



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.: 1/5/2022

45 Day Lock Exp.: 1/20/2022

60 Day Lock Exp.: 2/4/2022

W. Rate Sheet Dated: 12/6/2021

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	99.775	99.775	99.431	2.250	99.351	99.351	99.008	1.875	96.725	96.725	96.405	3.125	98.760	98.760	98.460
2.375	100.042	100.042	99.698	2.375	99.583	99.583	99.239	2.000	96.947	96.947	96.627	3.250	99.599	99.599	99.299
2.500	100.309	100.309	99.965	2.500	99.808	99.808	99.465	2.125	97.164	97.164	96.844	3.375	99.332	99.332	99.032
2.625	100.558	100.558	100.215	2.625	100.017	100.017	99.673	2.250	98.545	98.545	98.185	3.500	99.421	99.421	99.121
2.750	101.259	101.259	100.853	2.750	100.852	100.852	100.446	2.375	98.763	98.763	98.404	3.625	99.510	99.510	99.210
2.875	101.512	101.512	101.105	2.875	101.058	101.058	100.652	2.500	98.977	98.977	98.617	Margin = 2.250		Index = 0.210	
3.000	101.759	101.759	101.353	3.000	101.242	101.242	100.836	2.625	99.173	99.173	98.813	30 Year OTC			
3.125	102.001	102.001	101.595	3.125	101.416	101.416	101.010	2.750	100.099	100.099	99.799	Rate	30 Day	45 Day	60 Day
3.250	102.204	102.204	101.844	3.250	101.744	101.744	101.385	2.875	100.292	100.292	99.992	4.000	100.639	100.639	100.139
3.375	102.337	102.337	101.978	3.375	101.825	101.825	101.466	3.000	100.463	100.463	100.163	4.125	100.766	100.766	100.266
3.500	102.553	102.553	102.193	3.500	101.999	101.999	101.640	3.125	100.625	100.625	100.325	4.375	101.676	101.676	101.176
3.625	102.749	102.749	102.389	3.625	102.148	102.148	101.788	3.250	101.073	101.073	100.773	4.500	101.815	101.815	101.315
3.750	102.522	102.522	102.185	3.750	102.095	102.095	101.757	3.375	101.241	101.241	100.941	4.625	102.002	102.002	101.502
3.875	102.616	102.616	102.279	3.875	102.122	102.122	101.784	3.500	101.426	101.426	101.126	4.875	102.022	102.022	101.522
4.000	102.814	102.814	102.477	4.000	102.281	102.281	101.944	3.625	101.564	101.564	101.264	5.000	102.160	102.160	101.660
4.125	102.941	102.941	102.604	4.125	102.403	102.403	102.066	3.750	101.323	101.323	101.023	5.125	102.348	102.348	101.848
4.250	103.154	103.154	102.954	4.250	102.772	102.772	102.572	3.875	101.441	101.441	101.141	5.500	103.287	103.287	102.787
4.375	103.151	103.151	102.951	4.375	102.799	102.799	102.599	4.000	101.592	101.592	101.292	5.625	103.474	103.474	102.974
6.250	106.000	106.000	105.800	6.250	104.634	104.634	104.434	4.125	101.705	101.705	101.405	6.250	104.203	104.203	103.703

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	99.875	99.775	99.775	99.431	2.250	99.301	99.201	99.201	98.858	1.875	98.855	98.755	98.755	98.435	
2.375	100.142	100.042	100.042	99.698	2.375	99.533	99.433	99.433	99.089	2.000	99.077	98.977	98.977	98.657	
2.500	100.409	100.309	100.309	99.965	2.500	99.758	99.658	99.658	99.315	2.125	99.294	99.194	99.194	98.874	
2.625	100.658	100.558	100.558	100.215	2.625	99.967	99.867	99.867	99.523	2.250	100.675	100.575	100.575	100.215	
2.750	101.359	101.259	101.259	100.853	2.750	100.677	100.577	100.577	100.171	2.375	100.893	100.793	100.793	100.434	
2.875	101.612	101.512	101.512	101.105	2.875	100.883	100.783	100.783	100.377	2.500	101.107	101.007	101.007	100.647	
3.000	101.859	101.759	101.759	101.353	3.000	101.067	100.967	100.967	100.561	2.625	101.303	101.203	101.203	100.843	
3.125	102.101	102.001	102.001	101.595	3.125	101.241	101.141	101.141	100.735	2.750	101.129	101.029	101.029	100.729	
3.250	102.304	102.204	102.204	101.844	3.250	101.544	101.444	101.444	101.085	2.875	101.322	101.222	101.222	100.922	
3.375	102.537	102.437	102.437	102.078	3.375	101.725	101.625	101.625	101.266	3.000	101.493	101.393	101.393	101.093	
3.500	102.753	102.653	102.653	102.293	3.500	101.899	101.799	101.799	101.440	3.125	101.655	101.555	101.555	101.255	
3.625	102.949	102.849	102.849	102.489	3.625	102.048	101.948	101.948	101.588	3.250	102.703	102.603	102.603	102.303	
3.750	102.722	102.622	102.622	102.285	3.750	102.295	102.195	102.195	101.857	3.375	102.871	102.771	102.771	102.471	

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	97.889	97.889	97.389	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.016	98.016	97.516	4.750	101.000	101.000	100.500
3.875	98.171	98.171	97.671	6.250	103.750	103.750	103.500	4.375	98.926	98.926	98.426	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	97.973	97.973	97.473					4.500	99.065	99.065	98.565	Rate	30 Day	45 Day	60 Day
4.125	97.846	97.846	97.346					4.625	99.252	99.252	98.752	5.750	103.000	103.000	102.500
4.250	99.815	99.815	99.315					4.875	99.272	99.272	98.772	6.250	105.750	105.750	105.250
4.375	99.718	99.718	99.218					5.000	99.410	99.410	98.910		DPA Advantage Adjustment		
4.500	99.579	99.579	99.079					5.125	99.598	99.598	99.098		203(k) / 203(k)s		-1.000
4.625	99.391	99.391	98.891					5.500	100.537	100.537	100.037		203(k) & 203(k)s are Borrower Paid only		
4.750	100.227	100.227	99.727					5.625	100.724	100.724	100.224				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.453	101.453	100.953				

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: 12/6/2021

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	98.648	98.648	98.348	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	98.841	98.841	98.541	3.625	99.260	99.260	98.960
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.012	99.012	98.712	Margin = .250		Index = .210	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.174	99.174	98.874	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.878	99.878	99.578	Rate	30 Day	45 Day	60 Day
3.250	101.241	101.241	100.882	3.250	100.882	100.882	100.523	3.375	100.046	100.046	99.746	3.250	101.241	101.241	100.741
3.375	101.475	101.475	101.116	3.375	101.063	101.063	100.704	3.500	100.231	100.231	99.931	3.375	101.475	101.475	100.975
3.500	101.690	101.690	101.331	3.500	101.237	101.237	100.878	3.625	100.369	100.369	100.069	3.500	101.690	101.690	101.190
3.625	101.886	101.886	101.527	3.625	101.385	101.385	101.026	3.750	100.628	100.628	100.328	3.625	101.886	101.886	101.386
3.750	100.710	100.710	100.373	3.750	100.382	100.382	100.045	3.875	N/A	N/A	N/A	3.750	100.710	100.710	100.210
3.875	100.904	100.904	100.567	3.875	100.509	100.509	100.172	4.000	N/A	N/A	N/A	3.875	100.904	100.904	100.404
4.000	101.102	101.102	100.765	4.000	100.669	100.669	100.332	4.125	N/A	N/A	N/A	4.000	101.102	101.102	100.602
4.125	101.229	101.229	100.892	4.125	100.791	100.791	100.454	4.250	N/A	N/A	N/A	4.125	101.229	101.229	100.729
4.250	101.604	101.604	101.404	4.250	101.322	101.322	101.122	4.375	N/A	N/A	N/A	4.250	101.604	101.604	101.104
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	100.759	100.659	100.659	100.253	2.750	100.427	100.327	100.327	99.921	2.750	100.779	100.679	100.679	100.379
2.875	101.012	100.912	100.912	100.506	2.875	100.633	100.533	100.533	100.127	2.875	100.972	100.872	100.872	100.572
3.000	101.259	101.159	101.159	100.753	3.000	100.817	100.717	100.717	100.311	3.000	101.143	101.043	101.043	100.743
3.125	101.501	101.401	101.401	100.995	3.125	100.991	100.891	100.891	100.485	3.125	101.305	101.205	101.205	100.905
3.250	101.341	101.241	101.241	100.882	3.250	100.982	100.882	100.882	100.523	3.250	102.040	101.940	101.940	101.640
3.375	101.575	101.475	101.475	101.116	3.375	101.163	101.063	101.063	100.704	3.375	102.209	102.109	102.109	101.809
3.500	101.790	101.690	101.690	101.331	3.500	101.337	101.237	101.237	100.878	3.500	102.393	102.293	102.293	101.993
3.625	101.986	101.886	101.886	101.527	3.625	101.485	101.385	101.385	101.026	3.625	102.531	102.431	102.431	102.131
3.750	100.810	100.710	100.710	100.373	3.750	100.482	100.382	100.382	100.045	3.750	101.541	101.441	101.441	101.141

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				
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.375	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.:

1/5/2022

45 Day Lock Exp.:

1/20/2022

60 Day Lock Exp.:

2/4/2022

W. Rate Sheet Dated: 12/6/2021

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						
2.500	97.465	97.465	97.265		2.000	N/A	N/A	N/A		2.000	N/A	N/A	N/A		2.500	98.367	98.367	98.167		2.000	N/A	N/A	N/A						
2.625	98.289	98.289	98.089		2.125	N/A	N/A	N/A		2.125	N/A	N/A	N/A		2.625	99.065	99.065	98.865		2.125	N/A	N/A	N/A						
2.750	99.039	99.039	98.839		2.250	N/A	N/A	N/A		2.250	N/A	N/A	N/A		2.750	99.696	99.696	99.496		2.250	N/A	N/A	N/A						
2.875	99.657	99.657	99.457		2.375	N/A	N/A	N/A		2.375	N/A	N/A	N/A		2.875	100.221	100.221	100.021		2.375	N/A	N/A	N/A						
2.990	100.061	100.061	99.861		2.500	N/A	N/A	N/A		2.500	N/A	N/A	N/A		2.990	100.486	100.486	100.286		2.500	N/A	N/A	N/A						
3.000	100.161	100.161	99.961		2.625	N/A	N/A	N/A		2.625	N/A	N/A	N/A		3.000	100.586	100.586	100.386		2.625	N/A	N/A	N/A						
3.125	100.669	100.669	100.469		2.750	N/A	N/A	N/A		2.750	N/A	N/A	N/A		3.125	101.236	101.236	101.036		2.750	N/A	N/A	N/A						
3.250	101.363	101.363	101.163		2.875	N/A	N/A	N/A		2.875	N/A	N/A	N/A		3.250	101.829	101.829	101.629		2.875	N/A	N/A	N/A						
3.375	102.138	102.138	101.938		2.990	N/A	N/A	N/A		2.990	N/A	N/A	N/A		3.375	102.534	102.534	102.334		2.990	N/A	N/A	N/A						
3.500	102.529	102.529	102.329		3.000	N/A	N/A	N/A		3.000	N/A	N/A	N/A		3.500	102.795	102.795	102.595		3.000	N/A	N/A	N/A						
3.625	102.840	102.840	102.640		3.125	N/A	N/A	N/A		3.125	N/A	N/A	N/A		3.625	102.924	102.924	102.724		3.125	N/A	N/A	N/A						
3.750	103.104	103.104	102.904		3.250	N/A	N/A	N/A		3.250	N/A	N/A	N/A		3.750	102.566	102.566	102.366		3.250	N/A	N/A	N/A						
3.875	103.551	103.551	103.351		3.375	N/A	N/A	N/A		3.375	N/A	N/A	N/A		3.875	102.952	102.952	102.752		3.375	N/A	N/A	N/A						
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	103.107	103.107	102.907		3.500	N/A	N/A	N/A						
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	103.207	103.207	103.007		3.625	N/A	N/A	N/A						
4.125	104.162	104.162	103.962		3.750	N/A	N/A	N/A		3.750	N/A	N/A	N/A		4.125	103.350	103.350	103.150		3.750	N/A	N/A	N/A						
4.250	104.446	104.446	104.246		3.875	N/A	N/A	N/A		3.875	N/A	N/A	N/A		4.250	103.731	103.731	103.531		3.875	N/A	N/A	N/A						
4.375	104.820	104.820	104.620		3.990	N/A	N/A	N/A		3.990	N/A	N/A	N/A		4.375	102.749	102.749	102.549		3.990	N/A	N/A	N/A						
4.500	105.164	105.164	104.964		4.000	N/A	N/A	N/A		4.000	N/A	N/A	N/A		4.500	103.017	103.017	102.817		4.000	N/A	N/A	N/A						
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						
2.750	N/A	N/A	N/A		2.500	98.738	98.738	98.538		2.875	N/A	N/A	N/A		2.875	N/A	N/A	N/A		2.000	98.696	98.696	98.496						
2.875	N/A	N/A	N/A		2.625	99.456	99.456	99.256		2.990	N/A	N/A	N/A		2.990	N/A	N/A	N/A		2.125	99.247	99.247	99.047						
2.990	N/A	N/A	N/A		2.750	100.161	100.161	99.961		3.000	N/A	N/A	N/A		3.000	N/A	N/A	N/A		2.250	99.728	99.728	99.528						
3.000	N/A	N/A	N/A		2.875	100.774	100.774	100.574		3.125	N/A	N/A	N/A		3.125	N/A	N/A	N/A		2.375	100.158	100.158	99.958						
3.125	N/A	N/A	N/A		2.990	101.141	101.141	100.941		3.250	N/A	N/A	N/A		3.250	N/A	N/A	N/A		2.500	100.712	100.712	100.512						
3.250	N/A	N/A	N/A		3.000	101.241	101.241	101.041		3.375	N/A	N/A	N/A		3.375	N/A	N/A	N/A		2.625	101.237	101.237	101.037						
3.375	N/A	N/A	N/A		3.125	101.682	101.682	101.482		3.500	N/A	N/A	N/A		3.500	N/A	N/A	N/A		2.750	101.710	101.710	101.510						
3.500	N/A	N/A	N/A		3.250	102.306	102.306	102.106		3.625	N/A	N/A	N/A		3.625	N/A	N/A	N/A		2.875	102.074	102.074	101.874						
3.625	N/A	N/A	N/A		3.375	103.034	103.034	102.834		3.750	N/A	N/A	N/A		3.750	N/A	N/A	N/A		2.990	102.398	102.398	102.198						
3.750	N/A	N/A	N/A		3.500	103.394	103.394	103.194		3.875	N/A	N/A	N/A		3.875	N/A	N/A	N/A		3.000	102.498	102.498	102.298						
3.875	N/A	N/A	N/A		3.625	103.703	103.703	103.503		3.990	N/A	N/A	N/A		3.990	N/A	N/A	N/A		3.125	102.877	102.877	102.677						
3.990	N/A	N/A	N/A		3.750	103.246	103.246	103.046		4.000	N/A	N/A	N/A		4.000	N/A	N/A	N/A		3.250	103.191	103.191	102.991						
4.000	N/A	N/A	N/A		3.875	103.688	103.688	103.488		4.125	N/A	N/A	N/A		4.125	N/A	N/A	N/A		3.375	103.643	103.643	103.443						
4.125	N/A	N/A	N/A		3.990	103.891	103.891	103.691		4.250	N/A	N/A	N/A		4.250	N/A	N/A	N/A		3.500	103.972	103.972	103.772						
4.250	N/A	N/A	N/A		4.000	103.991	103.991	103.791		4.375	N/A	N/A	N/A		4.375	N/A	N/A	N/A		3.625	104.373	104.373	104.173						
4.375	N/A	N/A	N/A		4.125	104.269	104.269	104.069		4.500	N/A	N/A	N/A		4.500	N/A	N/A	N/A		3.750	103.950	103.950	103.750						
4.500	N/A	N/A	N/A		4.250	103.986	103.986	103.786		4.625	N/A	N/A	N/A		4.625	N/A	N/A	N/A		3.875	104.376	104.376	104.176						
4.625	N/A	N/A	N/A		4.375	104.355	104.355	104.155		4.750	N/A	N/A	N/A		4.750	N/A	N/A	N/A		3.990	104.688	104.688	104.488						
4.750	N/A	N/A	N/A		4.500	104.680	104.680	104.480		4.875	N/A	N/A	N/A		4.875	N/A	N/A	N/A		4.000	104.788	104.788	104.588						
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						
2.000	N/A	N/A	N/A		2.000	N/A	N/A	N/A		2.000	98.888	98.888	98.688		2.000	N/A	N/A	N/A		2.000	N/A	N/A	N/A						
2.125	N/A	N/A	N/A		2.125	N/A	N/A	N/A		2.125	99.312	99.312	99.112		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	99.650	99.650	99.450		2.250	N/A	N/A	N/A		2.250	N/A	N/A	N/A						
2.375	N/A	N/A	N/A		2.375	N/A	N/A	N/A		2.375	100.180	100.180	99.980		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	100.691	100.691	100.491		2.500	N/A	N/A	N/A		2.500	N/A	N/A	N/A						
2.625	N/A	N/A	N/A		2.625	N/A	N/A	N/A		2.625	101.090	101.090	100.890		2.625	N/A	N/A	N/A		2.625	N/A	N/A	N/A						
2.750	N/A	N/A	N/A		2.750	N/A	N/A	N/A		2.750	101.415	101.415	101.215		2.750	N/A	N/A	N/A		2.750	N/A	N/A	N/A						
2.875	N/A	N/A	N/A		2.875	N/A	N/A	N/A		2.875	101.663	101.663	101.463		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	101.856	101.856	101.656		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	101.956	101.956	101.756		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	102.214	102.214	102.014		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	101.967	101.967	101.767		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	102.304	102.304	102.104		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	102.533	102.533	102.333		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	102.816	102.816	102.616		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	101.973	101.973	101.773		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	102.271	102.271	102.071		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	102.457	102.457	102.257		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	102.557	102.557	102.357		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.:

1/5/2022

45 Day Lock Exp.:

1/20/2022

60 Day Lock Exp.:

2/4/2022

W. Rate Sheet Dated: 12/6/2021

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	97.465	97.465	97.265	2.500	98.367	98.367	98.167	2.875	100.774	100.774	100.574	2.000	98.696	98.696	98.496	2.000	98.888	98.888	98.688
2.625	98.289	98.289	98.089	2.625	99.065	99.065	98.865	2.990	101.141	101.141	100.941	2.125	99.247	99.247	99.047	2.125	99.312	99.312	99.112
2.750	99.039	99.039	98.839	2.750	99.696	99.696	99.496	3.000	101.241	101.241	101.041	2.250	99.728	99.728	99.528	2.250	99.650	99.650	99.450
2.875	99.657	99.657	99.457	2.875	100.221	100.221	100.021	3.125	101.682	101.682	101.482	2.375	100.158	100.158	99.958	2.375	100.180	100.180	99.980
2.990	100.061	100.061	99.861	2.990	100.486	100.486	100.286	3.250	102.306	102.306	102.106	2.500	100.712	100.712	100.512	2.500	100.691	100.691	100.491
3.000	100.161	100.161	99.961	3.000	100.586	100.586	100.386	3.375	103.034	103.034	102.834	2.625	101.237	101.237	101.037	2.625	101.090	101.090	100.890
3.125	100.669	100.669	100.469	3.125	101.236	101.236	101.036	3.500	103.394	103.394	103.194	2.750	101.710	101.710	101.510	2.750	101.415	101.415	101.215
3.250	101.363	101.363	101.163	3.250	101.829	101.829	101.629	3.625	103.703	103.703	103.503	2.875	102.074	102.074	101.874	2.875	101.663	101.663	101.463
3.375	102.138	102.138	101.938	3.375	102.534	102.534	102.334	3.750	103.246	103.246	103.046	2.990	102.398	102.398	102.198	2.990	101.856	101.856	101.656
3.500	102.529	102.529	102.329	3.500	102.795	102.795	102.595	3.875	103.688	103.688	103.488	3.000	102.498	102.498	102.298	3.000	101.956	101.956	101.756
3.625	102.840	102.840	102.640	3.625	102.924	102.924	102.724	3.990	103.891	103.891	103.691	3.125	102.877	102.877	102.677	3.125	102.214	102.214	102.014
3.750	103.104	103.104	102.904	3.750	102.566	102.566	102.366	4.000	103.991	103.991	103.791	3.250	103.191	103.191	102.991	3.250	101.967	101.967	101.767
3.875	103.551	103.551	103.351	3.875	102.952	102.952	102.752	4.125	104.269	104.269	104.069	3.375	103.643	103.643	103.443	3.375	102.304	102.304	102.104
3.990	103.783	103.783	103.583	3.990	103.107	103.107	102.907	4.250	103.986	103.986	103.786	3.500	103.972	103.972	103.772	3.500	102.533	102.533	102.333
4.000	103.883	103.883	103.683	4.000	103.207	103.207	103.007	4.375	104.355	104.355	104.155	3.625	104.373	104.373	104.173	3.625	102.816	102.816	102.616
4.125	104.162	104.162	103.962	4.125	103.350	103.350	103.150	4.500	104.680	104.680	104.480	3.750	103.950	103.950	103.750	3.750	101.973	101.973	101.773
4.250	104.446	104.446	104.246	4.250	103.371	103.371	102.171	4.625	104.910	104.910	104.710	3.875	104.376	104.376	104.176	3.875	102.271	102.271	102.071
4.375	104.820	104.820	104.620	4.375	102.749	102.749	102.549	4.750	105.122	105.122	104.922	3.990	104.688	104.688	104.488	3.990	102.457	102.457	102.257
4.500	105.164	105.164	104.964	4.500	103.017	103.017	102.817	4.875	105.462	105.462	105.262	4.000	104.788	104.788	104.588	4.000	102.557	102.557	102.357

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.: 1/5/2022
45 Day Lock Exp.: 1/20/2022
60 Day Lock Exp.: 2/4/2022

W. Rate Sheet Dated: 12/6/2021

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	Rate	30 Day	45 Day	60 Day				
2.500	97.422	97.422	97.128	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.250	97.250	96.956	2.750	N/A	N/A	N/A	2.500	96.804	96.702	96.510	2.625	98.385	98.385	98.093	2.875	N/A	N/A	N/A
2.625	98.385	98.385	98.093	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.213	98.213	97.921	2.875	N/A	N/A	N/A	2.625	97.766	97.661	97.474	2.750	99.215	99.215	98.933	2.990	N/A	N/A	N/A
2.750	99.215	99.215	98.933	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.043	99.043	98.761	2.990	N/A	N/A	N/A	2.750	98.597	98.489	98.315	2.875	99.862	99.862	99.587	3.000	N/A	N/A	N/A
2.875	99.862	99.862	99.587	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.690	99.690	99.415	3.000	N/A	N/A	N/A	2.875	99.243	99.136	98.968	2.990	100.251	100.251	99.982	3.125	N/A	N/A	N/A
2.990	100.251	100.251	99.982	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.079	100.079	99.810	3.125	N/A	N/A	N/A	2.990	99.632	99.524	99.363	3.000	100.351	100.351	100.082	3.250	N/A	N/A	N/A
3.000	100.351	100.351	100.082	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.179	100.179	99.910	3.250	N/A	N/A	N/A	3.000	99.732	99.624	99.463	3.125	100.801	100.801	100.599	3.375	N/A	N/A	N/A
3.125	100.801	100.801	100.599	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.079	101.079	100.877	3.375	N/A	N/A	N/A	3.125	100.235	100.128	100.033	3.250	101.512	101.512	101.310	3.500	N/A	N/A	N/A
3.250	101.512	101.512	101.310	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.012	101.012	100.810	3.500	N/A	N/A	N/A	3.250	100.768	100.659	100.566	3.375	102.267	102.267	102.064	3.625	N/A	N/A	N/A
3.375	102.267	102.267	102.064	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.767	101.767	101.564	3.625	N/A	N/A	N/A	3.375	101.523	101.413	101.320	3.500	102.659	102.659	102.459	3.750	N/A	N/A	N/A
3.500	102.659	102.659	102.459	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.159	102.159	101.959	3.750	N/A	N/A	N/A	3.500	101.915	101.809	101.715	3.625	102.887	102.887	102.687	3.875	N/A	N/A	N/A
3.625	102.887	102.887	102.687	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.387	102.387	102.187	3.875	N/A	N/A	N/A	3.625	102.144	102.039	101.944	3.750	103.127	103.127	102.877	3.990	N/A	N/A	N/A
3.750	103.127	103.127	102.877	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	102.809	102.809	102.599	3.990	N/A	N/A	N/A	3.750	101.262	101.150	101.012	3.875	103.595	103.595	103.349	4.000	N/A	N/A	N/A
3.875	103.595	103.595	103.349	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.277	101.277	101.031	4.000	N/A	N/A	N/A	3.875	101.730	101.622	101.484	3.990	103.801	103.801	103.559	4.125	N/A	N/A	N/A
3.990	103.801	103.801	103.559	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.483	101.483	101.241	4.125	N/A	N/A	N/A	3.990	101.936	101.830	101.694	4.000	103.901	103.901	103.659	4.250	N/A	N/A	N/A
4.000	103.901	103.901	103.659	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.583	101.583	101.341	4.250	N/A	N/A	N/A	4.000	102.036	101.930	101.794	4.125	104.234	104.234	103.998	4.375	N/A	N/A	N/A
4.125	104.234	104.234	103.998	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.914	101.914	101.678	4.375	N/A	N/A	N/A	4.125	102.369	102.268	102.133	4.250	104.369	104.369	104.169	4.500	N/A	N/A	N/A
4.250	104.369	104.369	104.169	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	102.095	102.095	99.895	4.500	N/A	N/A	N/A	4.250	101.454	101.354	101.254	4.375	104.750	104.750	104.550	4.625	N/A	N/A	N/A
4.375	104.750	104.750	104.550	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	102.474	102.474	102.274	4.625	N/A	N/A	N/A	4.375	101.836	101.736	101.636	4.500	105.078	105.078	104.878	4.750	N/A	N/A	N/A
4.500	105.078	105.078	104.878	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.804	100.804	100.604	4.750	N/A	N/A	N/A	4.500	102.163	102.063	101.963								
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	98.644	98.644	98.385	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.834	98.834	98.634	2.000	98.147	98.033	97.947	2.875	N/A	N/A	N/A	2.625	99.684	99.684	99.420
2.875	N/A	N/A	N/A	2.625	99.684	99.684	99.420	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.392	99.392	99.192	2.125	98.704	98.590	98.504	2.990	N/A	N/A	N/A	2.750	100.148	100.148	99.883
2.990	N/A	N/A	N/A	2.750	100.148	100.148	99.883	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.857	99.857	99.657	2.250	99.170	99.057	98.970	3.000	N/A	N/A	N/A	2.875	100.736	100.736	100.470
3.000	N/A	N/A	N/A	2.875	100.736	100.736	100.470	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.238	100.238	100.038	2.375	99.550	99.439	99.350	3.125	N/A	N/A	N/A	2.990	101.100	101.100	100.832
3.125	N/A	N/A	N/A	2.990	101.100	101.100	100.832	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.918	100.918	100.718	2.500	100.372	100.265	100.172	3.250	N/A	N/A	N/A	3.000	101.200	101.200	100.932
3.250	N/A	N/A	N/A	3.000	101.200	101.200	100.932	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.390	101.390	101.190	2.625	100.766	100.660	100.566	3.375	N/A	N/A	N/A	3.125	101.762	101.762	101.474
3.375	N/A	N/A	N/A	3.125	101.762	101.762	101.474	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.833	101.833	101.633	2.750	100.646	100.541	100.446	3.500	N/A	N/A	N/A	3.250	102.229	102.229	101.942
3.500	N/A	N/A	N/A	3.250	102.229	102.229	101.942	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.130	102.130	101.930	2.875	100.943	100.842	100.743	3.625	N/A	N/A	N/A	3.375	102.941	102.941	102.655
3.625	N/A	N/A	N/A	3.375	102.941	102.941	102.655	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.375	102.375	102.175	2.990	101.188	101.088	100.988	3.750	N/A	N/A	N/A	3.500	103.291	103.291	103.009
3.750	N/A	N/A	N/A	3.500	103.291	103.291	103.009	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.475	102.475	102.275	3.000	101.288	101.188	101.088	3.875	N/A	N/A	N/A	3.625	103.561	103.561	103.277
3.875	N/A	N/A	N/A	3.625	103.561	103.561	103.277	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	103.264	103.264	103.061
3.990	N/A	N/A	N/A	3.750	103.264	103.264	103.061	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.030	103.030	102.830	3.250	101.206	101.106	101.006	4.000	N/A	N/A	N/A	3.875	103.610	103.610	103.410
4.000	N/A	N/A	N/A	3.875	103.610	103.610	103.410	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.439	103.439	103.239	3.375	101.616	101.516	101.416	4.125	N/A	N/A	N/A	3.990	103.819	103.819	103.619
4.125	N/A	N/A	N/A	3.990	103.819	103.819	103.619	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.686	103.686	103.486	3.500	101.863	101.763	101.663	4.250	N/A	N/A	N/A	4.000	103.919	103.919	103.719
4.250	N/A	N/A	N/A	4.000	103.919	103.919	103.719	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.591	103.591	103.391	3.625	102.578	102.478	102.378	4.375	N/A	N/A	N/A	4.125	103.807	103.807	103.607
4.375	N/A	N/A	N/A	4.125	103.807	103.807	103.607	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.931	103.931	103.731	3.750	102.004	101.904	101.804	4.500	N/A	N/A	N/A	4.250	104.212	104.212	104.012
4.500	N/A	N/A	N/A	4.250	104.212	104.212	104.012	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.083	104.083	103.883	3.875	102.156	102.056	101.956	4.625	N/A	N/A	N/A	4.375	104.461	104.461	104.261
4.625	N/A	N/A	N/A	4.375	104.461	104.461	104.261	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.317	104.317	104.117	3.990	102.390	102.290	102.190	4.750	N/A	N/A	N/A	4.500	104.681	104.681	104.481
4.750	N/A	N/A	N/A	4.500	104.681	104.681	104.481	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.417	104.417	104.217	4.000	102.490	102.390	102.290								

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	98.508	98.508	98.308	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.066	99.066	98.866	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	99.533	99.533	99.333	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	99.912	99.912	99.712	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	100.572	100.572	100.372	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	100.892	100.892	100.692	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	100.759	100.759	100.559	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.056	101.056	100.856	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	101.301	101.301	101.101	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	101.401	101.401	101.201	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	102.488	102.488	102.288	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	100.740	100.740	100.540	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	101.147	101.147	100.947	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	101.396	101.396	101.196	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	102.739	102.739	102.539	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	101.501	101.501	101.301	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	101.653	101.653	101.453	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	101.885	101.885	101.685	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.985	101.985	101.785	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.:

1/5/2022

45 Day Lock Exp.:

1/20/2022

60 Day Lock Exp.:

2/4/2022

W. Rate Sheet Dated: 12/6/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.215	99.215	98.933	2.750	99.043	99.043	98.761	2.500	98.644	98.644	98.385	2.000	98.834	98.834	98.634	2.000	98.508	98.508	98.308
2.875	99.862	99.862	99.587	2.875	99.690	99.690	99.415	2.625	99.684	99.684	99.420	2.125	99.392	99.392	99.192	2.125	99.066	99.066	98.866
2.990	100.251	100.251	99.982	2.990	100.079	100.079	99.810	2.750	100.148	100.148	99.883	2.250	99.857	99.857	99.657	2.250	99.533	99.533	99.333
3.000	100.351	100.351	100.082	3.000	100.179	100.179	99.910	2.875	100.736	100.736	100.470	2.375	100.238	100.238	100.038	2.375	99.912	99.912	99.712
3.125	100.801	100.801	100.599	3.125	101.079	101.079	100.877	2.990	101.100	101.100	100.832	2.500	100.918	100.918	100.718	2.500	100.572	100.572	100.372
3.250	101.512	101.512	101.310	3.250	101.012	101.012	100.810	3.000	101.200	101.200	100.932	2.625	101.390	101.390	101.190	2.625	100.892	100.892	100.692
3.375	102.267	102.267	102.064	3.375	101.767	101.767	101.564	3.125	101.762	101.762	101.474	2.750	101.833	101.833	101.633	2.750	100.759	100.759	100.559
3.500	102.659	102.659	102.459	3.500	102.159	102.159	101.959	3.250	102.229	102.229	101.942	2.875	102.130	102.130	101.930	2.875	101.056	101.056	100.856
3.625	102.887	102.887	102.687	3.625	102.387	102.387	102.187	3.375	102.941	102.941	102.655	2.990	102.375	102.375	102.175	2.990	101.301	101.301	101.101
3.750	103.127	103.127	102.877	3.750	100.809	100.809	100.559	3.500	103.291	103.291	103.009	3.000	102.475	102.475	102.275	3.000	101.401	101.401	101.201
3.875	103.595	103.595	103.349	3.875	101.277	101.277	101.031	3.625	103.561	103.561	103.277	3.125	102.550	102.550	102.350	3.125	102.488	102.488	102.288
3.990	103.801	103.801	103.559	3.990	101.483	101.483	101.241	3.750	103.264	103.264	103.061	3.250	103.030	103.030	102.830	3.250	100.740	100.740	100.540
4.000	103.901	103.901	103.659	4.000	101.583	101.583	101.341	3.875	103.610	103.610	103.410	3.375	103.439	103.439	103.239	3.375	101.147	101.147	100.947
4.125	104.234	104.234	103.998	4.125	101.914	101.914	101.678	3.990	103.819	103.819	103.619	3.500	103.686	103.686	103.486	3.500	101.396	101.396	101.196
4.250	104.369	104.369	104.169	4.250	100.095	100.095	99.895	4.000	103.919	103.919	103.719	3.625	103.591	103.591	103.391	3.625	102.739	102.739	102.539
4.375	104.750	104.750	104.550	4.375	100.474	100.474	100.274	4.125	103.807	103.807	103.607	3.750	103.931	103.931	103.731	3.750	101.501	101.501	101.301
4.500	105.078	105.078	104.878	4.500	100.804	100.804	100.604	4.250	104.212	104.212	104.012	3.875	104.083	104.083	103.883	3.875	101.653	101.653	101.453
4.625	105.154	105.154	104.954	4.625	101.862	101.862	101.662	4.375	104.461	104.461	104.261	3.990	104.317	104.317	104.117	3.990	101.885	101.885	101.685
4.750	105.565	105.565	105.365	4.750	100.727	100.727	100.527	4.500	104.681	104.681	104.481	4.000	104.417	104.417	104.217	4.000	101.985	101.985	101.785

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/5/2022

45 Day Lock Exp.:

1/20/2022

60 Day Lock Exp.:

2/4/2022

W. Rate Sheet Dated: 12/6/2021

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

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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



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.:

1/5/2022

45 Day Lock Exp.:

1/20/2022

60 Day Lock Exp.:

2/4/2022

W. Rate Sheet Dated: 12/6/2021

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	97.422	97.422	97.128	2.500	98.644	98.644	98.385	2.000	98.834	98.834	98.634	2.500	96.661	96.661	96.367	2.000	98.021	98.021	97.821
2.625	98.385	98.385	98.093	2.625	99.684	99.684	99.420	2.125	99.392	99.392	99.192	2.625	97.624	97.624	97.332	2.125	98.579	98.579	98.379
2.750	99.215	99.215	98.933	2.750	100.148	100.148	99.883	2.250	99.857	99.857	99.657	2.750	98.454	98.454	98.172	2.250	99.045	99.045	98.845
2.875	99.862	99.862	99.587	2.875	100.736	100.736	100.470	2.375	100.238	100.238	100.038	2.875	99.101	99.101	98.826	2.375	99.425	99.425	99.225
2.990	100.251	100.251	99.982	2.990	101.100	101.100	100.832	2.500	100.918	100.918	100.718	2.990	99.490	99.490	99.221	2.500	100.095	100.095	99.895
3.000	100.351	100.351	100.082	3.000	101.200	101.200	100.932	2.625	101.390	101.390	101.190	3.000	99.590	99.590	99.321	2.625	100.491	100.491	100.291
3.125	100.801	100.801	100.599	3.125	101.762	101.762	101.474	2.750	101.833	101.833	101.633	3.125	100.265	100.265	100.063	2.750	100.646	100.646	100.446
3.250	101.512	101.512	101.310	3.250	102.229	102.229	101.942	2.875	102.130	102.130	101.930	3.250	100.587	100.587	100.385	2.875	100.943	100.943	100.743
3.375	102.267	102.267	102.064	3.375	102.941	102.941	102.655	2.990	102.375	102.375	102.175	3.375	101.342	101.342	101.139	2.990	101.188	101.188	100.988
3.500	102.659	102.659	102.459	3.500	103.291	103.291	103.009	3.000	102.475	102.475	102.275	3.500	101.734	101.734	101.534	3.000	101.288	101.288	101.088
3.625	102.887	102.887	102.687	3.625	103.561	103.561	103.277	3.125	102.550	102.550	102.350	3.625	101.962	101.962	101.762	3.125	101.869	101.869	101.669
3.750	103.127	103.127	102.877	3.750	103.264	103.264	103.061	3.250	103.030	103.030	102.830	3.750	101.293	101.293	101.043	3.250	101.235	101.235	101.035
3.875	103.595	103.595	103.349	3.875	103.610	103.610	103.410	3.375	103.439	103.439	103.239	3.875	101.761	101.761	101.515	3.375	101.643	101.643	101.443
3.990	103.801	103.801	103.559	3.990	103.819	103.819	103.619	3.500	103.686	103.686	103.486	3.990	101.967	101.967	101.725	3.500	101.891	101.891	101.691
4.000	103.901	103.901	103.659	4.000	103.919	103.919	103.719	3.625	103.591	103.591	103.391	4.000	102.067	102.067	101.825	3.625	102.515	102.515	102.315
4.125	104.234	104.234	103.998	4.125	103.807	103.807	103.607	3.750	103.931	103.931	103.731	4.125	102.399	102.399	102.163	3.750	102.066	102.066	101.866
4.250	104.369	104.369	104.169	4.250	104.212	104.212	104.012	3.875	104.083	104.083	103.883	4.250	101.557	101.557	101.357	3.875	102.218	102.218	102.018
4.375	104.750	104.750	104.550	4.375	104.461	104.461	104.261	3.990	104.317	104.317	104.117	4.375	101.937	101.937	101.737	3.990	102.451	102.451	102.251
4.500	105.078	105.078	104.878	4.500	104.681	104.681	104.481	4.000	104.417	104.417	104.217	4.500	102.266	102.266	102.066	4.000	102.551	102.551	102.351

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.:

1/5/2022

45 Day Lock Exp.:

1/20/2022

60 Day Lock Exp.:

2/4/2022

W. Rate Sheet Dated: 12/6/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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