



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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	99.603	99.603	99.259	2.250	99.087	99.087	98.744	1.875	96.476	96.476	96.140	3.125	98.760	98.760	98.460
2.375	99.870	99.870	99.526	2.375	99.319	99.319	98.975	2.000	96.698	96.698	96.362	3.250	99.599	99.599	99.299
2.500	100.137	100.137	99.793	2.500	99.545	99.545	99.201	2.125	96.915	96.915	96.579	3.375	99.332	99.332	99.032
2.625	100.386	100.386	100.043	2.625	99.753	99.753	99.409	2.250	98.295	98.295	97.928	3.500	99.421	99.421	99.121
2.750	101.150	101.150	100.728	2.750	100.651	100.651	100.229	2.375	98.514	98.514	98.147	3.625	99.510	99.510	99.210
2.875	101.402	101.402	100.980	2.875	100.856	100.856	100.435	2.500	98.727	98.727	98.360	Margin = 2.250		Index = 0.180	
3.000	101.650	101.650	101.228	3.000	101.040	101.040	100.619	2.625	98.923	98.923	98.556	30 Year OTC			
3.125	101.891	101.891	101.470	3.125	101.215	101.215	100.793	2.750	99.900	99.900	99.600	Rate	30 Day	45 Day	60 Day
3.250	102.188	102.188	101.813	3.250	101.636	101.636	101.261	2.875	100.093	100.093	99.793	4.000	100.780	100.780	100.280
3.375	102.322	102.322	101.947	3.375	101.718	101.718	101.343	3.000	100.265	100.265	99.965	4.125	100.907	100.907	100.407
3.500	102.537	102.537	102.162	3.500	101.905	101.905	101.530	3.125	100.427	100.427	100.127	4.375	101.739	101.739	101.239
3.625	102.733	102.733	102.358	3.625	102.054	102.054	101.679	3.250	100.288	100.288	99.988	4.500	101.877	101.877	101.377
3.750	102.663	102.663	102.325	3.750	102.171	102.171	101.834	3.375	100.457	100.457	100.157	4.625	102.065	102.065	101.565
3.875	102.757	102.757	102.419	3.875	102.198	102.198	101.861	3.500	100.656	100.656	100.356	4.875	102.256	102.256	101.756
4.000	102.955	102.955	102.617	4.000	102.358	102.358	102.020	3.625	100.794	100.794	100.494	5.000	102.394	102.394	101.894
4.125	103.082	103.082	102.745	4.125	102.480	102.480	102.142	3.750	101.310	101.310	101.010	5.125	102.582	102.582	102.082
4.250	103.217	103.217	103.017	4.250	102.770	102.770	102.570	3.875	101.428	101.428	101.128	5.500	103.537	103.537	103.037
4.375	103.214	103.214	103.014	4.375	102.797	102.797	102.597	4.000	101.579	101.579	101.279	5.625	103.724	103.724	103.224
6.250	106.000	106.000	105.800	6.250	105.023	105.023	104.823	4.125	101.692	101.692	101.392	6.250	104.656	104.656	104.156

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	60 Day
2.250	99.703	99.603	99.603	99.259	2.250	99.037	98.937	98.937	98.594	1.875	98.606	98.506	98.506	98.170	
2.375	99.970	99.870	99.870	99.526	2.375	99.269	99.169	99.169	98.825	2.000	98.828	98.728	98.728	98.392	
2.500	100.237	100.137	100.137	99.793	2.500	99.495	99.395	99.395	99.051	2.125	99.045	98.945	98.945	98.609	
2.625	100.486	100.386	100.386	100.043	2.625	99.703	99.603	99.603	99.259	2.250	100.425	100.325	100.325	99.958	
2.750	101.250	101.150	101.150	100.728	2.750	100.476	100.376	100.376	99.954	2.375	100.644	100.544	100.544	100.177	
2.875	101.502	101.402	101.402	100.980	2.875	100.681	100.581	100.581	100.160	2.500	100.857	100.757	100.757	100.390	
3.000	101.750	101.650	101.650	101.228	3.000	100.865	100.765	100.765	100.344	2.625	101.053	100.953	100.953	100.586	
3.125	101.991	101.891	101.891	101.470	3.125	101.040	100.940	100.940	100.518	2.750	100.930	100.830	100.830	100.530	
3.250	102.288	102.188	102.188	101.813	3.250	101.436	101.336	101.336	100.961	2.875	101.123	101.023	101.023	100.723	
3.375	102.522	102.422	102.422	102.047	3.375	101.618	101.518	101.518	101.143	3.000	101.295	101.195	101.195	100.895	
3.500	102.737	102.637	102.637	102.262	3.500	101.805	101.705	101.705	101.330	3.125	101.457	101.357	101.357	101.057	
3.625	102.933	102.833	102.833	102.458	3.625	101.954	101.854	101.854	101.479	3.250	101.918	101.818	101.818	101.518	
3.750	102.863	102.763	102.763	102.425	3.750	102.371	102.271	102.271	101.934	3.375	102.087	101.987	101.987	101.687	

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	98.030	98.030	97.530	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.157	98.157	97.657	4.750	100.000	100.000	100.500
3.875	98.312	98.312	97.812	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	98.114	98.114	97.614					4.500	99.127	99.127	98.627	Rate	30 Day	45 Day	60 Day
4.125	97.987	97.987	97.487					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	99.506	99.506	99.006	6.250	105.750	105.750	105.250
4.375	99.780	99.780	99.280					5.000	99.644	99.644	99.144		DPA Advantage Adjustment		
4.500	99.642	99.642	99.142					5.125	99.832	99.832	99.332		203(k) / 203(k)s		-1.000
4.625	99.454	99.454	98.954					5.500	100.787	100.787	100.287		203(k) & 203(k)s are Borrower Paid		
4.750	100.461	100.461	99.961					5.625	100.974	100.974	100.474		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	101.906	101.906	101.406				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.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: 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	98.449	98.449	98.149	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	98.642	98.642	98.342	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	98.813	98.813	98.513	Margin = 2.250		Index = .180	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.976	98.976	98.676	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.093	99.093	98.793	Rate	30 Day	45 Day	60 Day
3.250	101.351	101.351	100.976	3.250	100.899	100.899	100.524	3.375	99.262	99.262	98.962	3.250	101.351	101.351	100.851
3.375	101.584	101.584	101.209	3.375	101.080	101.080	100.705	3.500	99.461	99.461	99.161	3.375	101.584	101.584	101.084
3.500	101.799	101.799	101.424	3.500	101.268	101.268	100.893	3.625	99.599	99.599	99.299	3.500	101.799	101.799	101.299
3.625	101.996	101.996	101.621	3.625	101.416	101.416	101.041	3.750	100.615	100.615	100.315	3.625	101.996	101.996	101.496
3.750	101.100	101.100	100.763	3.750	100.709	100.709	100.372	3.875	N/A	N/A	N/A	3.750	101.100	101.100	100.600
3.875	101.294	101.294	100.957	3.875	100.836	100.836	100.499	4.000	N/A	N/A	N/A	3.875	101.294	101.294	100.794
4.000	101.492	101.492	101.155	4.000	100.995	100.995	100.658	4.125	N/A	N/A	N/A	4.000	101.492	101.492	100.992
4.125	101.620	101.620	101.283	4.125	101.117	101.117	100.780	4.250	N/A	N/A	N/A	4.125	101.620	101.620	101.120
4.250	102.229	102.229	102.029	4.250	101.882	101.882	101.682	4.375	N/A	N/A	N/A	4.250	102.229	102.229	101.729
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	100.587	100.487	100.487	100.065	2.750	100.163	100.063	100.063	99.641	2.750	100.518	100.418	100.418	100.118
2.875	100.840	100.740	100.740	100.318	2.875	100.369	100.269	100.269	99.847	2.875	100.711	100.611	100.611	100.311
3.000	101.087	100.987	100.987	100.565	3.000	100.553	100.453	100.453	100.031	3.000	100.882	100.782	100.782	100.482
3.125	101.329	101.229	101.229	100.807	3.125	100.728	100.628	100.628	100.206	3.125	101.044	100.944	100.944	100.644
3.250	101.451	101.351	101.351	100.976	3.250	100.999	100.899	100.899	100.524	3.250	101.381	101.281	101.281	100.981
3.375	101.684	101.584	101.584	101.209	3.375	101.180	101.080	101.080	100.705	3.375	101.549	101.449	101.449	101.149
3.500	101.899	101.799	101.799	101.424	3.500	101.368	101.268	101.268	100.893	3.500	101.748	101.648	101.648	101.348
3.625	102.096	101.996	101.996	101.621	3.625	101.516	101.416	101.416	101.041	3.625	101.886	101.786	101.786	101.486
3.750	101.200	101.100	101.100	100.763	3.750	100.809	100.709	100.709	100.372	3.750	101.777	101.677	101.677	101.377

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				
4.750	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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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@afrownhouse.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: 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	97.308	97.308	97.108	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.217	98.217	98.017	2.000	N/A	N/A	N/A	2.500	97.385	97.285	97.185
2.625	98.134	98.134	97.934	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.915	98.915	98.715	2.125	N/A	N/A	N/A	2.625	98.210	98.110	98.010
2.750	98.885	98.885	98.685	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.548	99.548	99.348	2.250	N/A	N/A	N/A	2.750	98.962	98.862	98.762
2.875	99.511	99.511	99.311	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.080	100.080	99.880	2.375	N/A	N/A	N/A	2.875	99.588	99.488	99.388
2.990	99.924	99.924	99.724	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.353	100.353	100.153	2.500	N/A	N/A	N/A	2.990	100.000	99.900	99.800
3.000	100.024	100.024	99.824	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.453	100.453	100.253	2.625	N/A	N/A	N/A	3.000	100.100	100.000	99.900
3.125	100.570	100.570	100.370	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.143	101.143	100.943	2.750	N/A	N/A	N/A	3.125	100.812	100.690	100.558
3.250	101.267	101.267	101.067	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.738	101.738	101.538	2.875	N/A	N/A	N/A	3.250	101.509	101.387	101.255
3.375	102.018	102.018	101.818	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.417	102.417	102.217	2.990	N/A	N/A	N/A	3.375	102.260	102.138	102.006
3.500	102.405	102.405	102.205	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.676	102.676	102.476	3.000	N/A	N/A	N/A	3.500	102.646	102.524	102.392
3.625	102.731	102.731	102.531	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.819	102.819	102.619	3.125	N/A	N/A	N/A	3.625	102.982	102.872	102.782
3.750	102.995	102.995	102.795	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.458	102.458	102.258	3.250	N/A	N/A	N/A	3.750	103.563	103.463	103.363
3.875	103.445	103.445	103.245	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.844	102.844	102.644	3.375	N/A	N/A	N/A	3.875	104.013	103.913	103.813
3.990	103.683	103.683	103.483	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.006	103.006	102.806	3.500	N/A	N/A	N/A	3.990	104.251	104.151	104.051
4.000	103.783	103.783	103.583	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.106	103.106	102.906	3.625	N/A	N/A	N/A	4.000	104.351	104.251	104.151
4.125	104.066	104.066	103.866	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.252	103.252	103.052	3.750	N/A	N/A	N/A	4.125	104.634	104.534	104.434
4.250	104.311	104.311	104.111	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.238	102.238	102.038	3.875	N/A	N/A	N/A	4.250	104.675	104.575	104.475
4.375	104.687	104.687	104.487	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.616	102.616	102.416	3.990	N/A	N/A	N/A	4.375	105.050	104.950	104.850
4.500	105.029	105.029	104.829	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.883	102.883	102.683	4.000	N/A	N/A	N/A	4.500	105.392	105.292	105.192
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	98.577	98.577	98.377	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.545	98.545	98.345	2.000	98.467	98.367	98.267
2.875	N/A	N/A	N/A	2.625	99.405	99.405	99.205	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.096	99.096	98.896	2.125	99.018	98.918	98.818
2.990	N/A	N/A	N/A	2.750	100.112	100.112	99.912	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.581	99.581	99.381	2.250	99.503	99.403	99.303
3.000	N/A	N/A	N/A	2.875	100.733	100.733	100.533	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.016	100.016	99.816	2.375	99.938	99.838	99.738
3.125	N/A	N/A	N/A	2.990	101.109	101.109	100.909	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.529	100.529	100.329	2.500	100.554	100.454	100.354
3.250	N/A	N/A	N/A	3.000	101.209	101.209	101.009	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.037	101.037	100.837	2.625	101.062	100.962	100.862
3.375	N/A	N/A	N/A	3.125	101.633	101.633	101.433	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.509	101.509	101.309	2.750	101.535	101.435	101.335
3.500	N/A	N/A	N/A	3.250	102.221	102.221	102.021	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.882	101.882	101.682	2.875	101.907	101.807	101.707
3.625	N/A	N/A	N/A	3.375	102.925	102.925	102.725	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.214	102.214	102.014	2.990	102.258	102.158	102.058
3.750	N/A	N/A	N/A	3.500	103.281	103.281	103.081	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.314	102.314	102.114	3.000	102.358	102.258	102.158
3.875	N/A	N/A	N/A	3.625	103.605	103.605	103.405	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.694	102.694	102.494	3.125	102.833	102.733	102.633
3.990	N/A	N/A	N/A	3.750	103.143	103.143	102.943	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.122	103.122	102.922	3.250	103.261	103.161	103.061
4.000	N/A	N/A	N/A	3.875	103.590	103.590	103.390	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.569	103.569	103.369	3.375	103.708	103.608	103.508
4.125	N/A	N/A	N/A	3.990	103.797	103.797	103.597	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.901	103.901	103.701	3.500	104.040	103.940	103.840
4.250	N/A	N/A	N/A	4.000	103.897	103.897	103.697	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.300	104.300	104.100	3.625	104.439	104.339	104.239
4.375	N/A	N/A	N/A	4.125	104.177	104.177	103.977	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.031	104.031	103.831	3.750	104.366	104.266	104.166
4.500	N/A	N/A	N/A	4.250	103.856	103.856	103.656	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.453	104.453	104.253	3.875	104.788	104.688	104.578
4.625	N/A	N/A	N/A	4.375	104.226	104.226	104.026	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.760	104.760	104.560	3.990	105.096	104.996	104.886
4.750	N/A	N/A	N/A	4.500	104.549	104.549	104.349	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.860	104.860	104.660	4.000	105.196	105.096	104.986
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.742	98.742	98.542	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.076	99.076	98.876
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.167	99.167	98.967	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.628	99.628	99.428
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.504	99.504	99.304	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.112	100.112	99.912
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.999	99.999	99.799	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.548	100.548	100.348
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.513	100.513	100.313	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.957	100.957	100.757
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.893	100.893	100.693	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.372	101.372	101.172
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.217	101.217	101.017	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.822	101.822	101.622
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.473	101.473	101.273	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.194	102.194	101.994
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.672	101.672	101.472	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.526	102.526	102.326
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.772	101.772	101.572	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.626	102.626	102.426
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.035	102.035	101.835	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.006	103.006	102.806
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.896	101.896	101.696	3.250	N/A	N/A	N/A	3.250	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: 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	97.308	97.308	97.108	2.500	98.217	98.217	98.017	2.875	100.733	100.733	100.533	2.000	98.545	98.545	98.345	2.000	98.742	98.742	98.542
2.625	98.134	98.134	97.934	2.625	98.915	98.915	98.715	2.990	101.109	101.109	100.909	2.125	99.096	99.096	98.896	2.125	99.167	99.167	98.967
2.750	98.885	98.885	98.685	2.750	99.548	99.548	99.348	3.000	101.209	101.209	101.009	2.250	99.581	99.581	99.381	2.250	99.504	99.504	99.304
2.875	99.511	99.511	99.311	2.875	100.080	100.080	99.880	3.125	101.633	101.633	101.433	2.375	100.016	100.016	99.816	2.375	99.999	99.999	99.799
2.990	99.924	99.924	99.724	2.990	100.353	100.353	100.153	3.250	102.221	102.221	102.021	2.500	100.529	100.529	100.329	2.500	100.513	100.513	100.313
3.000	100.024	100.024	99.824	3.000	100.453	100.453	100.253	3.375	102.925	102.925	102.725	2.625	101.037	101.037	100.837	2.625	100.893	100.893	100.693
3.125	100.570	100.570	100.370	3.125	101.143	101.143	100.943	3.500	103.281	103.281	103.081	2.750	101.509	101.509	101.309	2.750	101.217	101.217	101.017
3.250	101.267	101.267	101.067	3.250	101.738	101.738	101.538	3.625	103.605	103.605	103.405	2.875	101.882	101.882	101.682	2.875	101.473	101.473	101.273
3.375	102.018	102.018	101.818	3.375	102.417	102.417	102.217	3.750	103.143	103.143	102.943	2.990	102.214	102.214	102.014	2.990	101.672	101.672	101.472
3.500	102.405	102.405	102.205	3.500	102.676	102.676	102.476	3.875	103.590	103.590	103.390	3.000	102.314	102.314	102.114	3.000	101.772	101.772	101.572
3.625	102.731	102.731	102.531	3.625	102.819	102.819	102.619	3.990	103.797	103.797	103.597	3.125	102.694	102.694	102.494	3.125	102.035	102.035	101.835
3.750	102.995	102.995	102.795	3.750	102.458	102.458	102.258	4.000	103.897	103.897	103.697	3.250	103.122	103.122	102.922	3.250	101.896	101.896	101.696
3.875	103.445	103.445	103.245	3.875	102.844	102.844	102.644	4.125	104.177	104.177	103.977	3.375	103.569	103.569	103.369	3.375	102.226	102.226	102.026
3.990	103.683	103.683	103.483	3.990	103.006	103.006	102.806	4.250	103.856	103.856	103.656	3.500	103.901	103.901	103.701	3.500	102.462	102.462	102.262
4.000	103.783	103.783	103.583	4.000	103.106	103.106	102.906	4.375	104.226	104.226	104.026	3.625	104.300	104.300	104.100	3.625	102.742	102.742	102.542
4.125	104.066	104.066	103.866	4.125	103.252	103.252	103.052	4.500	104.549	104.549	104.349	3.750	104.031	104.031	103.831	3.750	102.052	102.052	101.852
4.250	104.311	104.311	104.111	4.250	102.238	102.238	102.038	4.625	104.775	104.775	104.575	3.875	104.453	104.453	104.253	3.875	102.348	102.348	102.148
4.375	104.687	104.687	104.487	4.375	102.616	102.616	102.416	4.750	104.991	104.991	104.791	3.990	104.760	104.760	104.560	3.990	102.534	102.534	102.334
4.500	105.029	105.029	104.829	4.500	102.883	102.883	102.683	4.875	105.327	105.327	105.127	4.000	104.860	104.860	104.660	4.000	102.634	102.634	102.434

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 LTPAs 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@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: 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	97.203	97.203	96.927	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.109	97.109	96.833	2.750	N/A	N/A	N/A	2.500	96.585	96.485	96.309
2.625	98.198	98.198	97.924	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.104	98.104	97.830	2.875	N/A	N/A	N/A	2.625	97.579	97.479	97.305
2.750	99.062	99.062	98.798	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.970	98.970	98.706	2.990	N/A	N/A	N/A	2.750	98.444	98.344	98.180
2.875	99.750	99.750	99.492	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.656	99.656	99.398	3.000	N/A	N/A	N/A	2.875	99.131	99.031	98.873
2.990	100.177	100.177	99.925	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.085	100.085	99.833	3.125	N/A	N/A	N/A	2.990	99.558	99.458	99.306
3.000	100.277	100.277	100.025	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.185	100.185	99.933	3.250	N/A	N/A	N/A	3.000	99.658	99.558	99.406
3.125	100.690	100.690	100.475	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.214	101.214	100.999	3.375	N/A	N/A	N/A	3.125	100.124	99.998	99.909
3.250	101.440	101.440	101.227	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.022	101.022	100.809	3.500	N/A	N/A	N/A	3.250	100.696	100.569	100.483
3.375	102.197	102.197	101.983	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.777	101.777	101.563	3.625	N/A	N/A	N/A	3.375	101.453	101.325	101.239
3.500	102.617	102.617	102.404	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.199	102.199	101.986	3.750	N/A	N/A	N/A	3.500	101.873	101.745	101.660
3.625	102.877	102.877	102.665	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.459	102.459	102.247	3.875	N/A	N/A	N/A	3.625	102.134	102.007	101.922
3.750	103.059	103.059	102.801	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.899	100.899	100.641	3.990	N/A	N/A	N/A	3.750	101.194	101.071	100.936
3.875	103.556	103.556	103.300	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.396	101.396	101.140	4.000	N/A	N/A	N/A	3.875	101.691	101.569	101.435
3.990	103.784	103.784	103.533	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.622	101.622	101.371	4.125	N/A	N/A	N/A	3.990	101.919	101.801	101.668
4.000	103.884	103.884	103.633	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.722	101.722	101.471	4.250	N/A	N/A	N/A	4.000	102.019	101.901	101.768
4.125	104.246	104.246	103.999	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.086	102.086	101.839	4.375	N/A	N/A	N/A	4.125	102.381	102.265	102.134
4.250	104.472	104.472	104.272	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.258	100.258	100.058	4.500	N/A	N/A	N/A	4.250	101.557	101.457	101.357
4.375	104.877	104.877	104.677	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.665	100.665	100.465	4.625	N/A	N/A	N/A	4.375	101.963	101.863	101.763
4.500	105.229	105.229	105.029	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.015	101.015	100.815	4.750	N/A	N/A	N/A	4.500	102.314	102.214	102.114

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	98.286	98.286	98.059	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.674	98.674	98.474	2.000	97.987	97.855	97.787
2.875	N/A	N/A	N/A	2.625	99.503	99.503	99.260	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.246	99.246	99.046	2.125	98.558	98.426	98.358
2.990	N/A	N/A	N/A	2.750	99.982	99.982	99.738	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.726	99.726	99.526	2.250	99.039	98.908	98.839
3.000	N/A	N/A	N/A	2.875	100.595	100.595	100.352	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.125	100.125	99.925	2.375	99.437	99.306	99.237
3.125	N/A	N/A	N/A	2.990	100.982	100.982	100.736	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.700	100.700	100.500	2.500	100.154	100.044	99.954
3.250	N/A	N/A	N/A	3.000	101.082	101.082	100.836	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.167	101.167	100.967	2.625	100.543	100.432	100.343
3.375	N/A	N/A	N/A	3.125	101.660	101.660	101.364	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.621	101.621	101.421	2.750	100.434	100.323	100.234
3.500	N/A	N/A	N/A	3.250	102.145	102.145	101.849	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.936	101.936	101.736	2.875	100.749	100.638	100.549
3.625	N/A	N/A	N/A	3.375	102.853	102.853	102.559	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.197	102.197	101.997	2.990	101.010	100.900	100.810
3.750	N/A	N/A	N/A	3.500	103.218	103.218	102.928	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.297	102.297	102.097	3.000	101.110	101.000	100.910
3.875	N/A	N/A	N/A	3.625	103.515	103.515	103.223	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.461	102.461	102.261	3.125	102.028	101.922	101.828
3.990	N/A	N/A	N/A	3.750	103.189	103.189	102.989	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	102.958	102.958	102.758	3.250	101.134	101.029	100.934
4.000	N/A	N/A	N/A	3.875	103.551	103.551	103.351	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.369	103.369	103.169	3.375	101.546	101.441	101.346
4.125	N/A	N/A	N/A	3.990	103.776	103.776	103.576	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.622	103.622	103.422	3.500	101.799	101.694	101.599
4.250	N/A	N/A	N/A	4.000	103.876	103.876	103.676	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.060	103.060	102.860	3.625	102.047	101.947	101.847
4.375	N/A	N/A	N/A	4.125	103.888	103.888	103.688	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.412	103.412	103.212	3.750	101.485	101.385	101.285
4.500	N/A	N/A	N/A	4.250	104.307	104.307	104.107	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	103.570	103.570	103.370	3.875	101.643	101.543	101.443
4.625	N/A	N/A	N/A	4.375	104.568	104.568	104.368	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	103.817	103.817	103.617	3.990	101.890	101.790	101.690
4.750	N/A	N/A	N/A	4.500	104.795	104.795	104.595	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	103.917	103.917	103.717	4.000	101.990	101.890	101.790

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	98.350	98.350	98.150	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.922	98.922	98.722	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	99.402	99.402	99.202	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.801	99.801	99.601	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	100.612	100.612	100.412	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.925	100.925	100.725	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.547	100.547	100.347	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	100.862	100.862	100.662	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	101.123	101.123	100.923	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	101.223	101.223	101.023	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.293	102.293	102.093	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	100.674	100.674	100.474	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	101.085	101.085	100.885	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	101.338	101.338	101.138	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	103.190	103.190	102.990	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	100.954	100.954	100.754	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	101.112	101.112	100.912	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.359	101.359	101.159	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.459	101.459	101.259	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.:

12/31/2021

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/1/2021

Release Time: 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	99.062	99.062	98.798	2.750	98.970	98.970	98.706	2.500	98.286	98.286	98.059	2.000	98.674	98.674	98.474	2.000	98.350	98.350	98.150
2.875	99.750	99.750	99.492	2.875	99.656	99.656	99.398	2.625	99.503	99.503	99.260	2.125	99.246	99.246	99.046	2.125	98.922	98.922	98.722
2.990	100.177	100.177	99.925	2.990	100.085	100.085	99.833	2.750	99.982	99.982	99.738	2.250	99.726	99.726	99.526	2.250	99.402	99.402	99.202
3.000	100.277	100.277	100.025	3.000	100.185	100.185	99.933	2.875	100.595	100.595	100.352	2.375	100.125	100.125	99.925	2.375	99.801	99.801	99.601
3.125	100.690	100.690	100.475	3.125	101.214	101.214	100.999	2.990	100.982	100.982	100.736	2.500	100.700	100.700	100.500	2.500	100.612	100.612	100.412
3.250	101.440	101.440	101.227	3.250	101.022	101.022	100.809	3.000	101.082	101.082	100.836	2.625	101.167	101.167	100.967	2.625	100.925	100.925	100.725
3.375	102.197	102.197	101.983	3.375	101.777	101.777	101.563	3.125	101.660	101.660	101.364	2.750	101.621	101.621	101.421	2.750	100.547	100.547	100.347
3.500	102.617	102.617	102.404	3.500	102.199	102.199	101.986	3.250	102.145	102.145	101.849	2.875	101.936	101.936	101.736	2.875	100.862	100.862	100.662
3.625	102.877	102.877	102.665	3.625	102.459	102.459	102.247	3.375	102.853	102.853	102.559	2.990	102.197	102.197	101.997	2.990	101.123	101.123	100.923
3.750	103.059	103.059	102.801	3.750	100.899	100.899	100.641	3.500	103.218	103.218	102.928	3.000	102.297	102.297	102.097	3.000	101.223	101.223	101.023
3.875	103.556	103.556	103.300	3.875	101.396	101.396	101.140	3.625	103.515	103.515	103.223	3.125	102.461	102.461	102.261	3.125	102.293	102.293	102.093
3.990	103.784	103.784	103.533	3.990	101.622	101.622	101.371	3.750	103.189	103.189	102.989	3.250	102.958	102.958	102.758	3.250	100.674	100.674	100.474
4.000	103.884	103.884	103.633	4.000	101.722	101.722	101.471	3.875	103.551	103.551	103.351	3.375	103.369	103.369	103.169	3.375	101.085	101.085	100.885
4.125	104.246	104.246	103.999	4.125	102.086	102.086	101.839	3.990	103.776	103.776	103.576	3.500	103.622	103.622	103.422	3.500	101.338	101.338	101.138
4.250	104.472	104.472	104.272	4.250	100.258	100.258	100.058	4.000	103.876	103.876	103.676	3.625	103.060	103.060	102.860	3.625	103.190	103.190	102.990
4.375	104.877	104.877	104.677	4.375	100.665	100.665	100.465	4.125	103.888	103.888	103.688	3.750	103.412	103.412	103.212	3.750	100.954	100.954	100.754
4.500	105.229	105.229	105.029	4.500	101.015	101.015	100.815	4.250	104.307	104.307	104.107	3.875	103.570	103.570	103.370	3.875	101.112	101.112	100.912
4.625	105.279	105.279	105.079	4.625	102.141	102.141	101.941	4.375	104.568	104.568	104.368	3.990	103.817	103.817	103.617	3.990	101.359	101.359	101.159
4.750	105.708	105.708	105.508	4.750	100.932	100.932	100.732	4.500	104.795	104.795	104.595	4.000	103.917	103.917	103.717	4.000	101.459	101.459	101.259

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: 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



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: 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	97.203	97.203	96.927	2.500	98.286	98.286	98.059	2.000	98.674	98.674	98.474	2.500	96.481	96.481	96.205	2.000	97.862	97.862	97.662
2.625	98.198	98.198	97.924	2.625	99.503	99.503	99.260	2.125	99.246	99.246	99.046	2.625	97.476	97.476	97.202	2.125	98.434	98.434	98.234
2.750	99.062	99.062	98.798	2.750	99.982	99.982	99.738	2.250	99.726	99.726	99.526	2.750	98.341	98.341	98.077	2.250	98.914	98.914	98.714
2.875	99.750	99.750	99.492	2.875	100.595	100.595	100.352	2.375	100.125	100.125	99.925	2.875	99.028	99.028	98.770	2.375	99.313	99.313	99.113
2.990	100.177	100.177	99.925	2.990	100.982	100.982	100.736	2.500	100.700	100.700	100.500	2.990	99.456	99.456	99.204	2.500	100.006	100.006	99.806
3.000	100.277	100.277	100.025	3.000	101.082	101.082	100.836	2.625	101.167	101.167	100.967	3.000	99.556	99.556	99.304	2.625	100.396	100.396	100.196
3.125	100.690	100.690	100.475	3.125	101.660	101.660	101.364	2.750	101.621	101.621	101.421	3.125	100.277	100.277	100.062	2.750	100.434	100.434	100.234
3.250	101.440	101.440	101.227	3.250	102.145	102.145	101.849	2.875	101.936	101.936	101.736	3.250	100.556	100.556	100.343	2.875	100.749	100.749	100.549
3.375	102.197	102.197	101.983	3.375	102.853	102.853	102.559	2.990	102.197	102.197	101.997	3.375	101.312	101.312	101.098	2.990	101.010	101.010	100.810
3.500	102.617	102.617	102.404	3.500	103.218	103.218	102.928	3.000	102.297	102.297	102.097	3.500	101.733	101.733	101.520	3.000	101.110	101.110	100.910
3.625	102.877	102.877	102.665	3.625	103.515	103.515	103.223	3.125	102.461	102.461	102.261	3.625	101.993	101.993	101.781	3.125	101.727	101.727	101.527
3.750	103.059	103.059	102.801	3.750	103.189	103.189	102.989	3.250	102.958	102.958	102.758	3.750	101.304	101.304	101.046	3.250	101.166	101.166	100.966
3.875	103.556	103.556	103.300	3.875	103.551	103.551	103.351	3.375	103.369	103.369	103.169	3.875	101.801	101.801	101.545	3.375	101.577	101.577	101.377
3.990	103.784	103.784	103.533	3.990	103.776	103.776	103.576	3.500	103.622	103.622	103.422	3.990	102.028	102.028	101.777	3.500	101.830	101.830	101.630
4.000	103.884	103.884	103.633	4.000	103.876	103.876	103.676	3.625	103.060	103.060	102.860	4.000	102.128	102.128	101.877	3.625	102.475	102.475	102.275
4.125	104.246	104.246	103.999	4.125	103.888	103.888	103.688	3.750	103.412	103.412	103.212	4.125	102.491	102.491	102.244	3.750	101.533	101.533	101.333
4.250	104.472	104.472	104.272	4.250	104.307	104.307	104.107	3.875	103.570	103.570	103.370	4.250	101.690	101.690	101.490	3.875	101.691	101.691	101.491
4.375	104.877	104.877	104.677	4.375	104.568	104.568	104.368	3.990	103.817	103.817	103.617	4.375	102.096	102.096	101.896	3.990	101.938	101.938	101.738
4.500	105.229	105.229	105.029	4.500	104.795	104.795	104.595	4.000	103.917	103.917	103.717	4.500	102.447	102.447	102.247	4.000	102.038	102.038	101.838

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: 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)