

W. Rate Sheet Dated: 12/2/2021

Release Time: 2:15 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	99.509	99.509	99.165	2.250	98.994	98.994	98.650	1.875	96.503	96.503	96.183	3.125	98.760	98.760	98.460
2.375	99.776	99.776	99.432	2.375	99.225	99.225	98.881	2.000	96.725	96.725	96.405	3.250	99.599	99.599	99.299
2.500	100.043	100.043	99.700	2.500	99.451	99.451	99.107	2.125	96.942	96.942	96.622	3.375	99.332	99.332	99.032
2.625	100.293	100.293	99.949	2.625	99.659	99.659	99.315	2.250	98.354	98.354	97.995	3.500	99.421	99.421	99.121
2.750	101.103	101.103	100.696	2.750	100.604	100.604	100.198	2.375	98.573	98.573	98.213	3.625	99.510	99.510	99.210
2.875	101.355	101.355	100.949	2.875	100.810	100.810	100.403	2.500	98.786	98.786	98.427	Margin = 2.250		Index = 0.210	
3.000	101.603	101.603	101.197	3.000	100.994	100.994	100.587	2.625	98.982	98.982	98.623	30 Year OTC			
3.125	101.845	101.845	101.438	3.125	101.168	101.168	100.762	2.750	99.943	99.943	99.643	Rate	30 Day	45 Day	60 Day
3.250	102.282	102.282	101.938	3.250	101.730	101.730	101.386	2.875	100.136	100.136	99.836	4.000	100.874	100.874	100.374
3.375	102.415	102.415	102.072	3.375	101.812	101.812	101.468	3.000	100.308	100.308	100.008	4.125	101.001	101.001	100.501
3.500	102.631	102.631	102.287	3.500	101.999	101.999	101.655	3.125	100.470	100.470	100.170	4.375	101.348	101.348	100.848
3.625	102.827	102.827	102.483	3.625	102.147	102.147	101.804	3.250	100.737	100.737	100.437	4.500	101.487	101.487	100.987
3.750	102.757	102.757	102.404	3.750	102.265	102.265	101.912	3.375	100.906	100.906	100.606	4.625	101.674	101.674	101.174
3.875	102.851	102.851	102.498	3.875	102.292	102.292	101.939	3.500	101.105	101.105	100.805	4.875	102.397	102.397	101.897
4.000	103.049	103.049	102.695	4.000	102.451	102.451	102.098	3.625	101.243	101.243	100.943	5.000	102.535	102.535	102.035
4.125	103.176	103.176	102.823	4.125	102.573	102.573	102.220	3.750	100.802	100.802	100.502	5.125	102.723	102.723	102.223
4.250	102.826	102.826	102.476	4.250	102.379	102.379	102.029	3.875	100.920	100.920	100.620	5.500	103.709	103.709	103.209
4.375	102.823	102.823	102.473	4.375	102.406	102.406	102.056	4.000	101.071	101.071	100.771	5.625	103.896	103.896	103.396
6.250	106.000	106.000	105.800	6.250	105.101	105.101	104.901	4.125	101.184	101.184	100.884	6.250	104.734	104.734	104.234

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	99.609	99.509	99.509	99.165	2.250	98.944	98.844	98.844	98.500	1.875	98.633	98.533	98.533	98.213
2.375	99.876	99.776	99.776	99.432	2.375	99.175	99.075	99.075	98.731	2.000	98.855	98.755	98.755	98.435
2.500	100.143	100.043	100.043	99.700	2.500	99.401	99.301	99.301	98.957	2.125	99.072	98.972	98.972	98.652
2.625	100.393	100.293	100.293	99.949	2.625	99.609	99.509	99.509	99.165	2.250	100.484	100.384	100.384	100.025
2.750	101.203	101.103	101.103	100.696	2.750	100.429	100.329	100.329	99.923	2.375	100.703	100.603	100.603	100.243
2.875	101.455	101.355	101.355	100.949	2.875	100.635	100.535	100.535	100.128	2.500	100.916	100.816	100.816	100.457
3.000	101.703	101.603	101.603	101.197	3.000	100.819	100.719	100.719	100.312	2.625	101.112	101.012	101.012	100.653
3.125	101.945	101.845	101.845	101.438	3.125	100.993	100.893	100.893	100.487	2.750	100.973	100.873	100.873	100.573
3.250	102.382	102.282	102.282	101.938	3.250	101.530	101.430	101.430	101.086	2.875	101.166	101.066	101.066	100.766
3.375	102.615	102.515	102.515	102.172	3.375	101.712	101.612	101.612	101.268	3.000	101.338	101.238	101.238	100.938
3.500	102.831	102.731	102.731	102.387	3.500	101.899	101.799	101.799	101.455	3.125	101.500	101.400	101.400	101.100
3.625	103.027	102.927	102.927	102.583	3.625	102.047	101.947	101.947	101.604	3.250	102.367	102.267	102.267	101.967
3.750	102.957	102.857	102.857	102.504	3.750	102.465	102.365	102.365	102.012	3.375	102.536	102.436	102.436	102.133

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

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

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

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.124	98.124	97.624	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.251	98.251	97.751	4.750	101.000	101.000	100.500
3.875	98.406	98.406	97.906	6.250	103.750	103.750	103.500	4.375	98.598	98.598	98.098	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.208	98.208	97.708					4.500	98.737	98.737	98.237	Rate	30 Day	45 Day	60 Day
4.125	98.080	98.080	97.580					4.625	98.924	98.924	98.424	5.750	103.000	103.000	102.500
4.250	99.486	99.486	98.986					4.875	99.647	99.647	99.147	6.250	105.750	105.750	105.250
4.375	99.389	99.389	98.889					5.000	99.785	99.785	99.285	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.251	99.251	98.751					5.125	99.973	99.973	99.473				
4.625	99.063	99.063	98.563					5.500	100.959	100.959	100.459				
4.750	100.602	100.602	100.102					5.625	101.146	101.146	100.646				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.984	101.984	101.484				

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

Release Time: 2:15 pm 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	98.492	98.492	98.192	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	98.685	98.685	98.385	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	98.856	98.856	98.556	Margin = 2.250		Index = .210	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.019	99.019	98.719	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.542	99.542	99.242	Rate	30 Day	45 Day	60 Day
3.250	101.319	101.319	100.975	3.250	100.868	100.868	100.524	3.375	99.711	99.711	99.411	3.250	101.319	101.319	100.819
3.375	101.553	101.553	101.209	3.375	101.049	101.049	100.705	3.500	99.910	99.910	99.610	3.375	101.553	101.553	101.053
3.500	101.768	101.768	101.424	3.500	101.237	101.237	100.893	3.625	100.048	100.048	99.748	3.500	101.768	101.768	101.268
3.625	101.964	101.964	101.620	3.625	101.385	101.385	101.041	3.750	100.107	100.107	99.807	3.625	101.964	101.964	101.464
3.750	100.944	100.944	100.591	3.750	100.552	100.552	100.199	3.875	N/A	N/A	N/A	3.750	100.944	100.944	100.444
3.875	101.138	101.138	100.785	3.875	100.679	100.679	100.326	4.000	N/A	N/A	N/A	3.875	101.138	101.138	100.638
4.000	101.336	101.336	100.983	4.000	100.839	100.839	100.486	4.125	N/A	N/A	N/A	4.000	101.336	101.336	100.836
4.125	101.463	101.463	101.110	4.125	100.961	100.961	100.608	4.250	N/A	N/A	N/A	4.125	101.463	101.463	100.963
4.250	101.276	101.276	100.926	4.250	100.929	100.929	100.579	4.375	N/A	N/A	N/A	4.250	101.276	101.276	100.776
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	100.603	100.503	100.503	100.097	2.750	100.179	100.079	100.079	99.673	2.750	100.623	100.523	100.523	100.223
2.875	100.855	100.755	100.755	100.349	2.875	100.385	100.285	100.285	99.879	2.875	100.816	100.716	100.716	100.416
3.000	101.103	101.003	101.003	100.597	3.000	100.569	100.469	100.469	100.063	3.000	100.988	100.888	100.888	100.588
3.125	101.345	101.245	101.245	100.839	3.125	100.743	100.643	100.643	100.237	3.125	101.150	101.050	101.050	100.750
3.250	101.419	101.319	101.319	100.975	3.250	100.968	100.868	100.868	100.524	3.250	101.705	101.605	101.605	101.305
3.375	101.653	101.553	101.553	101.209	3.375	101.149	101.049	101.049	100.705	3.375	101.874	101.774	101.774	101.474
3.500	101.868	101.768	101.768	101.424	3.500	101.337	101.237	101.237	100.893	3.500	102.073	101.973	101.973	101.673
3.625	102.064	101.964	101.964	101.620	3.625	101.485	101.385	101.385	101.041	3.625	102.210	102.110	102.110	101.810
3.750	101.044	100.944	100.944	100.591	3.750	100.652	100.552	100.552	100.199	3.750	101.020	100.920	100.920	100.620

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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

Release Time: 2:15 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	97.236	97.236	97.036	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.145	98.145	97.945	2.000	N/A	N/A	N/A	2.500	97.320	97.220	97.120
2.625	98.065	98.065	97.865	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.845	98.845	98.645	2.125	N/A	N/A	N/A	2.625	98.149	98.049	97.949
2.750	98.820	98.820	98.620	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.481	99.481	99.281	2.250	N/A	N/A	N/A	2.750	98.904	98.804	98.704
2.875	99.452	99.452	99.252	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.018	100.018	99.818	2.375	N/A	N/A	N/A	2.875	99.536	99.436	99.336
2.990	99.869	99.869	99.669	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.293	100.293	100.093	2.500	N/A	N/A	N/A	2.990	99.953	99.853	99.753
3.000	99.969	99.969	99.769	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.393	100.393	100.193	2.625	N/A	N/A	N/A	3.000	100.053	99.953	99.853
3.125	100.542	100.542	100.342	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.115	101.115	100.915	2.750	N/A	N/A	N/A	3.125	100.783	100.683	100.528
3.250	101.247	101.247	101.047	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.716	101.716	101.516	2.875	N/A	N/A	N/A	3.250	101.489	101.366	101.234
3.375	102.006	102.006	101.806	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.404	102.404	102.204	2.990	N/A	N/A	N/A	3.375	102.247	102.124	101.992
3.500	102.402	102.402	102.202	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.669	102.669	102.469	3.000	N/A	N/A	N/A	3.500	102.644	102.521	102.389
3.625	102.739	102.739	102.539	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	103.024	102.924	102.824
3.750	103.073	103.073	102.873	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.534	102.534	102.334	3.250	N/A	N/A	N/A	3.750	103.641	103.541	103.441
3.875	103.533	103.533	103.333	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.930	102.930	102.730	3.375	N/A	N/A	N/A	3.875	104.101	104.001	103.901
3.990	103.783	103.783	103.583	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.102	103.102	102.902	3.500	N/A	N/A	N/A	3.990	104.351	104.251	104.151
4.000	103.883	103.883	103.683	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.202	103.202	103.002	3.625	N/A	N/A	N/A	4.000	104.451	104.351	104.251
4.125	104.175	104.175	103.975	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.353	103.353	103.153	3.750	N/A	N/A	N/A	4.125	104.743	104.643	104.543
4.250	104.393	104.393	104.193	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.319	103.319	103.119	3.875	N/A	N/A	N/A	4.250	104.756	104.656	104.556
4.375	104.778	104.778	104.578	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.707	102.707	102.507	3.990	N/A	N/A	N/A	4.375	105.141	105.041	104.941
4.500	105.132	105.132	104.932	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.984	102.984	102.784	4.000	N/A	N/A	N/A	4.500	105.495	105.395	105.295
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	98.503	98.503	98.303	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	98.539	98.539	98.339	2.000	98.468	98.368	98.268
2.875	N/A	N/A	N/A	2.625	99.335	99.335	99.135	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.093	99.093	98.893	2.125	99.022	98.922	98.822
2.990	N/A	N/A	N/A	2.750	100.046	100.046	99.846	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.580	99.580	99.380	2.250	99.509	99.409	99.309
3.000	N/A	N/A	N/A	2.875	100.673	100.673	100.473	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.021	100.021	99.821	2.375	99.999	99.899	99.799
3.125	N/A	N/A	N/A	2.990	101.052	101.052	100.852	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.615	100.615	100.415	2.500	100.647	100.547	100.447
3.250	N/A	N/A	N/A	3.000	101.152	101.152	100.952	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.127	101.127	100.927	2.625	101.159	101.059	100.959
3.375	N/A	N/A	N/A	3.125	101.581	101.581	101.381	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.606	101.606	101.406	2.750	101.637	101.537	101.437
3.500	N/A	N/A	N/A	3.250	102.201	102.201	102.001	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.986	101.986	101.786	2.875	102.018	101.918	101.818
3.625	N/A	N/A	N/A	3.375	102.912	102.912	102.712	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.328	102.328	102.128	2.990	102.360	102.260	102.160
3.750	N/A	N/A	N/A	3.500	103.278	103.278	103.078	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.428	102.428	102.228	3.000	102.460	102.360	102.260
3.875	N/A	N/A	N/A	3.625	103.613	103.613	103.413	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.815	102.815	102.615	3.125	102.863	102.763	102.663
3.990	N/A	N/A	N/A	3.750	103.222	103.222	103.022	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.132	103.132	102.932	3.250	103.278	103.178	103.078
4.000	N/A	N/A	N/A	3.875	103.679	103.679	103.479	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.587	103.587	103.387	3.375	103.733	103.633	103.533
4.125	N/A	N/A	N/A	3.990	103.898	103.898	103.698	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.932	103.932	103.732	3.500	104.078	103.978	103.878
4.250	N/A	N/A	N/A	4.000	103.998	103.998	103.798	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.345	104.345	104.145	3.625	104.491	104.391	104.291
4.375	N/A	N/A	N/A	4.125	104.287	104.287	104.087	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.044	104.044	103.844	3.750	104.380	104.280	104.184
4.500	N/A	N/A	N/A	4.250	103.939	103.939	103.739	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.480	104.480	104.280	3.875	104.815	104.715	104.599
4.625	N/A	N/A	N/A	4.375	104.318	104.318	104.118	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.803	104.803	104.603	3.990	105.138	105.038	104.922
4.750	N/A	N/A	N/A	4.500	104.653	104.653	104.453	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.903	104.903	104.703	4.000	105.238	105.138	105.022
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	98.735	98.735	98.535	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.069	99.069	98.869
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.162	99.162	98.962	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.623	99.623	99.423
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.552	99.552	99.352	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.111	100.111	99.911
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.083	100.083	99.883	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.552	100.552	100.352
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.600	100.600	100.400	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.964	100.964	100.764
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.983	100.983	100.783	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.439	101.439	101.239
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.311	101.311	101.111	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.917	101.917	101.717
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.574	101.574	101.374	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.298	102.298	102.098
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.777	101.777	101.577	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.640	102.640	102.440
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.877	101.877	101.677	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.740	102.740	102.540
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.145	102.145	101.945	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.126	103.126	102.926
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.902	101.902	101.702	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.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

Release Time: 2:15 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	97.236	97.236	97.036	2.500	98.145	98.145	97.945	2.875	100.673	100.673	100.473	2.000	98.539	98.539	98.339	2.000	98.735	98.735	98.535
2.625	98.065	98.065	97.865	2.625	98.845	98.845	98.645	2.990	101.052	101.052	100.852	2.125	99.093	99.093	98.893	2.125	99.162	99.162	98.962
2.750	98.820	98.820	98.620	2.750	99.481	99.481	99.281	3.000	101.152	101.152	100.952	2.250	99.580	99.580	99.380	2.250	99.552	99.552	99.352
2.875	99.452	99.452	99.252	2.875	100.018	100.018	99.818	3.125	101.581	101.581	101.381	2.375	100.021	100.021	99.821	2.375	100.083	100.083	99.883
2.990	99.869	99.869	99.669	2.990	100.293	100.293	100.093	3.250	102.201	102.201	102.001	2.500	100.615	100.615	100.415	2.500	100.600	100.600	100.400
3.000	99.969	99.969	99.769	3.000	100.393	100.393	100.193	3.375	102.912	102.912	102.712	2.625	101.127	101.127	100.927	2.625	100.983	100.983	100.783
3.125	100.542	100.542	100.342	3.125	101.115	101.115	100.915	3.500	103.278	103.278	103.078	2.750	101.606	101.606	101.406	2.750	101.311	101.311	101.111
3.250	101.247	101.247	101.047	3.250	101.716	101.716	101.516	3.625	103.613	103.613	103.413	2.875	101.986	101.986	101.786	2.875	101.574	101.574	101.374
3.375	102.006	102.006	101.806	3.375	102.404	102.404	102.204	3.750	103.222	103.222	103.022	2.990	102.328	102.328	102.128	2.990	101.777	101.777	101.577
3.500	102.402	102.402	102.202	3.500	102.669	102.669	102.469	3.875	103.679	103.679	103.479	3.000	102.428	102.428	102.228	3.000	101.877	101.877	101.677
3.625	102.739	102.739	102.539	3.625	102.819	102.819	102.619	3.990	103.898	103.898	103.698	3.125	102.815	102.815	102.615	3.125	102.145	102.145	101.945
3.750	103.073	103.073	102.873	3.750	102.534	102.534	102.334	4.000	103.998	103.998	103.798	3.250	103.132	103.132	102.932	3.250	101.902	101.902	101.702
3.875	103.533	103.533	103.333	3.875	102.930	102.930	102.730	4.125	104.287	104.287	104.087	3.375	103.587	103.587	103.387	3.375	102.238	102.238	102.038
3.990	103.783	103.783	103.583	3.990	103.102	103.102	102.902	4.250	103.939	103.939	103.739	3.500	103.932	103.932	103.732	3.500	102.479	102.479	102.279
4.000	103.883	103.883	103.683	4.000	103.202	103.202	103.002	4.375	104.318	104.318	104.118	3.625	104.345	104.345	104.145	3.625	102.766	102.766	102.566
4.125	104.175	104.175	103.975	4.125	103.353	103.353	103.153	4.500	104.653	104.653	104.453	3.750	104.044	104.044	103.844	3.750	102.059	102.059	101.859
4.250	104.393	104.393	104.193	4.250	103.319	103.319	103.119	4.625	104.888	104.888	104.688	3.875	104.480	104.480	104.280	3.875	102.365	102.365	102.165
4.375	104.778	104.778	104.578	4.375	102.707	102.707	102.507	4.750	105.074	105.074	104.874	3.990	104.803	104.803	104.603	3.990	102.559	102.559	102.359
4.500	105.132	105.132	104.932	4.500	102.984	102.984	102.784	4.875	105.422	105.422	105.222	4.000	104.903	104.903	104.703	4.000	102.659	102.659	102.459

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

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

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

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

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



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

30 Day Lock Exp.: 1/3/2022
45 Day Lock Exp.: 1/17/2022
60 Day Lock Exp.: 1/31/2022

W. Rate Sheet Dated: 12/2/2021

Release Time: 2:15 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	Rate	30 Day	45 Day	60 Day												
2.500	97.162	97.162	96.898	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	95.012	95.012	94.748	2.750	N/A	N/A	N/A	2.500	96.544	96.444	96.280	2.625	98.146	98.146	97.884	2.875	N/A	N/A	N/A	2.625	97.527	97.427	97.265				
2.750	99.001	99.001	98.747	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	96.851	96.851	96.597	2.990	N/A	N/A	N/A	2.750	98.383	98.283	98.129	2.875	99.679	99.679	99.430	3.000	N/A	N/A	N/A	2.875	99.060	98.960	98.811				
2.990	100.096	100.096	99.854	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	97.946	97.946	97.780	3.125	N/A	N/A	N/A	2.990	99.477	99.377	99.235	3.000	100.196	100.196	99.954	3.250	N/A	N/A	N/A	3.000	99.577	99.477	99.335				
3.125	100.659	100.659	100.459	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	98.509	98.509	98.309	3.375	N/A	N/A	N/A	3.125	100.093	99.993	99.893	3.250	101.399	101.399	101.199	3.500	N/A	N/A	N/A	3.250	100.655	100.555	100.455				
3.375	102.148	102.148	101.948	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	99.998	99.998	99.798	3.625	N/A	N/A	N/A	3.375	101.404	101.304	101.204	3.500	102.560	102.560	102.360	3.750	N/A	N/A	N/A	3.500	102.100	102.000	101.900				
3.625	102.816	102.816	102.616	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	100.666	100.666	100.466	3.875	N/A	N/A	N/A	3.625	102.073	101.973	101.873	3.750	103.096	103.096	102.854	3.990	N/A	N/A	N/A	3.750	102.512	102.412	102.312				
3.875	103.586	103.586	103.347	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.436	101.436	101.197	4.000	N/A	N/A	N/A	3.875	102.721	102.621	102.521	3.990	103.811	103.811	103.574	4.125	N/A	N/A	N/A	3.990	103.146	103.046	102.946				
4.000	103.911	103.911	103.674	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.661	101.661	101.424	4.250	N/A	N/A	N/A	4.000	103.946	103.846	103.746	4.125	104.268	104.268	104.038	4.375	N/A	N/A	N/A	4.125	104.038	103.938	103.838				
4.125	104.268	104.268	104.038	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.118	102.118	101.888	4.375	N/A	N/A	N/A	4.125	104.268	104.168	104.068	4.375	104.802	104.802	104.602	4.625	N/A	N/A	N/A	4.375	104.602	104.502	104.402				
4.250	104.401	104.401	104.201	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.251	102.251	102.051	4.500	N/A	N/A	N/A	4.250	104.401	104.301	104.201	4.625	104.802	104.802	104.602	4.750	N/A	N/A	N/A	4.625	104.802	104.702	104.602				
4.375	104.802	104.802	104.602	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.652	102.652	102.452	4.625	N/A	N/A	N/A	4.375	104.802	104.702	104.602	4.750	105.149	105.149	104.949	4.750	N/A	N/A	N/A	4.750	105.149	105.049	104.949				
4.500	105.149	105.149	104.949	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	102.999	102.999	102.799	4.750	N/A	N/A	N/A	4.500	105.149	105.049	104.949	4.750	105.149	105.149	104.949	4.750	N/A	N/A	N/A	4.750	105.149	105.049	104.949				
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	Rate	30 Day	45 Day	60 Day												
2.750	N/A	N/A	N/A	2.500	98.344	98.344	98.028	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.673	98.673	98.473	2.000	97.986	97.873	97.786	2.875	N/A	N/A	N/A	2.625	99.449	99.449	99.210	2.625	N/A	N/A	N/A	2.125	99.241	99.241	99.041
2.875	N/A	N/A	N/A	2.625	99.449	99.449	99.210	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.241	99.241	99.041	2.125	98.553	98.440	98.353	2.990	N/A	N/A	N/A	2.750	99.924	99.924	99.684	2.750	N/A	N/A	N/A	2.250	99.720	99.720	99.520
2.990	N/A	N/A	N/A	2.750	99.924	99.924	99.684	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.720	99.720	99.520	2.250	99.033	98.920	98.833	3.000	N/A	N/A	N/A	2.875	100.533	100.533	100.292	2.875	N/A	N/A	N/A	2.375	100.115	100.115	99.915
3.125	N/A	N/A	N/A	2.990	100.916	100.916	100.674	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.375	100.115	100.115	99.915	2.375	99.427	99.313	99.227	3.250	N/A	N/A	N/A	3.000	101.016	101.016	100.774	3.000	N/A	N/A	N/A	2.625	101.270	101.270	101.070
3.250	N/A	N/A	N/A	3.000	101.016	101.016	100.774	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.270	101.270	101.070	2.625	100.446	100.339	100.246	3.375	N/A	N/A	N/A	3.125	101.625	101.625	101.365	3.125	N/A	N/A	N/A	2.750	101.723	101.723	101.523
3.375	N/A	N/A	N/A	3.125	101.625	101.625	101.365	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.723	101.723	101.523	2.750	100.536	100.429	100.336	3.500	N/A	N/A	N/A	3.250	102.106	102.106	101.846	3.250	N/A	N/A	N/A	2.875	102.039	102.039	101.839
3.500	N/A	N/A	N/A	3.250	102.106	102.106	101.846	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.039	102.039	101.839	2.875	100.852	100.745	100.652	3.625	N/A	N/A	N/A	3.375	102.811	102.811	102.551	3.375	N/A	N/A	N/A	2.990	102.295	102.295	102.095
3.625	N/A	N/A	N/A	3.375	102.811	102.811	102.551	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.295	102.295	102.095	2.990	101.108	101.001	100.908	3.750	N/A	N/A	N/A	3.500	103.175	103.175	102.916	3.500	N/A	N/A	N/A	3.000	102.395	102.395	102.195
3.750	N/A	N/A	N/A	3.500	103.175	103.175	102.916	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.395	102.395	102.195	3.000	101.208	101.101	101.008	3.875	N/A	N/A	N/A	3.625	103.466	103.466	103.211	3.625	N/A	N/A	N/A	3.125	102.471	102.471	102.271
3.875	N/A	N/A	N/A	3.625	103.466	103.466	103.211	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.471	102.471	102.271	3.125	102.038	101.922	101.838	3.990	N/A	N/A	N/A	3.750	103.224	103.224	103.024	3.750	N/A	N/A	N/A	3.250	102.967	102.967	102.767
4.000	N/A	N/A	N/A	3.875	103.584	103.584	103.384	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.250	102.967	102.967	102.767	3.250	101.143	101.027	100.943	4.125	N/A	N/A	N/A	3.990	103.805	103.805	103.605	3.990	N/A	N/A	N/A	3.500	103.629	103.629	103.429
4.125	N/A	N/A	N/A	3.990	103.805	103.805	103.605	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.629	103.629	103.429	3.500	101.806	101.690	101.606	4.250	N/A	N/A	N/A	4.000	103.905	103.905	103.705	4.000	N/A	N/A	N/A	3.625	103.615	103.615	103.415
4.250	N/A	N/A	N/A	4.000	103.905	103.905	103.705	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.615	103.615	103.415	3.625	102.602	102.502	102.402	4.375	N/A	N/A	N/A	4.125	103.828	103.828	103.628	4.125	N/A	N/A	N/A	3.750	103.965	103.965	103.765
4.375	N/A	N/A	N/A	4.125	103.828	103.828	103.628	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.965	103.965	103.765	3.750	102.038	101.938	101.838	4.500	N/A	N/A	N/A	4.250	104.245	104.245	104.045	4.250	N/A	N/A	N/A	3.875	104.124	104.124	103.924
4.500	N/A	N/A	N/A	4.250	104.245	104.245	104.045	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.124	104.124	103.924	3.875	102.197	102.097	101.997	4.625	N/A	N/A	N/A	4.375	104.504	104.504	104.304	4.375	N/A	N/A	N/A	3.990	104.369	104.369	104.169
4.625	N/A	N/A	N/A	4.375	104.504	104.504	104.304	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.369	104.369	104.169	3.990	102.442	102.342	102.242	4.750	N/A	N/A	N/A	4.500	104.732	104.732	104.532	4.500	N/A	N/A	N/A	4.000	104.469	104.469	104.269
4.750	N/A	N/A	N/A	4.500	104.732	104.732	104.532	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.469	104.469	104.269	4.000	102.542	102.442	102.342																

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	96.473	96.473	96.273	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	97.041	97.041	96.841	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	97.520	97.520	97.320	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	97.915	97.915	97.715	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	98.607	98.607	98.407	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	99.070	99.070	98.870	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	99.533	99.533	99.333	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	99.839	99.839	99.639	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	100.095	100.095	99.895	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	100.195	100.195	99.995	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	100.271	100.271	100.071	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	100.767	100.767	100.567	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	101.174	101.174	100.974	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	101.429	101.429	101.229	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	101.415	101.415	101.215	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	101.765	101.765	101.565	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	101.924	101.924	101.724	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	102.169	102.169	101.969	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	102.269	102.269	102.069	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.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

Release Time: 2:15 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	99.001	99.001	98.747	2.750	96.851	96.851	96.597	2.500	98.344	98.344	98.028	2.000	98.673	98.673	98.473	2.000	96.473	96.473	96.273
2.875	99.679	99.679	99.430	2.875	97.529	97.529	97.280	2.625	99.449	99.449	99.210	2.125	99.241	99.241	99.041	2.125	97.041	97.041	96.841
2.990	100.096	100.096	99.854	2.990	97.946	97.946	97.704	2.750	99.924	99.924	99.684	2.250	99.720	99.720	99.520	2.250	97.520	97.520	97.320
3.000	100.196	100.196	99.954	3.000	98.046	98.046	97.804	2.875	100.533	100.533	100.292	2.375	100.115	100.115	99.915	2.375	97.915	97.915	97.715
3.125	100.659	100.659	100.459	3.125	98.509	98.509	98.309	2.990	100.916	100.916	100.674	2.500	100.807	100.807	100.607	2.500	98.607	98.607	98.407
3.250	101.399	101.399	101.199	3.250	99.249	99.249	99.049	3.000	101.016	101.016	100.774	2.625	101.270	101.270	101.070	2.625	99.070	99.070	98.870
3.375	102.148	102.148	101.948	3.375	99.998	99.998	99.798	3.125	101.625	101.625	101.365	2.750	101.723	101.723	101.523	2.750	99.523	99.523	99.323
3.500	102.560	102.560	102.360	3.500	100.410	100.410	100.210	3.250	102.106	102.106	101.846	2.875	102.039	102.039	101.839	2.875	99.839	99.839	99.639
3.625	102.816	102.816	102.616	3.625	100.666	100.666	100.466	3.375	102.811	102.811	102.551	2.990	102.295	102.295	102.095	2.990	100.095	100.095	99.895
3.750	103.096	103.096	102.854	3.750	100.946	100.946	100.704	3.500	103.175	103.175	102.916	3.000	102.395	102.395	102.195	3.000	100.195	100.195	99.995
3.875	103.586	103.586	103.347	3.875	101.436	101.436	101.197	3.625	103.466	103.466	103.211	3.125	102.471	102.471	102.271	3.125	100.271	100.271	100.071
3.990	103.811	103.811	103.574	3.990	101.661	101.661	101.424	3.750	103.224	103.224	103.024	3.250	102.967	102.967	102.767	3.250	100.767	100.767	100.567
4.000	103.911	103.911	103.674	4.000	101.761	101.761	101.524	3.875	103.584	103.584	103.384	3.375	103.374	103.374	103.174	3.375	101.174	101.174	100.974
4.125	104.268	104.268	104.038	4.125	102.118	102.118	101.888	3.990	103.805	103.805	103.605	3.500	103.629	103.629	103.429	3.500	101.429	101.429	101.229
4.250	104.401	104.401	104.201	4.250	102.251	102.251	102.051	4.000	103.905	103.905	103.705	3.625	103.615	103.615	103.415	3.625	101.415	101.415	101.215
4.375	104.802	104.802	104.602	4.375	102.652	102.652	102.452	4.125	103.828	103.828	103.628	3.750	103.965	103.965	103.765	3.750	101.765	101.765	101.565
4.500	105.149	105.149	104.949	4.500	102.999	102.999	102.799	4.250	104.245	104.245	104.045	3.875	104.124	104.124	103.924	3.875	101.924	101.924	101.724
4.625	105.097	105.097	104.897	4.625	102.947	102.947	102.747	4.375	104.504	104.504	104.304	3.990	104.369	104.369	104.169	3.990	102.169	102.169	101.969
4.750	105.523	105.523	105.323	4.750	103.373	103.373	103.173	4.500	104.732	104.732	104.532	4.000	104.469	104.469	104.269	4.000	102.269	102.269	102.069

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout		

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

Release Time: 2:15 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, 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



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.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

Release Time: 2:15 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	97.162	97.162	96.898	2.500	98.344	98.344	98.028	2.000	98.673	98.673	98.473	2.500	95.412	95.412	95.148	2.000	96.923	96.923	96.723
2.625	98.146	98.146	97.884	2.625	99.449	99.449	99.210	2.125	99.241	99.241	99.041	2.625	96.396	96.396	96.134	2.125	97.491	97.491	97.291
2.750	99.001	99.001	98.747	2.750	99.924	99.924	99.684	2.250	99.720	99.720	99.520	2.750	97.251	97.251	96.997	2.250	97.970	97.970	97.770
2.875	99.679	99.679	99.430	2.875	100.533	100.533	100.292	2.375	100.115	100.115	99.915	2.875	97.929	97.929	97.680	2.375	98.365	98.365	98.165
2.990	100.096	100.096	99.854	2.990	100.916	100.916	100.674	2.500	100.807	100.807	100.607	2.990	98.346	98.346	98.104	2.500	99.057	99.057	98.857
3.000	100.196	100.196	99.954	3.000	101.016	101.016	100.774	2.625	101.270	101.270	101.070	3.000	98.446	98.446	98.204	2.625	99.520	99.520	99.320
3.125	100.659	100.659	100.459	3.125	101.625	101.625	101.365	2.750	101.723	101.723	101.523	3.125	98.909	98.909	98.709	2.750	99.973	99.973	99.773
3.250	101.399	101.399	101.199	3.250	102.106	102.106	101.846	2.875	102.039	102.039	101.839	3.250	99.649	99.649	99.449	2.875	100.289	100.289	100.089
3.375	102.148	102.148	101.948	3.375	102.811	102.811	102.551	2.990	102.295	102.295	102.095	3.375	100.398	100.398	100.198	2.990	100.545	100.545	100.345
3.500	102.560	102.560	102.360	3.500	103.175	103.175	102.916	3.000	102.395	102.395	102.195	3.500	100.810	100.810	100.610	3.000	100.645	100.645	100.445
3.625	102.816	102.816	102.616	3.625	103.466	103.466	103.211	3.125	102.471	102.471	102.271	3.625	101.066	101.066	100.866	3.125	100.721	100.721	100.521
3.750	103.096	103.096	102.854	3.750	103.224	103.224	103.024	3.250	102.967	102.967	102.767	3.750	101.346	101.346	101.146	3.250	101.217	101.217	101.017
3.875	103.586	103.586	103.347	3.875	103.584	103.584	103.384	3.375	103.374	103.374	103.174	3.875	101.836	101.836	101.597	3.375	101.624	101.624	101.424
3.990	103.811	103.811	103.574	3.990	103.805	103.805	103.605	3.500	103.629	103.629	103.429	3.990	102.061	102.061	101.824	3.500	101.879	101.879	101.679
4.000	103.911	103.911	103.674	4.000	103.905	103.905	103.705	3.625	103.615	103.615	103.415	4.000	102.161	102.161	101.924	3.625	101.865	101.865	101.665
4.125	104.268	104.268	104.038	4.125	103.828	103.828	103.628	3.750	103.965	103.965	103.765	4.125	102.518	102.518	102.288	3.750	102.215	102.215	102.015
4.250	104.401	104.401	104.201	4.250	104.245	104.245	104.045	3.875	104.124	104.124	103.924	4.250	102.651	102.651	102.451	3.875	102.374	102.374	102.174
4.375	104.802	104.802	104.602	4.375	104.504	104.504	104.304	3.990	104.369	104.369	104.169	4.375	103.052	103.052	102.852	3.990	102.619	102.619	102.419
4.500	105.149	105.149	104.949	4.500	104.732	104.732	104.532	4.000	104.469	104.469	104.269	4.500	103.399	103.399	103.199	4.000	102.719	102.719	102.519

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%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year	0.000	0.000	0.000	-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

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.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

1/31/2022

W. Rate Sheet Dated: 12/2/2021

Release Time: 2:15 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)