



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.: 12/31/2021

45 Day Lock Exp.: 1/17/2022

60 Day Lock Exp.: 1/31/2022

W. Rate Sheet Dated: 12/1/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	99.915	99.915	99.572	2.250	99.400	99.400	99.056	1.875	96.761	96.761	96.440	3.125	98.760	98.760	98.460
2.375	100.182	100.182	99.839	2.375	99.631	99.631	99.288	2.000	96.983	96.983	96.662	3.250	99.599	99.599	99.299
2.500	100.450	100.450	100.106	2.500	99.857	99.857	99.513	2.125	97.200	97.200	96.880	3.375	99.332	99.332	99.032
2.625	100.699	100.699	100.355	2.625	100.065	100.065	99.722	2.250	98.557	98.557	98.205	3.500	99.421	99.421	99.121
2.750	101.368	101.368	100.946	2.750	100.870	100.870	100.448	2.375	98.776	98.776	98.424	3.625	99.510	99.510	99.210
2.875	101.621	101.621	101.199	2.875	101.075	101.075	100.653	2.500	98.989	98.989	98.638	Margin = 2.250		Index = 0.180	
3.000	101.868	101.868	101.447	3.000	101.259	101.259	100.837	2.625	99.185	99.185	98.834	30 Year OTC			
3.125	102.110	102.110	101.688	3.125	101.434	101.434	101.012	2.750	100.029	100.029	99.729	Rate	30 Day	45 Day	60 Day
3.250	102.329	102.329	101.969	3.250	101.777	101.777	101.418	2.875	100.222	100.222	99.922	4.000	100.905	100.905	100.405
3.375	102.462	102.462	102.103	3.375	101.858	101.858	101.499	3.000	100.394	100.394	100.094	4.125	101.032	101.032	100.532
3.500	102.678	102.678	102.318	3.500	102.046	102.046	101.687	3.125	100.556	100.556	100.256	4.375	101.739	101.739	101.239
3.625	102.874	102.874	102.514	3.625	102.194	102.194	101.835	3.250	100.929	100.929	100.629	4.500	101.877	101.877	101.377
3.750	102.788	102.788	102.466	3.750	102.296	102.296	101.974	3.375	101.098	101.098	100.798	4.625	102.065	102.065	101.565
3.875	102.882	102.882	102.560	3.875	102.323	102.323	102.001	3.500	101.296	101.296	100.996	4.875	102.381	102.381	101.881
4.000	103.080	103.080	102.758	4.000	102.483	102.483	102.161	3.625	101.434	101.434	101.134	5.000	102.519	102.519	102.019
4.125	103.207	103.207	102.885	4.125	102.605	102.605	102.283	3.750	101.372	101.372	101.072	5.125	102.707	102.707	102.207
4.250	103.217	103.217	103.017	4.250	102.770	102.770	102.570	3.875	101.491	101.491	101.191	5.500	103.287	103.287	102.787
4.375	103.214	103.214	103.014	4.375	102.797	102.797	102.597	4.000	101.641	101.641	101.341	5.625	103.474	103.474	102.974
6.250	106.000	106.000	105.800	6.250	105.257	105.257	105.057	4.125	101.755	101.755	101.455	6.250	104.891	104.891	104.391

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	60 Day
2.250	100.015	99.915	99.915	99.572	2.250	99.350	99.250	99.250	98.906	1.875	98.891	98.791	98.791	98.470	
2.375	100.282	100.182	100.182	99.839	2.375	99.581	99.481	99.481	99.138	2.000	99.113	99.013	99.013	98.692	
2.500	100.550	100.450	100.450	100.106	2.500	99.807	99.707	99.707	99.363	2.125	99.330	99.230	99.230	98.910	
2.625	100.799	100.699	100.699	100.355	2.625	100.015	99.915	99.915	99.572	2.250	100.687	100.587	100.587	100.235	
2.750	101.468	101.368	101.368	100.946	2.750	100.695	100.595	100.595	100.173	2.375	100.906	100.806	100.806	100.454	
2.875	101.721	101.621	101.621	101.199	2.875	100.900	100.800	100.800	100.378	2.500	101.119	101.019	101.019	100.668	
3.000	101.968	101.868	101.868	101.447	3.000	101.084	100.984	100.984	100.562	2.625	101.315	101.215	101.215	100.864	
3.125	102.210	102.110	102.110	101.688	3.125	101.259	101.159	101.159	100.737	2.750	101.059	100.959	100.959	100.659	
3.250	102.429	102.329	102.329	101.969	3.250	101.577	101.477	101.477	101.118	2.875	101.252	101.152	101.152	100.852	
3.375	102.662	102.562	102.562	102.203	3.375	101.788	101.688	101.688	101.299	3.000	101.424	101.324	101.324	101.024	
3.500	102.878	102.778	102.778	102.418	3.500	101.946	101.846	101.846	101.487	3.125	101.586	101.486	101.486	101.186	
3.625	103.074	102.974	102.974	102.614	3.625	102.094	101.994	101.994	101.635	3.250	102.559	102.459	102.459	102.159	
3.750	102.988	102.888	102.888	102.566	3.750	102.496	102.396	102.396	102.074	3.375	102.728	102.628	102.628	102.328	

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.155	98.155	97.655	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.282	98.282	97.782	4.750	101.000	101.000	100.500
3.875	98.437	98.437	97.937	6.250	103.750	103.750	103.500	4.375	98.989	98.989	98.489	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.239	98.239	97.739					4.500	99.127	99.127	98.627	Rate	30 Day	45 Day	60 Day
4.125	98.112	98.112	97.612					4.625	99.315	99.315	98.815	5.750	103.000	103.000	102.500
4.250	99.877	99.877	99.377					4.875	99.631	99.631	99.131	6.250	105.750	105.750	105.250
4.375	99.780	99.780	99.280					5.000	99.769	99.769	99.269	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.500	99.642	99.642	99.142					5.125	99.957	99.957	99.457				
4.625	99.454	99.454	98.954					5.500	100.537	100.537	100.037				
4.750	100.586	100.586	100.086					5.625	100.724	100.724	100.224				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.141	102.141	101.641				

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)	

W. Rate Sheet Dated: 12/1/2021

Release Time: 5:20 pm 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	98.578	98.578	98.278	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	98.771	98.771	98.471	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	98.942	98.942	98.642	Margin = 2.250		Index = .180	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.104	99.104	98.804	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.734	99.734	99.434	Rate	30 Day	45 Day	60 Day
3.250	101.366	101.366	101.007	3.250	100.915	100.915	100.556	3.375	99.903	99.903	99.603	3.250	101.366	101.366	100.866
3.375	101.600	101.600	101.241	3.375	101.096	101.096	100.737	3.500	100.101	100.101	99.801	3.375	101.600	101.600	101.100
3.500	101.815	101.815	101.456	3.500	101.283	101.283	100.924	3.625	100.239	100.239	99.939	3.500	101.815	101.815	101.315
3.625	102.011	102.011	101.652	3.625	101.432	101.432	101.073	3.750	100.677	100.677	100.377	3.625	102.011	102.011	101.511
3.750	100.975	100.975	100.653	3.750	100.584	100.584	100.262	3.875	N/A	N/A	N/A	3.750	100.975	100.975	100.475
3.875	101.169	101.169	100.847	3.875	100.711	100.711	100.389	4.000	N/A	N/A	N/A	3.875	101.169	101.169	100.669
4.000	101.367	101.367	101.045	4.000	100.870	100.870	100.548	4.125	N/A	N/A	N/A	4.000	101.367	101.367	100.867
4.125	101.495	101.495	101.173	4.125	100.992	100.992	100.670	4.250	N/A	N/A	N/A	4.125	101.495	101.495	100.995
4.250	101.667	101.667	101.467	4.250	101.320	101.320	101.120	4.375	N/A	N/A	N/A	4.250	101.667	101.667	101.167
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	100.868	100.768	100.768	100.346	2.750	100.445	100.345	100.345	99.923	2.750	100.709	100.609	100.609	100.309
2.875	101.121	101.021	101.021	100.599	2.875	100.650	100.550	100.550	100.128	2.875	100.902	100.802	100.802	100.502
3.000	101.368	101.268	101.268	100.846	3.000	100.834	100.734	100.734	100.312	3.000	101.074	100.974	100.974	100.674
3.125	101.610	101.510	101.510	101.088	3.125	101.009	100.909	100.909	100.487	3.125	101.236	101.136	101.136	100.836
3.250	101.466	101.366	101.366	101.007	3.250	101.015	100.915	100.915	100.556	3.250	101.896	101.796	101.796	101.496
3.375	101.700	101.600	101.600	101.241	3.375	101.196	101.096	101.096	100.737	3.375	102.065	101.965	101.965	101.665
3.500	101.915	101.815	101.815	101.456	3.500	101.383	101.283	101.283	100.924	3.500	102.264	102.164	102.164	101.864
3.625	102.111	102.011	102.011	101.652	3.625	101.532	101.432	101.432	101.073	3.625	102.402	102.302	102.302	102.002
3.750	101.075	100.975	100.975	100.653	3.750	100.684	100.584	100.584	100.262	3.750	101.590	101.490	101.490	101.190

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			
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/31/2021

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/1/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.575	97.575	97.375	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.484	98.484	98.284	2.000	N/A	N/A	N/A	2.500	97.660	97.560	97.460
2.625	98.401	98.401	98.201	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.182	99.182	98.982	2.125	N/A	N/A	N/A	2.625	98.485	98.385	98.285
2.750	99.153	99.153	98.953	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.815	99.815	99.615	2.250	N/A	N/A	N/A	2.750	99.237	99.137	99.037
2.875	99.779	99.779	99.579	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.348	100.348	100.148	2.375	N/A	N/A	N/A	2.875	99.863	99.763	99.663
2.990	100.191	100.191	99.991	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.620	100.620	100.420	2.500	N/A	N/A	N/A	2.990	100.275	100.175	100.075
3.000	100.291	100.291	100.091	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.720	100.720	100.520	2.625	N/A	N/A	N/A	3.000	100.375	100.275	100.175
3.125	100.820	100.820	100.620	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.393	101.393	101.193	2.750	N/A	N/A	N/A	3.125	101.062	100.960	100.808
3.250	101.517	101.517	101.317	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.988	101.988	101.788	2.875	N/A	N/A	N/A	3.250	101.759	101.637	101.505
3.375	102.268	102.268	102.068	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.667	102.667	102.467	2.990	N/A	N/A	N/A	3.375	102.510	102.388	102.256
3.500	102.655	102.655	102.455	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.926	102.926	102.726	3.000	N/A	N/A	N/A	3.500	102.896	102.774	102.642
3.625	102.981	102.981	102.781	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.069	103.069	102.869	3.125	N/A	N/A	N/A	3.625	103.223	103.105	103.002
3.750	103.198	103.198	102.998	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.661	102.661	102.461	3.250	N/A	N/A	N/A	3.750	103.766	103.666	103.566
3.875	103.648	103.648	103.448	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.047	103.047	102.847	3.375	N/A	N/A	N/A	3.875	104.216	104.116	104.016
3.990	103.886	103.886	103.686	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.209	103.209	103.009	3.500	N/A	N/A	N/A	3.990	104.454	104.354	104.254
4.000	103.986	103.986	103.786	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.309	103.309	103.109	3.625	N/A	N/A	N/A	4.000	104.554	104.454	104.354
4.125	104.269	104.269	104.069	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.455	103.455	103.255	3.750	N/A	N/A	N/A	4.125	104.837	104.737	104.637
4.250	104.514	104.514	104.314	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.441	102.441	102.241	3.875	N/A	N/A	N/A	4.250	104.878	104.778	104.678
4.375	104.890	104.890	104.690	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.819	102.819	102.619	3.990	N/A	N/A	N/A	4.375	105.253	105.153	105.053
4.500	105.232	105.232	105.032	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.086	103.086	102.886	4.000	N/A	N/A	N/A	4.500	105.595	105.495	105.395
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	98.844	98.844	98.644	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.826	98.826	98.626	2.000	98.748	98.648	98.548
2.875	N/A	N/A	N/A	2.625	99.672	99.672	99.472	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.378	99.378	99.178	2.125	99.300	99.200	99.100
2.990	N/A	N/A	N/A	2.750	100.379	100.379	100.179	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.862	99.862	99.662	2.250	99.784	99.684	99.584
3.000	N/A	N/A	N/A	2.875	101.000	101.000	100.800	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.298	100.298	100.098	2.375	100.225	100.125	100.025
3.125	N/A	N/A	N/A	2.990	101.376	101.376	101.176	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.826	100.826	100.626	2.500	100.851	100.751	100.651
3.250	N/A	N/A	N/A	3.000	101.476	101.476	101.276	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.334	101.334	101.134	2.625	101.359	101.259	101.159
3.375	N/A	N/A	N/A	3.125	101.900	101.900	101.700	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.806	101.806	101.606	2.750	101.832	101.732	101.632
3.500	N/A	N/A	N/A	3.250	102.471	102.471	102.271	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.179	102.179	101.979	2.875	102.204	102.104	102.004
3.625	N/A	N/A	N/A	3.375	103.175	103.175	102.975	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.511	102.511	102.311	2.990	102.536	102.436	102.336
3.750	N/A	N/A	N/A	3.500	103.531	103.531	103.331	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.611	102.611	102.411	3.000	102.636	102.536	102.436
3.875	N/A	N/A	N/A	3.625	103.855	103.855	103.655	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.991	102.991	102.791	3.125	103.016	102.916	102.816
3.990	N/A	N/A	N/A	3.750	103.346	103.346	103.146	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.247	103.247	103.047	3.250	103.393	103.293	103.193
4.000	N/A	N/A	N/A	3.875	103.793	103.793	103.593	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.694	103.694	103.494	3.375	103.840	103.740	103.640
4.125	N/A	N/A	N/A	3.990	104.000	104.000	103.800	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.026	104.026	103.826	3.500	104.172	104.072	103.972
4.250	N/A	N/A	N/A	4.000	104.100	104.100	103.900	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.425	104.425	104.225	3.625	104.571	104.471	104.371
4.375	N/A	N/A	N/A	4.125	104.380	104.380	104.180	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.156	104.156	103.956	3.750	104.491	104.391	104.291
4.500	N/A	N/A	N/A	4.250	104.059	104.059	103.859	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.578	104.578	104.378	3.875	104.913	104.813	104.703
4.625	N/A	N/A	N/A	4.375	104.429	104.429	104.229	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.885	104.885	104.685	3.990	105.221	105.121	105.011
4.750	N/A	N/A	N/A	4.500	104.752	104.752	104.552	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.985	104.985	104.785	4.000	105.321	105.221	105.111
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	99.023	99.023	98.823	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.357	99.357	99.157
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.448	99.448	99.248	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.909	99.909	99.709
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.785	99.785	99.585	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.394	100.394	100.194
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.296	100.296	100.096	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.829	100.829	100.629
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.810	100.810	100.610	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.238	101.238	101.038
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.190	101.190	100.990	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.654	101.654	101.454
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.514	101.514	101.314	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.119	102.119	101.919
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.770	101.770	101.570	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.491	102.491	102.291
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.969	101.969	101.769	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.823	102.823	102.623
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.069	102.069	101.869	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.923	102.923	102.723
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.332	102.332	102.132	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.303	103.303	103.103
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.021	102.021	101.821	3.250	N/A	N/A	N/A	3							



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.:

12/31/2021

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/1/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.575	97.575	97.375	2.500	98.484	98.484	98.284	2.875	101.000	101.000	100.800	2.000	98.826	98.826	98.626	2.000	99.023	99.023	98.823
2.625	98.401	98.401	98.201	2.625	99.182	99.182	98.982	2.990	101.376	101.376	101.176	2.125	99.378	99.378	99.178	2.125	99.448	99.448	99.248
2.750	99.153	99.153	98.953	2.750	99.815	99.815	99.615	3.000	101.476	101.476	101.276	2.250	99.862	99.862	99.662	2.250	99.785	99.785	99.585
2.875	99.779	99.779	99.579	2.875	100.348	100.348	100.148	3.125	101.900	101.900	101.700	2.375	100.298	100.298	100.098	2.375	100.296	100.296	100.096
2.990	100.191	100.191	99.991	2.990	100.620	100.620	100.420	3.250	102.471	102.471	102.271	2.500	100.826	100.826	100.626	2.500	100.810	100.810	100.610
3.000	100.291	100.291	100.091	3.000	100.720	100.720	100.520	3.375	103.175	103.175	102.975	2.625	101.334	101.334	101.134	2.625	101.190	101.190	100.990
3.125	100.820	100.820	100.620	3.125	101.393	101.393	101.193	3.500	103.531	103.531	103.331	2.750	101.806	101.806	101.606	2.750	101.514	101.514	101.314
3.250	101.517	101.517	101.317	3.250	101.988	101.988	101.788	3.625	103.855	103.855	103.655	2.875	102.179	102.179	101.979	2.875	101.770	101.770	101.570
3.375	102.268	102.268	102.068	3.375	102.667	102.667	102.467	3.750	103.346	103.346	103.146	2.990	102.511	102.511	102.311	2.990	101.969	101.969	101.769
3.500	102.655	102.655	102.455	3.500	102.926	102.926	102.726	3.875	103.793	103.793	103.593	3.000	102.611	102.611	102.411	3.000	102.069	102.069	101.869
3.625	102.981	102.981	102.781	3.625	103.069	103.069	102.869	3.990	104.000	104.000	103.800	3.125	102.991	102.991	102.791	3.125	102.332	102.332	102.132
3.750	103.198	103.198	102.998	3.750	102.661	102.661	102.461	4.000	104.100	104.100	103.900	3.250	103.247	103.247	103.047	3.250	102.021	102.021	101.821
3.875	103.648	103.648	103.448	3.875	103.047	103.047	102.847	4.125	104.380	104.380	104.180	3.375	103.694	103.694	103.494	3.375	102.351	102.351	102.151
3.990	103.886	103.886	103.686	3.990	103.209	103.209	103.009	4.250	104.059	104.059	103.859	3.500	104.026	104.026	103.826	3.500	102.587	102.587	102.387
4.000	103.986	103.986	103.786	4.000	103.309	103.309	103.109	4.375	104.429	104.429	104.229	3.625	104.425	104.425	104.225	3.625	102.867	102.867	102.667
4.125	104.269	104.269	104.069	4.125	103.455	103.455	103.255	4.500	104.752	104.752	104.552	3.750	104.156	104.156	103.956	3.750	102.177	102.177	101.977
4.250	104.514	104.514	104.314	4.250	102.441	102.441	102.241	4.625	104.978	104.978	104.778	3.875	104.578	104.578	104.378	3.875	102.473	102.473	102.273
4.375	104.890	104.890	104.690	4.375	102.819	102.819	102.619	4.750	105.194	105.194	104.994	3.990	104.885	104.885	104.685	3.990	102.659	102.659	102.459
4.500	105.232	105.232	105.032	4.500	103.086	103.086	102.886	4.875	105.530	105.530	105.330	4.000	104.985	104.985	104.785	4.000	102.759	102.759	102.559

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

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

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

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

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



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

30 Day Lock Exp.: 12/31/2021
45 Day Lock Exp.: 1/17/2022
60 Day Lock Exp.: 1/31/2022

W. Rate Sheet Dated: 12/1/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.510	97.510	97.219	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	95.360	95.360	95.069	2.750	N/A	N/A	N/A	2.500	96.892	96.787	96.601
2.625	98.499	98.499	98.210	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	96.349	96.349	96.060	2.875	N/A	N/A	N/A	2.625	97.880	97.773	97.591
2.750	99.355	99.355	99.076	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	97.205	97.205	96.926	2.990	N/A	N/A	N/A	2.750	98.737	98.626	98.458
2.875	100.032	100.032	99.758	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.882	97.882	97.608	3.000	N/A	N/A	N/A	2.875	99.413	99.302	99.139
2.990	100.449	100.449	100.182	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	98.299	98.299	98.032	3.125	N/A	N/A	N/A	2.990	99.830	99.720	99.563
3.000	100.549	100.549	100.282	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	98.399	98.399	98.132	3.250	N/A	N/A	N/A	3.000	99.930	99.820	99.663
3.125	100.931	100.931	100.731	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	98.781	98.781	98.581	3.375	N/A	N/A	N/A	3.125	100.365	100.254	100.165
3.250	101.669	101.669	101.469	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	99.519	99.519	99.319	3.500	N/A	N/A	N/A	3.250	100.925	100.812	100.725
3.375	102.417	102.417	102.217	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	100.267	100.267	100.067	3.625	N/A	N/A	N/A	3.375	101.673	101.561	101.473
3.500	102.825	102.825	102.625	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	100.675	100.675	100.475	3.750	N/A	N/A	N/A	3.500	102.081	101.972	101.881
3.625	103.080	103.080	102.880	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	100.930	100.930	100.730	3.875	N/A	N/A	N/A	3.625	102.337	102.228	102.137
3.750	103.242	103.242	102.985	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.092	101.092	100.835	3.990	N/A	N/A	N/A	3.750	101.377	101.254	101.120
3.875	103.730	103.730	103.477	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.580	101.580	101.327	4.000	N/A	N/A	N/A	3.875	101.865	101.745	101.612
3.990	103.950	103.950	103.701	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.800	101.800	101.551	4.125	N/A	N/A	N/A	3.990	102.085	101.967	101.836
4.000	104.050	104.050	103.801	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.900	101.900	101.651	4.250	N/A	N/A	N/A	4.000	102.185	102.067	101.936
4.125	104.404	104.404	104.162	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.254	102.254	102.012	4.375	N/A	N/A	N/A	4.125	102.539	102.428	102.297
4.250	104.502	104.502	104.302	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.352	102.352	102.152	4.500	N/A	N/A	N/A	4.250	101.587	101.487	101.387
4.375	104.899	104.899	104.699	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.749	102.749	102.549	4.625	N/A	N/A	N/A	4.375	101.985	101.885	101.785
4.500	105.242	105.242	105.042	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	103.092	103.092	102.892	4.750	N/A	N/A	N/A	4.500	102.327	102.227	102.127
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	98.697	98.697	98.497	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.910	98.910	98.710	2.000	98.223	98.091	98.023
2.875	N/A	N/A	N/A	2.625	99.777	99.777	99.518	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.478	99.478	99.278	2.125	98.790	98.659	98.590
2.990	N/A	N/A	N/A	2.750	100.252	100.252	99.993	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.955	99.955	99.755	2.250	99.268	99.137	99.068
3.000	N/A	N/A	N/A	2.875	100.861	100.861	100.600	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.349	100.349	100.149	2.375	99.661	99.529	99.461
3.125	N/A	N/A	N/A	2.990	101.241	101.241	100.979	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.983	100.983	100.783	2.500	100.437	100.327	100.237
3.250	N/A	N/A	N/A	3.000	101.341	101.341	101.079	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.445	101.445	101.245	2.625	100.821	100.710	100.621
3.375	N/A	N/A	N/A	3.125	101.876	101.876	101.596	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.894	101.894	101.694	2.750	100.707	100.597	100.507
3.500	N/A	N/A	N/A	3.250	102.355	102.355	102.076	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.208	102.208	102.008	2.875	101.021	100.911	100.821
3.625	N/A	N/A	N/A	3.375	103.056	103.056	102.778	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.463	102.463	102.263	2.990	101.276	101.165	101.076
3.750	N/A	N/A	N/A	3.500	103.417	103.417	103.140	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.563	102.563	102.363	3.000	101.376	101.265	101.176
3.875	N/A	N/A	N/A	3.625	103.705	103.705	103.433	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.600	102.600	102.400	3.125	102.167	102.046	101.967
3.990	N/A	N/A	N/A	3.750	103.357	103.357	103.157	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.093	103.093	102.893	3.250	101.269	101.148	101.069
4.000	N/A	N/A	N/A	3.875	103.714	103.714	103.514	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.498	103.498	103.298	3.375	101.675	101.554	101.475
4.125	N/A	N/A	N/A	3.990	103.932	103.932	103.732	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.752	103.752	103.552	3.500	101.929	101.808	101.729
4.250	N/A	N/A	N/A	4.000	104.032	104.032	103.832	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.667	103.667	103.467	3.625	102.654	102.554	102.454
4.375	N/A	N/A	N/A	4.125	103.925	103.925	103.725	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.015	104.015	103.815	3.750	102.088	101.988	101.888
4.500	N/A	N/A	N/A	4.250	104.339	104.339	104.139	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.173	104.173	103.973	3.875	102.246	102.146	102.046
4.625	N/A	N/A	N/A	4.375	104.596	104.596	104.396	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.413	104.413	104.213	3.990	102.486	102.386	102.286
4.750	N/A	N/A	N/A	4.500	104.821	104.821	104.621	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.513	104.513	104.313	4.000	102.586	102.486	102.386

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	96.710	96.710	96.510	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	97.278	97.278	97.078	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	97.755	97.755	97.555	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	98.149	98.149	97.949	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	98.783	98.783	98.583	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	99.245	99.245	99.045	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.694	99.694	99.494	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	100.008	100.008	99.808	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	100.263	100.263	100.063	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	100.363	100.363	100.163	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.400	100.400	100.200	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	100.893	100.893	100.693	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	101.298	101.298	101.098	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	101.552	101.552	101.352	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.467	101.467	101.267	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	101.815	101.815	101.615	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	101.973	101.973	101.773	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	102.213	102.213	102.013	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	102.313	102.313	102.113	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/31/2021

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/1/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.355	99.355	99.076	2.750	97.205	97.205	96.926	2.500	98.697	98.697	98.497	2.000	98.910	98.910	98.710	2.000	96.710	96.710	96.510
2.875	100.032	100.032	99.758	2.875	97.882	97.882	97.608	2.625	99.777	99.777	99.518	2.125	99.478	99.478	99.278	2.125	97.278	97.278	97.078
2.990	100.449	100.449	100.182	2.990	98.299	98.299	98.032	2.750	100.252	100.252	99.993	2.250	99.955	99.955	99.755	2.250	97.755	97.755	97.555
3.000	100.549	100.549	100.282	3.000	98.399	98.399	98.132	2.875	100.861	100.861	100.600	2.375	100.349	100.349	100.149	2.375	98.149	98.149	97.949
3.125	100.931	100.931	100.731	3.125	98.781	98.781	98.581	2.990	101.241	101.241	100.979	2.500	100.983	100.983	100.783	2.500	98.783	98.783	98.583
3.250	101.669	101.669	101.469	3.250	99.519	99.519	99.319	3.000	101.341	101.341	101.079	2.625	101.445	101.445	101.245	2.625	99.245	99.245	99.045
3.375	102.417	102.417	102.217	3.375	100.267	100.267	100.067	3.125	101.876	101.876	101.596	2.750	101.894	101.894	101.694	2.750	99.694	99.694	99.494
3.500	102.825	102.825	102.625	3.500	100.675	100.675	100.475	3.250	102.355	102.355	102.076	2.875	102.208	102.208	102.008	2.875	100.008	100.008	99.808
3.625	103.080	103.080	102.880	3.625	100.930	100.930	100.730	3.375	103.056	103.056	102.778	2.990	102.463	102.463	102.263	2.990	100.263	100.263	100.063
3.750	103.242	103.242	102.985	3.750	101.092	101.092	100.835	3.500	103.417	103.417	103.140	3.000	102.563	102.563	102.363	3.000	100.363	100.363	100.163
3.875	103.730	103.730	103.477	3.875	101.580	101.580	101.327	3.625	103.705	103.705	103.433	3.125	102.600	102.600	102.400	3.125	100.400	100.400	100.200
3.990	103.950	103.950	103.701	3.990	101.800	101.800	101.551	3.750	103.357	103.357	103.157	3.250	103.093	103.093	102.893	3.250	100.893	100.893	100.693
4.000	104.050	104.050	103.801	4.000	101.900	101.900	101.651	3.875	103.714	103.714	103.514	3.375	103.498	103.498	103.298	3.375	101.298	101.298	101.098
4.125	104.404	104.404	104.162	4.125	102.254	102.254	102.012	3.990	103.932	103.932	103.732	3.500	103.752	103.752	103.552	3.500	101.552	101.552	101.352
4.250	104.502	104.502	104.302	4.250	102.352	102.352	102.152	4.000	104.032	104.032	103.832	3.625	103.667	103.667	103.467	3.625	101.467	101.467	101.267
4.375	104.899	104.899	104.699	4.375	102.749	102.749	102.549	4.125	103.925	103.925	103.725	3.750	104.015	104.015	103.815	3.750	101.815	101.815	101.615
4.500	105.242	105.242	105.042	4.500	103.092	103.092	102.892	4.250	104.339	104.339	104.139	3.875	104.173	104.173	103.973	3.875	101.973	101.973	101.773
4.625	105.307	105.307	105.107	4.625	103.157	103.157	102.957	4.375	104.596	104.596	104.396	3.990	104.413	104.413	104.213	3.990	102.213	102.213	102.013
4.750	105.730	105.730	105.530	4.750	103.580	103.580	103.380	4.500	104.821	104.821	104.621	4.000	104.513	104.513	104.313	4.000	102.313	102.313	102.113

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/31/2021

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/1/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only



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.:

12/31/2021

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/1/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.510	97.510	97.219	2.500	98.697	98.697	98.497	2.000	98.910	98.910	98.710	2.500	95.760	95.760	95.469	2.000	97.160	97.160	96.960
2.625	98.499	98.499	98.210	2.625	99.777	99.777	99.518	2.125	99.478	99.478	99.278	2.625	96.749	96.749	96.460	2.125	97.728	97.728	97.528
2.750	99.355	99.355	99.076	2.750	100.252	100.252	99.993	2.250	99.955	99.955	99.755	2.750	97.605	97.605	97.326	2.250	98.205	98.205	98.005
2.875	100.032	100.032	99.758	2.875	100.861	100.861	100.600	2.375	100.349	100.349	100.149	2.875	98.282	98.282	98.008	2.375	98.599	98.599	98.399
2.990	100.449	100.449	100.182	2.990	101.241	101.241	100.979	2.500	100.983	100.983	100.783	2.990	98.699	98.699	98.432	2.500	99.233	99.233	99.033
3.000	100.549	100.549	100.282	3.000	101.341	101.341	101.079	2.625	101.445	101.445	101.245	3.000	98.799	98.799	98.532	2.625	99.695	99.695	99.495
3.125	100.931	100.931	100.731	3.125	101.876	101.876	101.596	2.750	101.894	101.894	101.694	3.125	99.181	99.181	98.981	2.750	100.144	100.144	99.944
3.250	101.669	101.669	101.469	3.250	102.355	102.355	102.076	2.875	102.208	102.208	102.008	3.250	99.919	99.919	99.719	2.875	100.458	100.458	100.258
3.375	102.417	102.417	102.217	3.375	103.056	103.056	102.778	2.990	102.463	102.463	102.263	3.375	100.667	100.667	100.467	2.990	100.713	100.713	100.513
3.500	102.825	102.825	102.625	3.500	103.417	103.417	103.140	3.000	102.563	102.563	102.363	3.500	101.075	101.075	100.875	3.000	100.813	100.813	100.613
3.625	103.080	103.080	102.880	3.625	103.705	103.705	103.433	3.125	102.600	102.600	102.400	3.625	101.330	101.330	101.130	3.125	100.850	100.850	100.650
3.750	103.242	103.242	102.985	3.750	103.357	103.357	103.157	3.250	103.093	103.093	102.893	3.750	101.492	101.492	101.235	3.250	101.343	101.343	101.143
3.875	103.730	103.730	103.477	3.875	103.714	103.714	103.514	3.375	103.498	103.498	103.298	3.875	101.980	101.980	101.727	3.375	101.748	101.748	101.548
3.990	103.950	103.950	103.701	3.990	103.932	103.932	103.732	3.500	103.752	103.752	103.552	3.990	102.200	102.200	101.951	3.500	102.002	102.002	101.802
4.000	104.050	104.050	103.801	4.000	104.032	104.032	103.832	3.625	103.667	103.667	103.467	4.000	102.300	102.300	102.051	3.625	101.917	101.917	101.717
4.125	104.404	104.404	104.162	4.125	103.925	103.925	103.725	3.750	104.015	104.015	103.815	4.125	102.654	102.654	102.412	3.750	102.265	102.265	102.065
4.250	104.502	104.502	104.302	4.250	104.339	104.339	104.139	3.875	104.173	104.173	103.973	4.250	102.752	102.752	102.552	3.875	102.423	102.423	102.223
4.375	104.899	104.899	104.699	4.375	104.596	104.596	104.396	3.990	104.413	104.413	104.213	4.375	103.149	103.149	102.949	3.990	102.663	102.663	102.463
4.500	105.242	105.242	105.042	4.500	104.821	104.821	104.621	4.000	104.513	104.513	104.313	4.500	103.492	103.492	103.292	4.000	102.763	102.763	102.563

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.:

12/31/2021

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/1/2021

Release Time: 5:20 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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