

W. Rate Sheet Dated: 9/22/2021

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	100.251	100.251	99.876	2.250	100.000	100.000	99.625	2.250	98.454	98.454	98.154	3.125	96.164	96.164	95.864
2.375	100.466	100.466	100.091	2.375	100.177	100.177	99.802	2.500	98.784	98.784	98.484	3.250	97.742	97.742	97.442
2.500	100.682	100.682	100.307	2.500	100.355	100.355	99.980	2.625	98.947	98.947	98.647	3.375	97.820	97.820	97.520
2.625	100.881	100.881	100.506	2.625	100.531	100.531	100.156	2.750	100.524	100.524	100.224	3.500	97.898	97.898	97.598
2.750	102.060	102.060	101.701	2.750	101.829	101.829	101.470	2.875	100.682	100.682	100.382	3.625	97.664	97.664	97.364
2.875	102.267	102.267	101.907	2.875	102.000	102.000	101.641	3.000	100.810	100.810	100.510	Margin = 2.250		Index = 0.070	
3.000	102.467	102.467	102.107	3.000	102.141	102.141	101.782	3.125	100.953	100.953	100.653	30 Year OTC			
3.125	102.655	102.655	102.295	3.125	102.296	102.296	101.936	3.250	102.126	102.126	101.826	Rate	30 Day	45 Day	60 Day
3.250	103.143	103.143	102.800	3.250	102.887	102.887	102.543	3.375	102.261	102.261	101.961	4.000	101.479	101.479	100.979
3.375	103.241	103.241	102.897	3.375	102.932	102.932	102.588	3.500	102.355	102.355	102.055	4.125	101.637	101.637	101.137
3.500	103.428	103.428	103.085	3.500	103.011	103.011	102.667	3.625	102.454	102.454	102.154	4.375	102.322	102.322	101.822
3.625	103.615	103.615	103.271	3.625	103.119	103.119	102.775	3.750	102.921	102.921	102.621	4.500	102.469	102.469	101.969
3.750	103.438	103.438	103.138	3.750	103.197	103.197	102.897	3.875	103.032	103.032	102.732	4.625	102.600	102.600	102.100
3.875	103.517	103.517	103.217	3.875	103.217	103.217	102.917	4.000	103.122	103.122	102.822	4.875	102.964	102.964	102.464
4.000	103.654	103.654	103.354	4.000	103.315	103.315	103.015	4.125	103.222	103.222	102.922	5.000	103.112	103.112	102.612
4.125	103.812	103.812	103.512	4.125	103.424	103.424	103.124	4.250	103.107	103.107	102.807	5.125	103.242	103.242	102.742
4.250	103.772	103.772	103.572	4.250	103.561	103.561	103.361	4.375	103.218	103.218	102.918	5.500	103.598	103.598	103.098
4.375	103.797	103.797	103.597	4.375	103.581	103.581	103.381	4.500	103.308	103.308	103.008	5.625	103.728	103.728	103.228
6.250	106.000	106.000	105.800	6.250	103.940	103.940	103.740	4.625	103.408	103.408	103.108	6.250	103.375	103.375	102.875

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	100.351	100.251	100.251	99.876	2.250	99.950	99.850	99.850	99.475	2.250	100.584	100.484	100.484	100.184
2.375	100.566	100.466	100.466	100.091	2.375	100.127	100.027	100.027	99.652	2.375	100.748	100.648	100.648	100.348
2.500	100.782	100.682	100.682	100.307	2.500	100.305	100.205	100.205	99.830	2.500	100.914	100.814	100.814	100.514
2.625	100.981	100.881	100.881	100.506	2.625	100.481	100.381	100.381	100.006	2.625	101.077	100.977	100.977	100.677
2.750	102.160	102.060	102.060	101.701	2.750	101.654	101.554	101.554	101.195	2.750	101.554	101.454	101.454	101.154
2.875	102.367	102.267	102.267	101.907	2.875	101.825	101.725	101.725	101.366	2.875	101.712	101.612	101.612	101.312
3.000	102.567	102.467	102.467	102.107	3.000	101.966	101.866	101.866	101.507	3.000	101.840	101.740	101.740	101.440
3.125	102.755	102.655	102.655	102.295	3.125	102.121	102.021	102.021	101.661	3.125	101.983	101.883	101.883	101.583
3.250	103.243	103.143	103.143	102.800	3.250	102.687	102.587	102.587	102.243	3.250	103.756	103.656	103.656	103.356
3.375	103.441	103.341	103.341	102.997	3.375	102.832	102.732	102.732	102.388	3.375	103.891	103.791	103.791	103.491
3.500	103.628	103.528	103.528	103.185	3.500	102.911	102.811	102.811	102.467	3.500	103.985	103.885	103.885	103.585
3.625	103.815	103.715	103.715	103.371	3.625	103.019	102.919	102.919	102.575	3.625	104.084	103.984	103.984	103.684
3.750	103.638	103.538	103.538	103.238	3.750	103.397	103.297	103.297	102.997	3.750	105.051	104.951	104.951	104.651

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

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	1.000	0.875	0.750	0.625	0.500	0.250	0.250	0.000
3.25-3.625	2.000	1.750	1.500	1.375	1.250	1.000	0.875	0.125
3.75-4.125	2.500	2.250	1.875	1.750	1.625	1.250	1.000	0.625
4.25-4.625	2.500	2.250	1.875	1.625	1.500	1.375	1.000	0.625
4.75-5.125	0.500	0.375	0.375	0.250	0.250	0.125	0.125	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	98.729	98.729	98.229	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.887	98.887	98.387	4.750	101.000	101.000	100.500
3.875	99.458	99.458	98.958	6.250	103.750	103.750	103.500	4.375	99.572	99.572	99.072	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.321	99.321	98.821					4.500	99.719	99.719	99.219	Rate	30 Day	45 Day	60 Day
4.125	99.163	99.163	98.663					4.625	99.850	99.850	99.350	5.750	103.000	103.000	102.500
4.250	100.759	100.759	100.259					4.875	100.214	100.214	99.714	6.250	105.750	105.750	105.250
4.375	100.634	100.634	100.134					5.000	100.362	100.362	99.862	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.487	100.487	99.987					5.125	100.492	100.492	99.992				
4.625	100.356	100.356	99.856					5.500	100.848	100.848	100.348				
4.750	101.429	101.429	100.929					5.625	100.978	100.978	100.478				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.625	100.625	100.125				

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)

W. Rate Sheet Dated: 9/22/2021

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	95.914	95.914	95.614
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	97.492	97.492	97.192
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	97.570	97.570	97.270
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.072	99.072	98.772	3.500	97.648	97.648	97.348
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.231	99.231	98.931	3.625	97.414	97.414	97.114
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.359	99.359	99.059	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.501	99.501	99.201	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.931	100.931	100.631	Rate	30 Day	45 Day	60 Day
3.250	101.962	101.962	101.618	3.250	101.806	101.806	101.462	3.375	101.066	101.066	100.766	3.250	101.962	101.962	101.462
3.375	102.159	102.159	101.815	3.375	101.951	101.951	101.607	3.500	101.160	101.160	100.860	3.375	102.159	102.159	101.659
3.500	102.347	102.347	102.003	3.500	102.029	102.029	101.685	3.625	101.259	101.259	100.959	3.500	102.347	102.347	101.847
3.625	102.534	102.534	102.190	3.625	102.138	102.138	101.794	3.750	102.226	102.226	101.926	3.625	102.534	102.534	102.034
3.750	101.626	101.626	101.326	3.750	101.485	101.485	101.185	3.875	N/A	N/A	N/A	3.750	101.626	101.626	101.126
3.875	101.804	101.804	101.504	3.875	101.604	101.604	101.304	4.000	N/A	N/A	N/A	3.875	101.804	101.804	101.304
4.000	101.941	101.941	101.641	4.000	101.703	101.703	101.403	4.125	N/A	N/A	N/A	4.000	101.941	101.941	101.441
4.125	102.100	102.100	101.800	4.125	101.811	101.811	101.511	4.250	N/A	N/A	N/A	4.125	102.100	102.100	101.600
4.250	102.222	102.222	102.022	4.250	102.111	102.111	101.911	4.375	N/A	N/A	N/A	4.250	102.222	102.222	101.722
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	101.623	101.523	101.523	101.164	2.750	101.467	101.367	101.367	101.008	2.750	101.266	101.166	101.166	100.866
2.875	101.829	101.729	101.729	101.370	2.875	101.638	101.538	101.538	101.179	2.875	101.424	101.324	101.324	101.024
3.000	102.029	101.929	101.929	101.570	3.000	101.778	101.678	101.678	101.319	3.000	101.553	101.453	101.453	101.153
3.125	102.217	102.117	102.117	101.758	3.125	101.933	101.833	101.833	101.474	3.125	101.695	101.595	101.595	101.295
3.250	102.062	101.962	101.962	101.618	3.250	101.906	101.806	101.806	101.462	3.250	102.875	102.775	102.775	102.475
3.375	102.259	102.159	102.159	101.815	3.375	102.051	101.951	101.951	101.607	3.375	103.010	102.910	102.910	102.610
3.500	102.447	102.347	102.347	102.003	3.500	102.129	102.029	102.029	101.685	3.500	103.103	103.003	103.003	102.703
3.625	102.634	102.534	102.534	102.190	3.625	102.238	102.138	102.138	101.794	3.625	103.203	103.103	103.103	102.803
3.750	101.726	101.626	101.626	101.326	3.750	101.585	101.485	101.485	101.185	3.750	103.139	103.039	103.039	102.739

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680- 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A		5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A	

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/22/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/22/2021

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	98.451	98.451	98.251	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.139	99.139	98.939	2.000	N/A	N/A	N/A	2.500	98.690	98.545	98.446
2.625	99.338	99.338	99.138	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.961	99.961	99.761	2.125	N/A	N/A	N/A	2.625	99.589	99.444	99.345
2.750	100.161	100.161	99.961	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.710	100.710	100.510	2.250	N/A	N/A	N/A	2.750	100.412	100.267	100.168
2.875	100.823	100.823	100.623	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.318	101.318	101.118	2.375	N/A	N/A	N/A	2.875	101.074	100.929	100.830
2.990	101.257	101.257	101.057	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.649	101.649	101.449	2.500	N/A	N/A	N/A	2.990	101.569	101.424	101.320
3.000	101.357	101.357	101.157	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.749	101.749	101.549	2.625	N/A	N/A	N/A	3.000	101.669	101.524	101.420
3.125	101.985	101.985	101.785	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.414	102.414	102.214	2.750	N/A	N/A	N/A	3.125	102.604	102.459	102.355
3.250	102.708	102.708	102.508	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	103.078	103.078	102.878	2.875	N/A	N/A	N/A	3.250	103.327	103.182	103.078
3.375	103.416	103.416	103.216	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.751	103.751	103.551	2.990	N/A	N/A	N/A	3.375	104.035	103.890	103.786
3.500	103.828	103.828	103.628	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	104.073	104.073	103.873	3.000	N/A	N/A	N/A	3.500	104.447	104.302	104.198
3.625	104.165	104.165	103.965	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	104.242	104.242	104.042	3.125	N/A	N/A	N/A	3.625	104.809	104.709	104.609
3.750	104.052	104.052	103.852	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.321	103.321	103.121	3.250	N/A	N/A	N/A	3.750	105.539	105.439	105.339
3.875	104.498	104.498	104.298	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.737	103.737	103.537	3.375	N/A	N/A	N/A	3.875	105.985	105.885	105.785
3.990	104.740	104.740	104.540	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.937	103.937	103.737	3.500	N/A	N/A	N/A	3.990	106.227	106.127	106.027
4.000	104.840	104.840	104.640	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	104.037	104.037	103.837	3.625	N/A	N/A	N/A	4.000	106.327	106.227	106.127
4.125	105.153	105.153	104.953	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.226	104.226	104.026	3.750	N/A	N/A	N/A	4.125	106.640	106.540	106.440
4.250	104.973	104.973	104.773	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.981	102.981	102.781	3.875	N/A	N/A	N/A	4.250	106.409	106.298	106.209
4.375	105.344	105.344	105.144	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.383	103.383	103.183	3.990	N/A	N/A	N/A	4.375	106.780	106.669	106.580
4.500	105.690	105.690	105.490	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.683	103.683	103.483	4.000	N/A	N/A	N/A	4.500	107.026	106.915	106.826
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	100.733	100.733	100.533	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.872	99.872	99.672	2.000	99.814	99.672	99.579
2.875	N/A	N/A	N/A	2.625	101.241	101.241	101.041	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.467	100.467	100.267	2.125	100.409	100.267	100.174
2.990	N/A	N/A	N/A	2.750	101.670	101.670	101.470	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.978	100.978	100.778	2.250	100.920	100.778	100.685
3.000	N/A	N/A	N/A	2.875	102.324	102.324	102.124	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.399	101.399	101.199	2.375	101.341	101.199	101.106
3.125	N/A	N/A	N/A	2.990	102.718	102.718	102.518	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.785	101.785	101.585	2.500	101.805	101.671	101.590
3.250	N/A	N/A	N/A	3.000	102.818	102.818	102.618	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.293	102.293	102.093	2.625	102.341	102.207	102.126
3.375	N/A	N/A	N/A	3.125	103.243	103.243	103.043	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.789	102.789	102.589	2.750	102.836	102.702	102.621
3.500	N/A	N/A	N/A	3.250	103.344	103.344	103.144	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.164	103.164	102.964	2.875	103.211	103.077	102.996
3.625	N/A	N/A	N/A	3.375	104.003	104.003	103.803	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.481	103.481	103.281	2.990	103.528	103.394	103.313
3.750	N/A	N/A	N/A	3.500	104.382	104.382	104.182	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.581	103.581	103.381	3.000	103.628	103.494	103.413
3.875	N/A	N/A	N/A	3.625	104.717	104.717	104.517	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.955	103.955	103.755	3.125	104.002	103.868	103.786
3.990	N/A	N/A	N/A	3.750	104.349	104.349	104.149	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.302	104.302	104.102	3.250	104.518	104.418	104.318
4.000	N/A	N/A	N/A	3.875	104.790	104.790	104.590	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.771	104.771	104.571	3.375	104.988	104.888	104.788
4.125	N/A	N/A	N/A	3.990	105.002	105.002	104.802	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.090	105.090	104.890	3.500	105.306	105.206	105.106
4.250	N/A	N/A	N/A	4.000	105.102	105.102	104.902	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.486	105.486	105.286	3.625	105.702	105.602	105.502
4.375	N/A	N/A	N/A	4.125	105.412	105.412	105.212	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.942	105.942	105.742	3.750	105.241	105.107	105.005
4.500	N/A	N/A	N/A	4.250	104.962	104.962	104.762	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.460	105.460	105.260	3.875	105.659	105.525	105.423
4.625	N/A	N/A	N/A	4.375	105.329	105.329	105.129	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.766	105.766	105.566	3.990	106.039	105.897	105.794
4.750	N/A	N/A	N/A	4.500	105.656	105.656	105.456	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.866	105.866	105.666	4.000	106.139	105.997	105.894
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	100.078	100.078	99.878	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.372	100.372	100.172
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.531	100.531	100.331	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.967	100.967	100.767
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.884	100.884	100.684	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.478	101.478	101.278
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.237	101.237	101.037	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.899	101.899	101.699
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.747	101.747	101.547	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.285	102.285	102.085
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.147	102.147	101.947	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.711	102.711	102.511
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.491	102.491	102.291	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.914	102.914	102.714
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.752	102.752	102.552	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.289	103.289	103.089
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.939	102.939	102.739	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.606	103.606	103.406
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.039	103.039	102.839	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.706	103.706	103.506
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.297	103.297	103.097	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.080	104.080	103.880
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.204	103.204													



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.:

10/22/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/22/2021

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	98.451	98.451	98.251	2.500	99.139	99.139	98.939	2.875	102.324	102.324	102.124	2.000	99.872	99.872	99.672	2.000	100.078	100.078	99.878
2.625	99.338	99.338	99.138	2.625	99.961	99.961	99.761	2.990	102.718	102.718	102.518	2.125	100.467	100.467	100.267	2.125	100.531	100.531	100.331
2.750	100.161	100.161	99.961	2.750	100.710	100.710	100.510	3.000	102.818	102.818	102.618	2.250	100.978	100.978	100.778	2.250	100.884	100.884	100.684
2.875	100.823	100.823	100.623	2.875	101.318	101.318	101.118	3.125	103.243	103.243	103.043	2.375	101.399	101.399	101.199	2.375	101.237	101.237	101.037
2.990	101.257	101.257	101.057	2.990	101.649	101.649	101.449	3.250	103.344	103.344	103.144	2.500	101.785	101.785	101.585	2.500	101.747	101.747	101.547
3.000	101.357	101.357	101.157	3.000	101.749	101.749	101.549	3.375	104.003	104.003	103.803	2.625	102.293	102.293	102.093	2.625	102.147	102.147	101.947
3.125	101.985	101.985	101.785	3.125	102.414	102.414	102.214	3.500	104.382	104.382	104.182	2.750	102.789	102.789	102.589	2.750	102.491	102.491	102.291
3.250	102.708	102.708	102.508	3.250	103.078	103.078	102.878	3.625	104.717	104.717	104.517	2.875	103.164	103.164	102.964	2.875	102.752	102.752	102.552
3.375	103.416	103.416	103.216	3.375	103.751	103.751	103.551	3.750	104.349	104.349	104.149	2.990	103.481	103.481	103.281	2.990	102.939	102.939	102.739
3.500	103.828	103.828	103.628	3.500	104.073	104.073	103.873	3.875	104.790	104.790	104.590	3.000	103.581	103.581	103.381	3.000	103.039	103.039	102.839
3.625	104.165	104.165	103.965	3.625	104.242	104.242	104.042	3.990	105.002	105.002	104.802	3.125	103.955	103.955	103.755	3.125	103.297	103.297	103.097
3.750	104.052	104.052	103.852	3.750	103.321	103.321	103.121	4.000	105.102	105.102	104.902	3.250	104.302	104.302	104.102	3.250	103.204	103.204	103.004
3.875	104.498	104.498	104.298	3.875	103.737	103.737	103.537	4.125	105.412	105.412	105.212	3.375	104.771	104.771	104.571	3.375	103.560	103.560	103.360
3.990	104.740	104.740	104.540	3.990	103.937	103.937	103.737	4.250	104.962	104.962	104.762	3.500	105.090	105.090	104.890	3.500	103.784	103.784	103.584
4.000	104.840	104.840	104.640	4.000	104.037	104.037	103.837	4.375	105.329	105.329	105.129	3.625	105.486	105.486	105.286	3.625	104.059	104.059	103.859
4.125	105.153	105.153	104.953	4.125	104.226	104.226	104.026	4.500	105.656	105.656	105.456	3.750	105.042	105.042	104.842	3.750	103.067	103.067	102.867
4.250	104.973	104.973	104.773	4.250	102.981	102.981	102.781	4.625	105.884	105.884	105.684	3.875	105.460	105.460	105.260	3.875	103.358	103.358	103.158
4.375	105.344	105.344	105.144	4.375	103.383	103.383	103.183	4.750	106.135	106.135	105.935	3.990	105.766	105.766	105.566	3.990	103.544	103.544	103.344
4.500	105.690	105.690	105.490	4.500	103.683	103.683	103.483	4.875	106.471	106.471	106.271	4.000	105.866	105.866	105.666	4.000	103.644	103.644	103.444

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	-0.500	-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	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	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)
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.: 10/22/2021
45 Day Lock Exp.: 11/8/2021
60 Day Lock Exp.: 11/22/2021

W. Rate Sheet Dated: 9/22/2021

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	98.518	98.518	98.287	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.846	97.846	97.615	2.750	N/A	N/A	N/A	2.500	98.268	98.168	98.037
2.625	99.432	99.432	99.201	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.760	98.760	98.529	2.875	N/A	N/A	N/A	2.625	99.182	99.082	98.951
2.750	100.245	100.245	100.015	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.573	99.573	99.343	2.990	N/A	N/A	N/A	2.750	99.995	99.895	99.765
2.875	100.902	100.902	100.676	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.230	100.230	100.004	3.000	N/A	N/A	N/A	2.875	100.652	100.552	100.426
2.990	101.271	101.271	101.049	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.599	100.599	100.377	3.125	N/A	N/A	N/A	2.990	101.021	100.921	100.799
3.000	101.371	101.371	101.149	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.699	100.699	100.477	3.250	N/A	N/A	N/A	3.000	101.121	101.021	100.899
3.125	102.135	102.135	101.897	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.149	101.149	100.911	3.375	N/A	N/A	N/A	3.125	101.885	101.754	101.647
3.250	102.810	102.810	102.576	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.824	101.824	101.590	3.500	N/A	N/A	N/A	3.250	102.560	102.428	102.326
3.375	103.487	103.487	103.256	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.501	102.501	102.270	3.625	N/A	N/A	N/A	3.375	103.237	103.104	103.006
3.500	103.835	103.835	103.606	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.849	102.849	102.620	3.750	N/A	N/A	N/A	3.500	103.585	103.452	103.356
3.625	104.144	104.144	103.917	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.158	103.158	102.931	3.875	N/A	N/A	N/A	3.625	103.866	103.760	103.667
3.750	104.116	104.116	103.883	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.704	100.704	100.471	3.990	N/A	N/A	N/A	3.750	103.866	103.766	103.633
3.875	104.511	104.511	104.279	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.099	101.099	100.867	4.000	N/A	N/A	N/A	3.875	104.261	104.161	104.029
3.990	104.710	104.710	104.482	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.298	101.298	101.070	4.125	N/A	N/A	N/A	3.990	104.460	104.359	104.232
4.000	104.810	104.810	104.582	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.398	101.398	101.170	4.250	N/A	N/A	N/A	4.000	104.560	104.459	104.332
4.125	104.765	104.765	104.565	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.589	100.589	100.389	4.375	N/A	N/A	N/A	4.125	104.515	104.415	104.315
4.250	105.143	105.143	104.943	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.967	100.967	100.767	4.500	N/A	N/A	N/A	4.250	104.893	104.793	104.693
4.375	105.066	105.066	105.066	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.330	101.330	101.130	4.625	N/A	N/A	N/A	4.375	105.256	105.156	105.056
4.500	105.807	105.807	105.807	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.631	101.631	101.431	4.750	N/A	N/A	N/A	4.500	105.557	105.457	105.357
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	99.991	99.991	99.789	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.977	99.977	99.777	2.000	99.727	99.627	99.527
2.875	N/A	N/A	N/A	2.625	100.981	100.981	100.719	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.558	100.558	100.358	2.125	100.308	100.208	100.108
2.990	N/A	N/A	N/A	2.750	101.448	101.448	101.185	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.995	100.995	100.795	2.250	100.745	100.645	100.545
3.000	N/A	N/A	N/A	2.875	102.043	102.043	101.780	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.364	101.364	101.164	2.375	101.114	101.014	100.914
3.125	N/A	N/A	N/A	2.990	102.401	102.401	102.138	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.943	101.943	101.743	2.500	101.693	101.593	101.493
3.250	N/A	N/A	N/A	3.000	102.501	102.501	102.238	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.433	102.433	102.233	2.625	102.183	102.083	101.983
3.375	N/A	N/A	N/A	3.125	102.839	102.839	102.590	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.881	102.881	102.681	2.750	102.631	102.531	102.431
3.500	N/A	N/A	N/A	3.250	103.281	103.281	103.034	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.210	103.210	103.010	2.875	102.960	102.860	102.760
3.625	N/A	N/A	N/A	3.375	103.920	103.920	103.675	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.462	103.462	103.262	2.990	103.212	103.112	103.012
3.750	N/A	N/A	N/A	3.500	104.303	104.303	104.061	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.562	103.562	103.362	3.000	103.312	103.212	103.112
3.875	N/A	N/A	N/A	3.625	104.588	104.588	104.348	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.634	103.634	103.434	3.125	103.384	103.284	103.184
3.990	N/A	N/A	N/A	3.750	104.265	104.265	104.065	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.137	104.137	103.937	3.250	103.887	103.787	103.687
4.000	N/A	N/A	N/A	3.875	104.606	104.606	104.406	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.543	104.543	104.343	3.375	104.293	104.193	104.093
4.125	N/A	N/A	N/A	3.990	104.810	104.810	104.610	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.762	104.762	104.562	3.500	104.512	104.412	104.312
4.250	N/A	N/A	N/A	4.000	104.910	104.910	104.710	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.393	104.393	104.193	3.625	104.143	104.043	103.943
4.375	N/A	N/A	N/A	4.125	104.630	104.630	104.430	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.723	104.723	104.523	3.750	104.473	104.373	104.273
4.500	N/A	N/A	N/A	4.250	105.017	105.017	104.817	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.865	104.865	104.665	3.875	104.615	104.515	104.415
4.625	N/A	N/A	N/A	4.375	105.245	105.245	105.045	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.074	105.074	104.874	3.990	104.824	104.724	104.624
4.750	N/A	N/A	N/A	4.500	105.480	105.480	105.280	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.174	105.174	104.974	4.000	104.924	104.824	104.724

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	98.877	98.877	98.677	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	99.458	99.458	99.258	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	99.895	99.895	99.695	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	100.264	100.264	100.064	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	100.843	100.843	100.643	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.957	99.957	99.757	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	100.405	100.405	100.205	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	100.734	100.734	100.534	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.986	100.986	100.786	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	101.086	101.086	100.886	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	101.408	101.408	101.208	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	101.911	101.911	101.711	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	102.317	102.317	102.117	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	102.536	102.536	102.336	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.167	101.167	100.967	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	101.497	101.497	101.297	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	101.639	101.639	101.439	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	101.848	101.848	101.648	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	101.948	101.948	101.748	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/22/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/22/2021

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	100.245	100.245	100.015	2.750	99.573	99.573	99.343	2.500	99.991	99.991	99.789	2.000	99.977	99.977	99.777	2.000	98.877	98.877	98.677
2.875	100.902	100.902	100.676	2.875	100.230	100.230	100.004	2.625	100.981	100.981	100.719	2.125	100.558	100.558	100.358	2.125	99.458	99.458	99.258
2.990	101.271	101.271	101.049	2.990	100.599	100.599	100.377	2.750	101.448	101.448	101.185	2.250	100.995	100.995	100.795	2.250	99.895	99.895	99.695
3.000	101.371	101.371	101.149	3.000	100.699	100.699	100.477	2.875	102.043	102.043	101.780	2.375	101.364	101.364	101.164	2.375	100.264	100.264	100.064
3.125	102.135	102.135	101.897	3.125	101.149	101.149	100.911	2.990	102.401	102.401	102.138	2.500	101.943	101.943	101.743	2.500	100.843	100.843	100.643
3.250	102.810	102.810	102.576	3.250	101.824	101.824	101.590	3.000	102.501	102.501	102.238	2.625	102.433	102.433	102.233	2.625	99.957	99.957	99.757
3.375	103.487	103.487	103.256	3.375	102.501	102.501	102.270	3.125	102.839	102.839	102.590	2.750	102.881	102.881	102.681	2.750	100.405	100.405	100.205
3.500	103.835	103.835	103.606	3.500	102.849	102.849	102.620	3.250	103.281	103.281	103.034	2.875	103.210	103.210	103.010	2.875	100.734	100.734	100.534
3.625	104.144	104.144	103.917	3.625	103.158	103.158	102.931	3.375	103.920	103.920	103.675	2.990	103.462	103.462	103.262	2.990	100.986	100.986	100.786
3.750	104.116	104.116	103.883	3.750	100.704	100.704	100.471	3.500	104.303	104.303	104.061	3.000	103.562	103.562	103.362	3.000	101.086	101.086	100.886
3.875	104.511	104.511	104.279	3.875	101.099	101.099	100.867	3.625	104.588	104.588	104.348	3.125	103.634	103.634	103.434	3.125	101.408	101.408	101.208
3.990	104.710	104.710	104.482	3.990	101.298	101.298	101.070	3.750	104.265	104.265	104.065	3.250	104.137	104.137	103.937	3.250	101.911	101.911	101.711
4.000	104.810	104.810	104.582	4.000	101.398	101.398	101.170	3.875	104.606	104.606	104.406	3.375	104.543	104.543	104.343	3.375	102.317	102.317	102.117
4.125	104.765	104.765	104.565	4.125	100.589	100.589	100.389	3.990	104.810	104.810	104.610	3.500	104.762	104.762	104.562	3.500	102.536	102.536	102.336
4.250	105.143	105.143	104.943	4.250	100.967	100.967	100.767	4.000	104.910	104.910	104.710	3.625	104.393	104.393	104.193	3.625	101.167	101.167	100.967
4.375	105.506	105.506	105.306	4.375	101.330	101.330	101.130	4.125	104.630	104.630	104.430	3.750	104.723	104.723	104.523	3.750	101.497	101.497	101.297
4.500	105.807	105.807	105.607	4.500	101.631	101.631	101.431	4.250	105.017	105.017	104.817	3.875	104.865	104.865	104.665	3.875	101.639	101.639	101.439
4.625	105.941	105.941	105.741	4.625	101.391	101.391	101.191	4.375	105.245	105.245	105.045	3.990	105.074	105.074	104.874	3.990	101.848	101.848	101.648
4.750	106.308	106.308	106.108	4.750	101.758	101.758	101.558	4.500	105.480	105.480	105.280	4.000	105.174	105.174	104.974	4.000	101.948	101.948	101.748

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	N/A	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 ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/22/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/22/2021

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	0.375	0.375	0.250	0.250	0.125	0.000	-0.250
2.625	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.750	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
2.990	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
3.000	1.000	0.750	0.625	0.500	0.375	0.125	-0.125
3.125	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.250	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.375	1.250	1.000	0.875	0.750	0.500	0.375	0.000
3.500	1.375	1.125	1.000	0.750	0.500	0.375	0.000
3.625	1.625	1.250	1.125	0.875	0.625	0.375	0.000
3.750	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.875	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.990	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.000	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.125	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.250	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.375	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.500	2.250	2.000	1.750	1.500	1.125	0.750	0.500

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	0.000	0.000
2.625	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.750	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.875	0.875	0.625	0.500	0.500	0.375	0.250	0.125
2.990	0.875	0.625	0.500	0.500	0.375	0.250	0.125
3.000	1.000	0.750	0.625	0.625	0.375	0.250	0.125
3.125	1.125	0.875	0.750	0.750	0.500	0.250	0.125
3.250	1.125	1.000	0.875	0.750	0.625	0.375	0.125
3.375	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.500	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.625	1.625	1.250	0.875	0.875	0.750	0.375	0.125
3.750	1.625	1.250	1.000	0.875	0.750	0.375	0.125
3.875	2.250	1.750	1.500	1.375	1.250	0.875	0.500
3.990	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.000	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.125	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.250	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.375	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.500	2.750	2.250	1.875	1.750	1.500	1.000	0.625

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
2.625	0.125	0.125	0.000	0.000	0.000	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.990	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.250	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.375	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.500	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.625	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.750	1.375	1.250	1.000	0.875	0.625	0.000	0.000
3.875	1.375	1.250	1.000	0.875	0.625	0.000	0.000
3.990	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.000	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.125	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.250	1.125	1.125	1.000	1.000	0.625	0.000	0.000
4.375	1.125	1.125	1.000	1.000	0.625	0.000	0.000
4.500	1.250	1.125	1.000	1.000	0.625	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.990	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.000	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.000	0.000
3.250	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.375	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.500	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.750	1.000	0.750	0.500	0.500	0.375	0.000	0.000
3.875	1.500	1.125	0.875	0.875	0.750	0.000	0.000
3.990	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.000	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.125	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.250	1.500	1.250	1.000	1.000	0.875	0.000	0.000
4.375	1.750	1.500	1.000	1.000	0.875	0.000	0.000
4.500	1.750	1.500	1.000	1.000	0.875	0.000	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	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.375	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.625	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.500	0.375	0.375	0.250	0.250	0.000	0.000
2.990	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.125	0.625	0.500	0.500	0.375	0.375	0.000	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.500	0.750	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.750	0.750	0.500	0.500	0.250	0.000	0.000
3.750	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.875	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.990	1.250	1.125	1.000	0.875	0.625	0.000	0.000
4.000	1.250	1.125	1.000	0.875	0.625	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	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.500	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.625	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.500	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.625	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.750	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.875	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.990	1.125	1.000	0.750	0.750	0.500	0.500	0.000
4.000	1.125	1.000	0.750	0.750	0.500	0.500	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



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.:

10/22/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/22/2021

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	98.518	98.518	98.287	2.500	99.991	99.991	99.789	2.000	99.977	99.977	99.777	2.500	97.507	97.507	97.276	2.000	98.777	98.777	98.577
2.625	99.432	99.432	99.201	2.625	100.981	100.981	100.719	2.125	100.558	100.558	100.358	2.625	98.421	98.421	98.190	2.125	99.358	99.358	99.158
2.750	100.245	100.245	100.015	2.750	101.448	101.448	101.185	2.250	100.995	100.995	100.795	2.750	99.234	99.234	99.004	2.250	99.795	99.795	99.595
2.875	100.902	100.902	100.676	2.875	102.043	102.043	101.780	2.375	101.364	101.364	101.164	2.875	99.891	99.891	99.665	2.375	100.164	100.164	99.964
2.990	101.271	101.271	101.049	2.990	102.401	102.401	102.138	2.500	101.943	101.943	101.743	2.990	100.260	100.260	100.038	2.500	100.743	100.743	100.543
3.000	101.371	101.371	101.149	3.000	102.501	102.501	102.238	2.625	102.433	102.433	102.233	3.000	100.360	100.360	100.138	2.625	100.545	100.545	100.345
3.125	102.135	102.135	101.897	3.125	102.839	102.839	102.590	2.750	102.881	102.881	102.681	3.125	100.967	100.967	100.729	2.750	100.993	100.993	100.793
3.250	102.810	102.810	102.576	3.250	103.281	103.281	103.034	2.875	103.210	103.210	103.010	3.250	101.642	101.642	101.408	2.875	101.322	101.322	101.122
3.375	103.487	103.487	103.256	3.375	103.920	103.920	103.675	2.990	103.462	103.462	103.262	3.375	102.319	102.319	102.088	2.990	101.574	101.574	101.374
3.500	103.835	103.835	103.606	3.500	104.303	104.303	104.061	3.000	103.562	103.562	103.362	3.500	102.667	102.667	102.438	3.000	101.674	101.674	101.474
3.625	104.144	104.144	103.917	3.625	104.588	104.588	104.348	3.125	103.634	103.634	103.434	3.625	102.976	102.976	102.749	3.125	101.871	101.871	101.671
3.750	104.116	104.116	103.883	3.750	104.265	104.265	104.065	3.250	104.137	104.137	103.937	3.750	101.735	101.735	101.502	3.250	102.374	102.374	102.174
3.875	104.511	104.511	104.279	3.875	104.606	104.606	104.406	3.375	104.543	104.543	104.343	3.875	102.130	102.130	101.898	3.375	102.780	102.780	102.580
3.990	104.710	104.710	104.482	3.990	104.810	104.810	104.610	3.500	104.762	104.762	104.562	3.990	102.329	102.329	102.101	3.500	102.999	102.999	102.799
4.000	104.810	104.810	104.582	4.000	104.910	104.910	104.710	3.625	104.393	104.393	104.193	4.000	102.429	102.429	102.201	3.625	102.130	102.130	101.930
4.125	104.765	104.765	104.565	4.125	104.630	104.630	104.430	3.750	104.723	104.723	104.523	4.125	102.002	102.002	101.802	3.750	102.460	102.460	102.260
4.250	105.143	105.143	104.943	4.250	105.017	105.017	104.817	3.875	104.865	104.865	104.665	4.250	102.380	102.380	102.180	3.875	102.602	102.602	102.402
4.375	105.506	105.506	105.306	4.375	105.245	105.245	105.045	3.990	105.074	105.074	104.874	4.375	102.743	102.743	102.543	3.990	102.811	102.811	102.611
4.500	105.807	105.807	105.607	4.500	105.480	105.480	105.280	4.000	105.174	105.174	104.974	4.500	103.044	103.044	102.844	4.000	102.911	102.911	102.711

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)	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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/22/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/22/2021

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)