101.477	2.625	101.295	101.295	101.095
3.375	102.734	102.734	102.525	3.375	102.312	102.312	102.103	3.125	102.137	102.137	101.841	2.750	102.130	102.130	101.930	2.750	101.056	101.056	100.856
3.500	103.146	103.146	102.941	3.500	102.724	102.724	102.519	3.250	102.619	102.619	102.323	2.875	102.444	102.444	102.244	2.875	101.370	101.370	101.170
3.625	103.402	103.402	103.195	3.625	102.982	102.982	102.775	3.375	103.325	103.325	103.030	2.990	102.704	102.704	102.504	2.990	101.628	101.628	101.428
3.750	103.325	103.325	103.058	3.750	101.133	101.133	100.866	3.500	103.687	103.687	103.395	3.000	102.804	102.804	102.604	3.000	101.728	101.728	101.528
3.875	103.816	103.816	103.552	3.875	101.626	101.626	101.362	3.625	103.978	103.978	103.691	3.125	102.726	102.726	102.526	3.125	103.018	103.018	102.818
3.990	104.042	104.042	103.780	3.990	101.850	101.850	101.588	3.750	103.433	103.433	103.227	3.250	103.221	103.221	103.021	3.250	100.933	100.933	100.733
4.000	104.142	104.142	103.880	4.000	101.950	101.950	101.688	3.875	103.793	103.793	103.587	3.375	103.631	103.631	103.431	3.375	101.343	101.343	101.143
4.125	104.496	104.496	104.244	4.125	102.306	102.306	102.054	3.990	104.014	104.014	103.812	3.500	103.887	103.887	103.687	3.500	101.599	101.599	101.399
4.250	104.504	104.504	104.304	4.250	100.292	100.292	100.092	4.000	104.114	104.114	103.912	3.625	103.765	103.765	103.565	3.625	102.975	102.975	102.775
4.375	104.904	104.904	104.704	4.375	100.692	100.692	100.492	4.125	103.921	103.921	103.721	3.750	104.115	104.115	103.915	3.750	101.619	101.619	101.419
4.500	105.250	105.250	105.050	4.500	101.038	101.038	100.838	4.250	104.338	104.338	104.138	3.875	104.274	104.274	104.074	3.875	101.778	101.778	101.578
4.625	105.328	105.328	105.128	4.625	102.116	102.116	101.916	4.375	104.597	104.597	104.397	3.990	104.520	104.520	104.320	3.990	102.026	102.026	101.826
4.750	105.753	105.753	105.553	4.750	100.977	100.977	100.777	4.500	104.823	104.823	104.623	4.000	104.620	104.620	104.420	4.000	102.126	102.126	101.926

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	0.000	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@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: **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.:

12/30/2021

45 Day Lock Exp.:

1/14/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 11/30/2021

Release Time: 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	97.814	97.814	97.519	2.500	98.948	98.948	98.669	2.000	99.118	99.118	98.918	2.500	97.009	97.009	96.714	2.000	98.305	98.305	98.105
2.625	98.805	98.805	98.512	2.625	100.092	100.092	99.823	2.125	99.690	99.690	99.490	2.625	98.001	98.001	97.708	2.125	98.878	98.878	98.678
2.750	99.664	99.664	99.380	2.750	100.570	100.570	100.300	2.250	100.169	100.169	99.969	2.750	98.860	98.860	98.576	2.250	99.357	99.357	99.157
2.875	100.346	100.346	100.066	2.875	101.182	101.182	100.911	2.375	100.567	100.567	100.367	2.875	99.541	99.541	99.261	2.375	99.755	99.755	99.555
2.990	100.762	100.762	100.493	2.990	101.565	101.565	101.293	2.500	101.212	101.212	101.012	2.990	99.958	99.958	99.689	2.500	100.447	100.447	100.247
3.000	100.862	100.862	100.593	3.000	101.665	101.665	101.393	2.625	101.677	101.677	101.477	3.000	100.058	100.058	99.789	2.625	100.836	100.836	100.636
3.125	101.240	101.240	101.031	3.125	102.137	102.137	101.841	2.750	102.130	102.130	101.930	3.125	100.757	100.757	100.548	2.750	100.943	100.943	100.743
3.250	101.983	101.983	101.773	3.250	102.619	102.619	102.323	2.875	102.444	102.444	102.244	3.250	101.097	101.097	100.887	2.875	101.257	101.257	101.057
3.375	102.734	102.734	102.525	3.375	103.325	103.325	103.030	2.990	102.704	102.704	102.504	3.375	101.848	101.848	101.639	2.990	101.516	101.516	101.316
3.500	103.146	103.146	102.941	3.500	103.687	103.687	103.395	3.000	102.804	102.804	102.604	3.500	102.260	102.260	102.055	3.000	101.616	101.616	101.416
3.625	103.402	103.402	103.195	3.625	103.978	103.978	103.691	3.125	102.726	102.726	102.526	3.625	102.517	102.517	102.310	3.125	102.222	102.222	102.022
3.750	103.325	103.325	103.058	3.750	103.433	103.433	103.227	3.250	103.221	103.221	103.021	3.750	101.554	101.554	101.287	3.250	101.427	101.427	101.227
3.875	103.816	103.816	103.552	3.875	103.793	103.793	103.587	3.375	103.631	103.631	103.431	3.875	102.046	102.046	101.782	3.375	101.837	101.837	101.637
3.990	104.042	104.042	103.780	3.990	104.014	104.014	103.812	3.500	103.887	103.887	103.687	3.990	102.271	102.271	102.009	3.500	102.093	102.093	101.893
4.000	104.142	104.142	103.880	4.000	104.114	104.114	103.912	3.625	103.765	103.765	103.565	4.000	102.371	102.371	102.109	3.625	102.720	102.720	102.520
4.125	104.496	104.496	104.244	4.125	103.921	103.921	103.721	3.750	104.115	104.115	103.915	4.125	102.726	102.726	102.474	3.750	102.217	102.217	102.017
4.250	104.504	104.504	104.304	4.250	104.338	104.338	104.138	3.875	104.274	104.274	104.074	4.250	101.723	101.723	101.523	3.875	102.376	102.376	102.176
4.375	104.904	104.904	104.704	4.375	104.597	104.597	104.397	3.990	104.520	104.520	104.320	4.375	102.123	102.123	101.923	3.990	102.623	102.623	102.423
4.500	105.250	105.250	105.050	4.500	104.823	104.823	104.623	4.000	104.620	104.620	104.420	4.500	102.469	102.469	102.269	4.000	102.723	102.723	102.523

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: 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)