



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.: 2/1/2022

W. Rate Sheet Dated: 12/3/2021

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	99.415	99.415	99.056	2.250	98.900	98.900	98.541	1.875	96.417	96.417	96.089	3.125	98.760	98.760	98.460
2.375	99.682	99.682	99.323	2.375	99.131	99.131	98.772	2.000	96.639	96.639	96.311	3.250	99.599	99.599	99.299
2.500	99.950	99.950	99.590	2.500	99.357	99.357	98.998	2.125	96.857	96.857	96.528	3.375	99.332	99.332	99.032
2.625	100.199	100.199	99.840	2.625	99.565	99.565	99.206	2.250	98.280	98.280	97.920	3.500	99.421	99.421	99.121
2.750	101.025	101.025	100.603	2.750	100.526	100.526	100.104	2.375	98.499	98.499	98.139	3.625	99.510	99.510	99.210
2.875	101.277	101.277	100.855	2.875	100.731	100.731	100.310	2.500	98.712	98.712	98.352	Margin = 2.250		Index = 0.210	
3.000	101.525	101.525	101.103	3.000	100.915	100.915	100.494	2.625	98.908	98.908	98.548	30 Year OTC			
3.125	101.766	101.766	101.345	3.125	101.090	101.090	100.668	2.750	99.849	99.849	99.549	Rate	30 Day	45 Day	60 Day
3.250	102.141	102.141	101.797	3.250	101.590	101.590	101.246	2.875	100.042	100.042	99.742	4.000	100.764	100.764	100.264
3.375	102.275	102.275	101.931	3.375	101.671	101.671	101.327	3.000	100.214	100.214	99.914	4.125	100.891	100.891	100.391
3.500	102.490	102.490	102.146	3.500	101.858	101.858	101.515	3.125	100.376	100.376	100.076	4.375	101.832	101.832	101.332
3.625	102.686	102.686	102.342	3.625	102.007	102.007	101.663	3.250	101.007	101.007	100.707	4.500	101.971	101.971	101.471
3.750	102.647	102.647	102.310	3.750	102.156	102.156	101.818	3.375	101.176	101.176	100.876	4.625	102.159	102.159	101.659
3.875	102.741	102.741	102.404	3.875	102.183	102.183	101.845	3.500	101.375	101.375	101.075	4.875	102.209	102.209	101.709
4.000	102.939	102.939	102.602	4.000	102.342	102.342	102.004	3.625	101.512	101.512	101.212	5.000	102.348	102.348	101.848
4.125	103.066	103.066	102.729	4.125	102.464	102.464	102.127	3.750	100.677	100.677	100.377	5.125	102.535	102.535	102.035
4.250	103.310	103.310	103.110	4.250	102.863	102.863	102.663	3.875	100.795	100.795	100.495	5.500	103.584	103.584	103.084
4.375	103.307	103.307	103.107	4.375	102.890	102.890	102.690	4.000	100.946	100.946	100.646	5.625	103.771	103.771	103.271
6.250	106.000	106.000	105.800	6.250	104.867	104.867	104.667	4.125	101.059	101.059	100.759	6.250	104.500	104.500	104.000

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	99.515	99.415	99.415	99.056	2.250	98.850	98.750	98.750	98.391	1.875	98.547	98.447	98.447	98.119	
2.375	99.782	99.682	99.682	99.323	2.375	99.081	98.981	98.981	98.622	2.000	98.769	98.669	98.669	98.341	
2.500	100.050	99.950	99.950	99.590	2.500	99.307	99.207	99.207	98.848	2.125	98.987	98.887	98.887	98.558	
2.625	100.299	100.199	100.199	99.840	2.625	99.515	99.415	99.415	99.056	2.250	100.410	100.310	100.310	99.950	
2.750	101.125	101.025	101.025	100.603	2.750	100.351	100.251	100.251	99.829	2.375	100.629	100.529	100.529	100.169	
2.875	101.377	101.277	101.277	100.855	2.875	100.556	100.456	100.456	100.035	2.500	100.842	100.742	100.742	100.382	
3.000	101.625	101.525	101.525	101.103	3.000	100.740	100.640	100.640	100.219	2.625	101.038	100.938	100.938	100.578	
3.125	101.866	101.766	101.766	101.345	3.125	100.915	100.815	100.815	100.393	2.750	100.879	100.779	100.779	100.479	
3.250	102.241	102.141	102.141	101.797	3.250	101.390	101.290	101.290	100.946	2.875	101.072	100.972	100.972	100.672	
3.375	102.475	102.375	102.375	102.031	3.375	101.571	101.471	101.471	101.127	3.000	101.244	101.144	101.144	100.844	
3.500	102.690	102.590	102.590	102.246	3.500	101.758	101.658	101.658	101.315	3.125	101.406	101.306	101.306	101.006	
3.625	102.886	102.786	102.786	102.442	3.625	101.907	101.807	101.807	101.463	3.250	102.637	102.537	102.537	102.237	
3.750	102.847	102.747	102.747	102.410	3.750	102.356	102.256	102.256	101.918	3.375	102.806	102.706	102.706	102.406	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		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	98.014	98.014	97.514	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.141	98.141	97.641	4.750	101.000	101.000	100.500
3.875	98.296	98.296	97.796	6.250	103.750	103.750	103.500	4.375	99.082	99.082	98.582	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.098	98.098	97.598					4.500	99.221	99.221	98.721	Rate	30 Day	45 Day	60 Day
4.125	97.971	97.971	97.471					4.625	99.409	99.409	98.909	5.750	103.000	103.000	102.500
4.250	99.971	99.971	99.471					4.875	99.459	99.459	98.959		DPA Advantage Adjustment		
4.375	99.874	99.874	99.374					5.000	99.598	99.598	99.098		203(k) / 203(k)s		-1.000
4.500	99.735	99.735	99.235					5.125	99.785	99.785	99.285		203(k) & 203(k)s are Borrower Paid only		
4.625	99.548	99.548	99.048					5.500	100.834	100.834	100.334				
4.750	100.414	100.414	99.914					5.625	101.021	101.021	100.521				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.750	101.750	101.250				

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

W. Rate Sheet Dated: 12/3/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	98.510	98.510	98.210
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	99.349	99.349	99.049
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	99.082	99.082	98.782
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.398	98.398	98.098	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	98.591	98.591	98.291	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	98.763	98.763	98.463	Margin = 2.250		Index = .210	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.925	98.925	98.625	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.812	99.812	99.512	Rate	30 Day	45 Day	60 Day
3.250	101.179	101.179	100.835	3.250	100.727	100.727	100.383	3.375	99.981	99.981	99.681	3.250	101.179	101.179	100.679
3.375	101.412	101.412	101.068	3.375	100.908	100.908	100.564	3.500	100.180	100.180	99.880	3.375	101.412	101.412	100.912
3.500	101.628	101.628	101.284	3.500	101.096	101.096	100.752	3.625	100.317	100.317	100.017	3.500	101.628	101.628	101.128
3.625	101.824	101.824	101.480	3.625	101.244	101.244	100.900	3.750	99.982	99.982	99.682	3.625	101.824	101.824	101.324
3.750	100.835	100.835	100.498	3.750	100.443	100.443	100.106	3.875	N/A	N/A	N/A	3.750	100.835	100.835	100.335
3.875	101.029	101.029	100.692	3.875	100.570	100.570	100.233	4.000	N/A	N/A	N/A	3.875	101.029	101.029	100.529
4.000	101.227	101.227	100.890	4.000	100.729	100.729	100.392	4.125	N/A	N/A	N/A	4.000	101.227	101.227	100.727
4.125	101.354	101.354	101.017	4.125	100.852	100.852	100.515	4.250	N/A	N/A	N/A	4.125	101.354	101.354	100.854
4.250	101.760	101.760	101.560	4.250	101.413	101.413	101.213	4.375	N/A	N/A	N/A	4.250	101.760	101.760	101.260
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	100.525	100.425	100.425	100.003	2.750	100.101	100.001	100.001	99.579	2.750	100.529	100.429	100.429	100.129
2.875	100.777	100.677	100.677	100.255	2.875	100.306	100.206	100.206	99.784	2.875	100.722	100.622	100.622	100.322
3.000	101.025	100.925	100.925	100.503	3.000	100.490	100.390	100.390	99.968	3.000	100.894	100.794	100.794	100.494
3.125	101.266	101.166	101.166	100.744	3.125	100.665	100.565	100.565	100.143	3.125	101.056	100.956	100.956	100.656
3.250	101.279	101.179	101.179	100.835	3.250	100.827	100.727	100.727	100.383	3.250	101.974	101.874	101.874	101.574
3.375	101.512	101.412	101.412	101.068	3.375	101.008	100.908	100.908	100.564	3.375	102.143	102.043	102.043	101.743
3.500	101.728	101.628	101.628	101.284	3.500	101.196	101.096	101.096	100.752	3.500	102.342	102.242	102.242	101.942
3.625	101.924	101.824	101.824	101.480	3.625	101.344	101.244	101.244	100.900	3.625	102.480	102.380	102.380	102.080
3.750	100.935	100.835	100.835	100.498	3.750	100.543	100.443	100.443	100.106	3.750	100.895	100.795	100.795	100.495

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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A		5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A	

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

2/1/2022

W. Rate Sheet Dated: 12/3/2021

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	97.130	97.130	96.930	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.039	98.039	97.839	2.000	N/A	N/A	N/A	2.500	97.152	97.052	96.952
2.625	97.960	97.960	97.760	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.739	98.739	98.539	2.125	N/A	N/A	N/A	2.625	97.982	97.882	97.782
2.750	98.716	98.716	98.516	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.376	99.376	99.176	2.250	N/A	N/A	N/A	2.750	98.738	98.638	98.538
2.875	99.341	99.341	99.141	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.908	99.908	99.708	2.375	N/A	N/A	N/A	2.875	99.363	99.263	99.163
2.990	99.753	99.753	99.553	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.214	100.214	100.014	2.500	N/A	N/A	N/A	2.990	99.778	99.678	99.578
3.000	99.853	99.853	99.653	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.314	100.314	100.114	2.625	N/A	N/A	N/A	3.000	99.878	99.778	99.678
3.125	100.500	100.500	100.300	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.071	101.071	100.871	2.750	N/A	N/A	N/A	3.125	100.742	100.620	100.496
3.250	101.203	101.203	101.003	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.672	101.672	101.472	2.875	N/A	N/A	N/A	3.250	101.445	101.323	101.199
3.375	101.986	101.986	101.786	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.383	102.383	102.183	2.990	N/A	N/A	N/A	3.375	102.228	102.106	101.982
3.500	102.380	102.380	102.180	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.649	102.649	102.449	3.000	N/A	N/A	N/A	3.500	102.622	102.500	102.376
3.625	102.696	102.696	102.496	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.781	102.781	102.581	3.125	N/A	N/A	N/A	3.625	103.141	103.041	102.941
3.750	102.961	102.961	102.761	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.949	102.949	102.749	3.250	N/A	N/A	N/A	3.750	103.748	103.648	103.548
3.875	103.417	103.417	103.217	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.939	102.939	102.739	3.375	N/A	N/A	N/A	3.875	104.204	104.104	104.004
3.990	103.653	103.653	103.453	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.101	103.101	102.901	3.500	N/A	N/A	N/A	3.990	104.440	104.340	104.240
4.000	103.753	103.753	103.553	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.201	103.201	103.001	3.625	N/A	N/A	N/A	4.000	104.540	104.440	104.340
4.125	104.041	104.041	103.841	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.347	103.347	103.147	3.750	N/A	N/A	N/A	4.125	104.828	104.728	104.628
4.250	104.298	104.298	104.098	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.349	102.349	102.149	3.875	N/A	N/A	N/A	4.250	104.787	104.687	104.587
4.375	104.679	104.679	104.479	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.733	102.733	102.533	3.990	N/A	N/A	N/A	4.375	105.167	105.067	104.967
4.500	105.028	105.028	104.828	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.006	103.006	102.806	4.000	N/A	N/A	N/A	4.500	105.517	105.417	105.317
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	98.396	98.396	98.196	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.600	98.600	98.400	2.000	98.522	98.422	98.322
2.875	N/A	N/A	N/A	2.625	99.228	99.228	99.028	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.155	99.155	98.955	2.125	99.077	98.977	98.877
2.990	N/A	N/A	N/A	2.750	99.939	99.939	99.739	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.640	99.640	99.440	2.250	99.562	99.462	99.362
3.000	N/A	N/A	N/A	2.875	100.559	100.559	100.359	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.077	100.077	99.877	2.375	100.008	99.908	99.808
3.125	N/A	N/A	N/A	2.990	100.934	100.934	100.734	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	100.638	100.538	100.438
3.250	N/A	N/A	N/A	3.000	101.034	101.034	100.834	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.146	101.146	100.946	2.625	101.169	101.069	100.969
3.375	N/A	N/A	N/A	3.125	101.513	101.513	101.313	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.626	101.626	101.426	2.750	101.649	101.549	101.449
3.500	N/A	N/A	N/A	3.250	102.154	102.154	101.954	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	101.995	101.995	101.795	2.875	102.019	101.919	101.819
3.625	N/A	N/A	N/A	3.375	102.890	102.890	102.690	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.325	102.325	102.125	2.990	102.354	102.254	102.154
3.750	N/A	N/A	N/A	3.500	103.253	103.253	103.053	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.425	102.425	102.225	3.000	102.454	102.354	102.254
3.875	N/A	N/A	N/A	3.625	103.567	103.567	103.367	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.811	102.811	102.611	3.125	102.914	102.814	102.714
3.990	N/A	N/A	N/A	3.750	103.234	103.234	103.034	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.196	103.196	102.996	3.250	103.343	103.243	103.143
4.000	N/A	N/A	N/A	3.875	103.684	103.684	103.484	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.655	103.655	103.455	3.375	103.801	103.701	103.601
4.125	N/A	N/A	N/A	3.990	103.890	103.890	103.690	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	103.990	103.990	103.790	3.500	104.136	104.036	103.936
4.250	N/A	N/A	N/A	4.000	103.990	103.990	103.790	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.396	104.396	104.196	3.625	104.542	104.442	104.342
4.375	N/A	N/A	N/A	4.125	104.277	104.277	104.077	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	103.740	103.740	103.540	3.750	104.075	103.975	103.875
4.500	N/A	N/A	N/A	4.250	103.968	103.968	103.768	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.172	104.172	103.972	3.875	104.507	104.407	104.285
4.625	N/A	N/A	N/A	4.375	104.343	104.343	104.143	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	104.489	104.489	104.289	3.990	104.825	104.725	104.603
4.750	N/A	N/A	N/A	4.500	104.674	104.674	104.474	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	104.589	104.589	104.389	4.000	104.925	104.825	104.703
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	98.796	98.796	98.596	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.223	99.223	99.023
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.223	99.223	99.023	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.778	99.778	99.578
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.561	99.561	99.361	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.263	100.263	100.063
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	100.700	100.700	100.500
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.598	100.598	100.398	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.109	101.109	100.909
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.001	101.001	100.801	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.548	101.548	101.348
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.329	101.329	101.129	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.967	101.967	101.767
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.581	101.581	101.381	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.337	102.337	102.137
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	102.667	102.667	102.467
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	102.767	102.767	102.567
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.144	102.144	101.944	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.151	103.151	102.951
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.971	101.971	101.771	3.250	N/A	N/A	N/A	3.250	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.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

2/1/2022

W. Rate Sheet Dated: 12/3/2021

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	97.130	97.130	96.930	2.500	98.039	98.039	97.839	2.875	100.559	100.559	100.359	2.000	98.600	98.600	98.400	2.000	98.796	98.796	98.596
2.625	97.960	97.960	97.760	2.625	98.739	98.739	98.539	2.990	100.934	100.934	100.734	2.125	99.155	99.155	98.955	2.125	99.223	99.223	99.023
2.750	98.716	98.716	98.516	2.750	99.376	99.376	99.176	3.000	101.034	101.034	100.834	2.250	99.640	99.640	99.440	2.250	99.561	99.561	99.361
2.875	99.341	99.341	99.141	2.875	99.908	99.908	99.708	3.125	101.513	101.513	101.313	2.375	100.077	100.077	99.877	2.375	100.083	100.083	99.883
2.990	99.753	99.753	99.553	2.990	100.214	100.214	100.014	3.250	102.154	102.154	101.954	2.500	100.615	100.615	100.415	2.500	100.598	100.598	100.398
3.000	99.853	99.853	99.653	3.000	100.314	100.314	100.114	3.375	102.890	102.890	102.690	2.625	101.146	101.146	100.946	2.625	101.001	101.001	100.801
3.125	100.500	100.500	100.300	3.125	101.071	101.071	100.871	3.500	103.253	103.253	103.053	2.750	101.626	101.626	101.426	2.750	101.329	101.329	101.129
3.250	101.203	101.203	101.003	3.250	101.672	101.672	101.472	3.625	103.567	103.567	103.367	2.875	101.995	101.995	101.795	2.875	101.581	101.581	101.381
3.375	101.986	101.986	101.786	3.375	102.383	102.383	102.183	3.750	103.234	103.234	103.034	2.990	102.325	102.325	102.125	2.990	101.777	101.777	101.577
3.500	102.380	102.380	102.180	3.500	102.649	102.649	102.449	3.875	103.684	103.684	103.484	3.000	102.425	102.425	102.225	3.000	101.877	101.877	101.677
3.625	102.696	102.696	102.496	3.625	102.781	102.781	102.581	3.990	103.890	103.890	103.690	3.125	102.811	102.811	102.611	3.125	102.144	102.144	101.944
3.750	102.961	102.961	102.761	3.750	102.549	102.549	102.349	4.000	103.990	103.990	103.790	3.250	103.196	103.196	102.996	3.250	101.971	101.971	101.771
3.875	103.417	103.417	103.217	3.875	102.939	102.939	102.739	4.125	104.277	104.277	104.077	3.375	103.655	103.655	103.455	3.375	102.312	102.312	102.112
3.990	103.653	103.653	103.453	3.990	103.101	103.101	102.901	4.250	103.968	103.968	103.768	3.500	103.990	103.990	103.790	3.500	102.546	102.546	102.346
4.000	103.753	103.753	103.553	4.000	103.201	103.201	103.001	4.375	104.343	104.343	104.143	3.625	104.396	104.396	104.196	3.625	102.828	102.828	102.628
4.125	104.041	104.041	103.841	4.125	103.347	103.347	103.147	4.500	104.674	104.674	104.474	3.750	103.740	103.740	103.540	3.750	101.759	101.759	101.559
4.250	104.298	104.298	104.098	4.250	102.349	102.349	102.149	4.625	104.905	104.905	104.705	3.875	104.172	104.172	103.972	3.875	102.060	102.060	101.860
4.375	104.679	104.679	104.479	4.375	102.733	102.733	102.533	4.750	105.104	105.104	104.904	3.990	104.489	104.489	104.289	3.990	102.254	102.254	102.054
4.500	105.028	105.028	104.828	4.500	103.006	103.006	102.806	4.875	105.447	105.447	105.247	4.000	104.589	104.589	104.389	4.000	102.354	102.354	102.154

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.: 2/1/2022

W. Rate Sheet Dated: 12/3/2021

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	97.054	97.054	96.770	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.922	96.922	96.638	2.750	N/A	N/A	N/A	2.500	96.436	96.336	96.152
2.625	98.036	98.036	97.754	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.906	97.906	97.624	2.875	N/A	N/A	N/A	2.625	97.417	97.317	97.135
2.750	98.890	98.890	98.617	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.760	98.760	98.487	2.990	N/A	N/A	N/A	2.750	98.272	98.170	97.999
2.875	99.564	99.564	99.294	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.432	99.432	99.162	3.000	N/A	N/A	N/A	2.875	98.945	98.841	98.675
2.990	99.979	99.979	99.717	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.847	99.847	99.585	3.125	N/A	N/A	N/A	2.990	99.360	99.259	99.098
3.000	100.079	100.079	99.817	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.947	99.947	99.685	3.250	N/A	N/A	N/A	3.000	99.460	99.359	99.198
3.125	100.550	100.550	100.350	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.816	100.816	100.616	3.375	N/A	N/A	N/A	3.125	99.984	99.879	99.784
3.250	101.291	101.291	101.091	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.961	100.961	100.761	3.500	N/A	N/A	N/A	3.250	100.547	100.439	100.347
3.375	102.066	102.066	101.866	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.734	101.734	101.534	3.625	N/A	N/A	N/A	3.375	101.322	101.214	101.122
3.500	102.481	102.481	102.281	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.149	102.149	101.949	3.750	N/A	N/A	N/A	3.500	101.737	101.629	101.537
3.625	102.722	102.722	102.522	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.392	102.392	102.192	3.875	N/A	N/A	N/A	3.625	101.979	101.872	101.779
3.750	102.728	102.728	102.484	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.522	100.522	100.278	3.990	N/A	N/A	N/A	3.750	100.863	100.751	100.619
3.875	103.219	103.219	102.977	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.011	101.011	100.769	4.000	N/A	N/A	N/A	3.875	101.354	101.244	101.112
3.990	103.444	103.444	103.202	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.236	101.236	100.994	4.125	N/A	N/A	N/A	3.990	101.579	101.467	101.337
4.000	103.544	103.544	103.302	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.336	101.336	101.094	4.250	N/A	N/A	N/A	4.000	101.679	101.567	101.437
4.125	103.897	103.897	103.660	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.689	101.689	101.452	4.375	N/A	N/A	N/A	4.125	102.032	101.924	101.795
4.250	104.389	104.389	104.189	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.177	100.177	99.977	4.500	N/A	N/A	N/A	4.250	101.474	101.374	101.274
4.375	104.790	104.790	104.590	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.576	100.576	100.376	4.625	N/A	N/A	N/A	4.375	101.876	101.776	101.676
4.500	105.136	105.136	104.936	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.922	100.922	100.722	4.750	N/A	N/A	N/A	4.500	102.221	102.121	102.021
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	98.205	98.205	97.978	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.679	98.679	98.479	2.000	97.992	97.878	97.792
2.875	N/A	N/A	N/A	2.625	99.343	99.343	99.084	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	98.444	98.358
2.990	N/A	N/A	N/A	2.750	99.818	99.818	99.558	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.724	99.724	99.524	2.250	99.037	98.923	98.837
3.000	N/A	N/A	N/A	2.875	100.424	100.424	100.161	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.120	100.120	99.920	2.375	99.432	99.318	99.232
3.125	N/A	N/A	N/A	2.990	100.802	100.802	100.539	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.765	100.765	100.565	2.500	100.219	100.119	100.019
3.250	N/A	N/A	N/A	3.000	100.902	100.902	100.639	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.249	101.249	101.049	2.625	100.525	100.425	100.325
3.375	N/A	N/A	N/A	3.125	101.518	101.518	101.237	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.706	101.706	101.506	2.750	100.519	100.419	100.319
3.500	N/A	N/A	N/A	3.250	102.001	102.001	101.720	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.013	102.013	101.813	2.875	100.826	100.726	100.626
3.625	N/A	N/A	N/A	3.375	102.733	102.733	102.452	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.264	102.264	102.064	2.990	101.077	100.977	100.877
3.750	N/A	N/A	N/A	3.500	103.100	103.100	102.822	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.364	102.364	102.164	3.000	101.177	101.077	100.977
3.875	N/A	N/A	N/A	3.625	103.377	103.377	103.100	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.550	102.550	102.350	3.125	102.117	102.017	101.917
3.990	N/A	N/A	N/A	3.750	102.890	102.890	102.690	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.046	103.046	102.846	3.250	101.222	101.122	101.022
4.000	N/A	N/A	N/A	3.875	103.250	103.250	103.050	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.464	103.464	103.264	3.375	101.641	101.541	101.441
4.125	N/A	N/A	N/A	3.990	103.473	103.473	103.273	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.717	103.717	103.517	3.500	101.894	101.794	101.694
4.250	N/A	N/A	N/A	4.000	103.573	103.573	103.373	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.653	103.653	103.453	3.625	102.640	102.540	102.440
4.375	N/A	N/A	N/A	4.125	103.814	103.814	103.614	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.003	104.003	103.803	3.750	102.076	101.976	101.876
4.500	N/A	N/A	N/A	4.250	104.231	104.231	104.031	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.162	104.162	103.962	3.875	102.235	102.135	102.035
4.625	N/A	N/A	N/A	4.375	104.490	104.490	104.290	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.411	104.411	104.211	3.990	102.484	102.384	102.284
4.750	N/A	N/A	N/A	4.500	104.717	104.717	104.517	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.511	104.511	104.311	4.000	102.584	102.484	102.384

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	98.355	98.355	98.155	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	98.920	98.920	98.720	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	99.400	99.400	99.200	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	99.794	99.794	99.594	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	100.463	100.463	100.263	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	100.793	100.793	100.593	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	100.632	100.632	100.432	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	100.939	100.939	100.739	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	101.190	101.190	100.990	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	101.290	101.290	101.090	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	102.490	102.490	102.290	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	100.764	100.764	100.564	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	101.180	101.180	100.980	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	101.435	101.435	101.235	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.743	102.743	102.543	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	101.545	101.545	101.345	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	101.704	101.704	101.504	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	101.953	101.953	101.753	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	102.053	102.053	101.853	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.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

2/1/2022

W. Rate Sheet Dated: 12/3/2021

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	98.890	98.890	98.617	2.750	98.760	98.760	98.487	2.500	98.205	98.205	97.978	2.000	98.679	98.679	98.479	2.000	98.355	98.355	98.155
2.875	99.564	99.564	99.294	2.875	99.432	99.432	99.162	2.625	99.343	99.343	99.084	2.125	99.246	99.246	99.046	2.125	98.920	98.920	98.720
2.990	99.979	99.979	99.717	2.990	99.847	99.847	99.585	2.750	99.818	99.818	99.558	2.250	99.724	99.724	99.524	2.250	99.400	99.400	99.200
3.000	100.079	100.079	99.817	3.000	99.947	99.947	99.685	2.875	100.424	100.424	100.161	2.375	100.120	100.120	99.920	2.375	99.794	99.794	99.594
3.125	100.550	100.550	100.350	3.125	100.816	100.816	100.616	2.990	100.802	100.802	100.539	2.500	100.765	100.765	100.565	2.500	100.463	100.463	100.263
3.250	101.291	101.291	101.091	3.250	100.961	100.961	100.761	3.000	100.902	100.902	100.639	2.625	101.249	101.249	101.049	2.625	100.793	100.793	100.593
3.375	102.066	102.066	101.866	3.375	101.734	101.734	101.534	3.125	101.518	101.518	101.237	2.750	101.706	101.706	101.506	2.750	100.632	100.632	100.432
3.500	102.481	102.481	102.281	3.500	102.149	102.149	101.949	3.250	102.001	102.001	101.720	2.875	102.013	102.013	101.813	2.875	100.939	100.939	100.739
3.625	102.722	102.722	102.522	3.625	102.392	102.392	102.192	3.375	102.733	102.733	102.452	2.990	102.264	102.264	102.064	2.990	101.190	101.190	100.990
3.750	102.728	102.728	102.484	3.750	100.522	100.522	100.278	3.500	103.100	103.100	102.822	3.000	102.364	102.364	102.164	3.000	101.290	101.290	101.090
3.875	103.219	103.219	102.977	3.875	101.011	101.011	100.769	3.625	103.377	103.377	103.100	3.125	102.550	102.550	102.350	3.125	102.490	102.490	102.290
3.990	103.444	103.444	103.202	3.990	101.236	101.236	100.994	3.750	102.890	102.890	102.690	3.250	103.046	103.046	102.846	3.250	100.764	100.764	100.564
4.000	103.544	103.544	103.302	4.000	101.336	101.336	101.094	3.875	103.250	103.250	103.050	3.375	103.464	103.464	103.264	3.375	101.180	101.180	100.980
4.125	103.897	103.897	103.660	4.125	101.689	101.689	101.452	3.990	103.473	103.473	103.273	3.500	103.717	103.717	103.517	3.500	101.435	101.435	101.235
4.250	104.389	104.389	104.189	4.250	100.177	100.177	99.977	4.000	103.573	103.573	103.373	3.625	103.653	103.653	103.453	3.625	102.743	102.743	102.543
4.375	104.790	104.790	104.590	4.375	100.576	100.576	100.376	4.125	103.814	103.814	103.614	3.750	104.003	104.003	103.803	3.750	101.545	101.545	101.345
4.500	105.136	105.136	104.936	4.500	100.922	100.922	100.722	4.250	104.231	104.231	104.031	3.875	104.162	104.162	103.962	3.875	101.704	101.704	101.504
4.625	105.306	105.306	105.103	4.625	101.930	101.930	101.727	4.375	104.490	104.490	104.290	3.990	104.411	104.411	104.211	3.990	101.953	101.953	101.753
4.750	105.731	105.731	105.531	4.750	100.957	100.957	100.757	4.500	104.717	104.717	104.517	4.000	104.511	104.511	104.311	4.000	102.053	102.053	101.853

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@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.: 2/1/2022

W. Rate Sheet Dated: 12/3/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00 UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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.:

2/1/2022

W. Rate Sheet Dated: 12/3/2021

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	97.054	97.054	96.770	2.500	98.205	98.205	97.978	2.000	98.679	98.679	98.479	2.500	96.313	96.313	96.029	2.000	97.867	97.867	97.667
2.625	98.036	98.036	97.754	2.625	99.343	99.343	99.084	2.125	99.246	99.246	99.046	2.625	97.296	97.296	97.014	2.125	98.433	98.433	98.233
2.750	98.890	98.890	98.617	2.750	99.818	99.818	99.558	2.250	99.724	99.724	99.524	2.750	98.150	98.150	97.877	2.250	98.912	98.912	98.712
2.875	99.564	99.564	99.294	2.875	100.424	100.424	100.161	2.375	100.120	100.120	99.920	2.875	98.823	98.823	98.553	2.375	99.307	99.307	99.107
2.990	99.979	99.979	99.717	2.990	100.802	100.802	100.539	2.500	100.765	100.765	100.565	2.990	99.238	99.238	98.976	2.500	99.964	99.964	99.764
3.000	100.079	100.079	99.817	3.000	100.902	100.902	100.639	2.625	101.249	101.249	101.049	3.000	99.338	99.338	99.076	2.625	100.371	100.371	100.171
3.125	100.550	100.550	100.350	3.125	101.518	101.518	101.237	2.750	101.706	101.706	101.506	3.125	100.008	100.008	99.808	2.750	100.519	100.519	100.319
3.250	101.291	101.291	101.091	3.250	102.001	102.001	101.720	2.875	102.013	102.013	101.813	3.250	100.451	100.451	100.251	2.875	100.826	100.826	100.626
3.375	102.066	102.066	101.866	3.375	102.733	102.733	102.452	2.990	102.264	102.264	102.064	3.375	101.225	101.225	101.025	2.990	101.077	101.077	100.877
3.500	102.481	102.481	102.281	3.500	103.100	103.100	102.822	3.000	102.364	102.364	102.164	3.500	101.640	101.640	101.440	3.000	101.177	101.177	100.977
3.625	102.722	102.722	102.522	3.625	103.377	103.377	103.100	3.125	102.550	102.550	102.350	3.625	101.882	101.882	101.682	3.125	101.870	101.870	101.670
3.750	102.728	102.728	102.484	3.750	102.890	102.890	102.690	3.250	103.046	103.046	102.846	3.750	100.950	100.950	100.706	3.250	101.255	101.255	101.055
3.875	103.219	103.219	102.977	3.875	103.250	103.250	103.050	3.375	103.464	103.464	103.264	3.875	101.440	101.440	101.198	3.375	101.672	101.672	101.472
3.990	103.444	103.444	103.202	3.990	103.473	103.473	103.273	3.500	103.717	103.717	103.517	3.990	101.665	101.665	101.423	3.500	101.926	101.926	101.726
4.000	103.544	103.544	103.302	4.000	103.573	103.573	103.373	3.625	103.653	103.653	103.453	4.000	101.765	101.765	101.523	3.625	102.548	102.548	102.348
4.125	103.897	103.897	103.660	4.125	103.814	103.814	103.614	3.750	104.003	104.003	103.803	4.125	102.118	102.118	101.881	3.750	102.124	102.124	101.924
4.250	104.389	104.389	104.189	4.250	104.231	104.231	104.031	3.875	104.162	104.162	103.962	4.250	101.608	101.608	101.408	3.875	102.283	102.283	102.083
4.375	104.790	104.790	104.590	4.375	104.490	104.490	104.290	3.990	104.411	104.411	104.211	4.375	102.008	102.008	101.808	3.990	102.532	102.532	102.332
4.500	105.136	105.136	104.936	4.500	104.717	104.717	104.517	4.000	104.511	104.511	104.311	4.500	102.354	102.354	102.154	4.000	102.632	102.632	102.432

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.:

1/3/2022

45 Day Lock Exp.:

1/17/2022

60 Day Lock Exp.:

2/1/2022

W. Rate Sheet Dated: 12/3/2021

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	0.500	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)