

W. Rate Sheet Dated: 9/23/2021

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	99.970	99.970	99.580	2.250	99.719	99.719	99.328	2.250	98.313	98.313	98.013	3.125	96.164	96.164	95.864
2.375	100.185	100.185	99.794	2.375	99.896	99.896	99.505	2.500	98.643	98.643	98.343	3.250	97.742	97.742	97.442
2.500	100.400	100.400	100.010	2.500	100.074	100.074	99.683	2.625	98.807	98.807	98.507	3.375	97.820	97.820	97.520
2.625	100.599	100.599	100.209	2.625	100.250	100.250	99.859	2.750	100.469	100.469	100.169	3.500	97.898	97.898	97.598
2.750	101.826	101.826	101.451	2.750	101.595	101.595	101.220	2.875	100.627	100.627	100.327	3.625	97.664	97.664	97.364
2.875	102.032	102.032	101.657	2.875	101.766	101.766	101.391	3.000	100.756	100.756	100.456	Margin = 2.250		Index = 0.070	
3.000	102.232	102.232	101.857	3.000	101.907	101.907	101.532	3.125	100.898	100.898	100.598	30 Year OTC			
3.125	102.420	102.420	102.045	3.125	102.061	102.061	101.686	3.250	102.126	102.126	101.826	Rate	30 Day	45 Day	60 Day
3.250	102.971	102.971	102.596	3.250	102.715	102.715	102.340	3.375	102.261	102.261	101.961	4.000	101.494	101.494	100.994
3.375	103.069	103.069	102.694	3.375	102.760	102.760	102.385	3.500	102.355	102.355	102.055	4.125	101.653	101.653	101.153
3.500	103.257	103.257	102.882	3.500	102.839	102.839	102.464	3.625	102.454	102.454	102.154	4.375	102.260	102.260	101.760
3.625	103.443	103.443	103.068	3.625	102.947	102.947	102.572	3.750	103.124	103.124	102.824	4.500	102.407	102.407	101.907
3.750	103.454	103.454	103.154	3.750	103.213	103.213	102.913	3.875	103.235	103.235	102.935	4.625	102.538	102.538	102.038
3.875	103.532	103.532	103.232	3.875	103.232	103.232	102.932	4.000	103.325	103.325	103.025	4.875	102.777	102.777	102.277
4.000	103.669	103.669	103.369	4.000	103.331	103.331	103.031	4.125	103.425	103.425	103.125	5.000	102.924	102.924	102.424
4.125	103.828	103.828	103.528	4.125	103.439	103.439	103.139	4.250	103.283	103.283	102.983	5.125	103.055	103.055	102.555
4.250	103.710	103.710	103.510	4.250	103.499	103.499	103.299	4.375	103.394	103.394	103.094	5.500	103.598	103.598	103.098
4.375	103.735	103.735	103.535	4.375	103.518	103.518	103.318	4.500	103.484	103.484	103.184	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	103.583	103.583	103.283	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	100.070	99.970	99.970	99.580	2.250	99.669	99.569	99.569	99.178	2.250	100.443	100.343	100.343	100.043
2.375	100.285	100.185	100.185	99.794	2.375	99.846	99.746	99.746	99.355	2.375	100.607	100.507	100.507	100.207
2.500	100.500	100.400	100.400	100.010	2.500	100.024	99.924	99.924	99.533	2.500	100.773	100.673	100.673	100.373
2.625	100.699	100.599	100.599	100.209	2.625	100.200	100.100	100.100	99.709	2.625	100.937	100.837	100.837	100.537
2.750	101.926	101.826	101.826	101.451	2.750	101.420	101.320	101.320	100.945	2.750	101.499	101.399	101.399	101.099
2.875	102.132	102.032	102.032	101.657	2.875	101.591	101.491	101.491	101.116	2.875	101.657	101.557	101.557	101.257
3.000	102.332	102.232	102.232	101.857	3.000	101.732	101.632	101.632	101.257	3.000	101.786	101.686	101.686	101.386
3.125	102.520	102.420	102.420	102.045	3.125	101.886	101.786	101.786	101.411	3.125	101.928	101.828	101.828	101.528
3.250	103.071	102.971	102.971	102.596	3.250	102.515	102.415	102.415	102.040	3.250	103.756	103.656	103.656	103.356
3.375	103.269	103.169	103.169	102.794	3.375	102.660	102.560	102.560	102.185	3.375	103.891	103.791	103.791	103.491
3.500	103.457	103.357	103.357	102.982	3.500	102.739	102.639	102.639	102.264	3.500	103.985	103.885	103.885	103.585
3.625	103.643	103.543	103.543	103.168	3.625	102.847	102.747	102.747	102.372	3.625	104.084	103.984	103.984	103.684
3.750	103.654	103.554	103.554	103.254	3.750	103.413	103.313	103.313	103.013	3.750	105.254	105.154	105.154	104.854

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	98.744	98.744	98.244	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.903	98.903	98.403	4.750	101.000	101.000	100.500
3.875	99.474	99.474	98.974	6.250	103.750	103.750	103.500	4.375	99.510	99.510	99.010	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.337	99.337	98.837					4.500	99.657	99.657	99.157	Rate	30 Day	45 Day	60 Day
4.125	99.178	99.178	98.678					4.625	99.788	99.788	99.288	5.750	103.000	103.000	102.500
4.250	100.697	100.697	100.197					4.875	100.027	100.027	99.527	6.250	105.750	105.750	105.250
4.375	100.572	100.572	100.072					5.000	100.174	100.174	99.674	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.424	100.424	99.924					5.125	100.305	100.305	99.805				
4.625	100.294	100.294	99.794					5.500	100.848	100.848	100.348				
4.750	101.242	101.242	100.742					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
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/25/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	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	99.018	99.018	98.718	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	99.176	99.176	98.876	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	99.304	99.304	99.004	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.447	99.447	99.147	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	101.790	101.790	101.415	3.250	101.634	101.634	101.259	3.375	101.066	101.066	100.766	3.250	101.790	101.790	101.290
3.375	101.987	101.987	101.612	3.375	101.779	101.779	101.404	3.500	101.160	101.160	100.860	3.375	101.987	101.987	101.487
3.500	102.175	102.175	101.800	3.500	101.857	101.857	101.482	3.625	101.259	101.259	100.959	3.500	102.175	102.175	101.675
3.625	102.362	102.362	101.987	3.625	101.966	101.966	101.591	3.750	102.429	102.429	102.129	3.625	102.362	102.362	101.862
3.750	101.641	101.641	101.341	3.750	101.500	101.500	101.200	3.875	N/A	N/A	N/A	3.750	101.641	101.641	101.141
3.875	101.820	101.820	101.520	3.875	101.620	101.620	101.320	4.000	N/A	N/A	N/A	3.875	101.820	101.820	101.320
4.000	101.957	101.957	101.657	4.000	101.718	101.718	101.418	4.125	N/A	N/A	N/A	4.000	101.957	101.957	101.457
4.125	102.116	102.116	101.816	4.125	101.827	101.827	101.527	4.250	N/A	N/A	N/A	4.125	102.116	102.116	101.616
4.250	102.160	102.160	101.960	4.250	102.049	102.049	101.849	4.375	N/A	N/A	N/A	4.250	102.160	102.160	101.660
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	101.389	101.289	101.289	100.914	2.750	101.232	101.132	101.132	100.757	2.750	101.211	101.111	101.111	100.811	
2.875	101.595	101.495	101.495	101.120	2.875	101.403	101.303	101.303	100.928	2.875	101.370	101.270	101.270	100.970	
3.000	101.795	101.695	101.695	101.320	3.000	101.544	101.444	101.444	101.069	3.000	101.498	101.398	101.398	101.098	
3.125	101.983	101.883	101.883	101.508	3.125	101.699	101.599	101.599	101.224	3.125	101.640	101.540	101.540	101.240	
3.250	101.890	101.790	101.790	101.415	3.250	101.734	101.634	101.634	101.259	3.250	102.875	102.775	102.775	102.475	
3.375	102.087	101.987	101.987	101.612	3.375	101.879	101.779	101.779	101.404	3.375	103.010	102.910	102.910	102.610	
3.500	102.275	102.175	102.175	101.800	3.500	101.957	101.857	101.857	101.482	3.500	103.103	103.003	103.003	102.703	
3.625	102.462	102.362	102.362	101.987	3.625	102.066	101.966	101.966	101.591	3.625	103.203	103.103	103.103	102.803	
3.750	101.741	101.641	101.641	101.341	3.750	101.600	101.500	101.500	101.200	3.750	103.342	103.242	103.242	102.942	

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/25/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/23/2021

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					
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	98.098	98.098	97.898	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.795	98.795	98.595	2.000	N/A	N/A	N/A	2.500	98.339	98.185	98.085
2.625	98.992	98.992	98.792	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.615	99.615	99.415	2.125	N/A	N/A	N/A	2.625	99.236	99.082	98.981
2.750	99.812	99.812	99.612	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.361	100.361	100.161	2.250	N/A	N/A	N/A	2.750	100.056	99.902	99.802
2.875	100.472	100.472	100.272	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.967	100.967	100.767	2.375	N/A	N/A	N/A	2.875	100.715	100.561	100.460
2.990	100.903	100.903	100.703	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.296	101.296	101.096	2.500	N/A	N/A	N/A	2.990	101.298	101.144	101.038
3.000	101.003	101.003	100.803	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.396	101.396	101.196	2.625	N/A	N/A	N/A	3.000	101.398	101.244	101.138
3.125	101.717	101.717	101.517	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.145	102.145	101.945	2.750	N/A	N/A	N/A	3.125	102.329	102.175	102.069
3.250	102.436	102.436	102.236	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.806	102.806	102.606	2.875	N/A	N/A	N/A	3.250	103.049	102.895	102.789
3.375	103.142	103.142	102.942	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.477	103.477	103.277	2.990	N/A	N/A	N/A	3.375	103.754	103.600	103.494
3.500	103.551	103.551	103.351	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.797	103.797	103.597	3.000	N/A	N/A	N/A	3.500	104.164	104.010	103.904
3.625	103.883	103.883	103.683	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.961	103.961	103.761	3.125	N/A	N/A	N/A	3.625	104.681	104.527	104.481
3.750	103.939	103.939	103.739	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.208	103.208	103.008	3.250	N/A	N/A	N/A	3.750	105.415	105.304	105.215
3.875	104.383	104.383	104.183	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.621	103.621	103.421	3.375	N/A	N/A	N/A	3.875	105.859	105.748	105.659
3.990	104.623	104.623	104.423	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.820	103.820	103.620	3.500	N/A	N/A	N/A	3.990	106.099	105.988	105.899
4.000	104.723	104.723	104.523	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.920	103.920	103.720	3.625	N/A	N/A	N/A	4.000	106.199	106.088	105.999
4.125	105.033	105.033	104.833	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.108	104.108	103.908	3.750	N/A	N/A	N/A	4.125	106.509	106.398	106.309
4.250	104.781	104.781	104.581	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.789	102.789	102.589	3.875	N/A	N/A	N/A	4.250	106.217	106.106	106.017
4.375	105.150	105.150	104.950	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.188	103.188	102.988	3.990	N/A	N/A	N/A	4.375	106.585	106.474	106.385
4.500	105.493	105.493	105.293	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.489	103.489	103.289	4.000	N/A	N/A	N/A	4.500	106.828	106.717	106.628
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >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	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.500	100.378	100.378	100.178	2.875	N/A	N/A	2.750	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.526	99.526	99.326
2.875	N/A	N/A	N/A	N/A	2.625	100.884	100.884	100.684	2.990	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.120	100.120	99.920	2.125	100.059	99.917	99.824
2.990	N/A	N/A	N/A	N/A	2.750	101.320	101.320	101.120	3.000	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.627	100.627	100.427	2.250	100.566	100.424	100.331
3.000	N/A	N/A	N/A	N/A	2.875	101.972	101.972	101.772	3.125	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.046	101.046	100.846	2.375	100.985	100.843	100.751
3.125	N/A	N/A	N/A	N/A	2.990	102.364	102.364	102.164	3.250	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.552	101.552	101.352	2.500	101.598	101.464	101.383
3.250	N/A	N/A	N/A	N/A	3.000	102.464	102.464	102.264	3.375	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.085	102.085	101.885	2.625	102.130	101.996	101.915
3.375	N/A	N/A	N/A	N/A	3.125	102.882	102.882	102.682	3.500	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.578	102.578	102.378	2.750	102.623	102.489	102.408
3.500	N/A	N/A	N/A	N/A	3.250	103.055	103.055	102.855	3.625	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.953	102.953	102.753	2.875	102.999	102.865	102.784
3.625	N/A	N/A	N/A	N/A	3.375	103.713	103.713	103.513	3.750	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.265	103.265	103.065	2.990	103.311	103.177	103.096
3.750	N/A	N/A	N/A	N/A	3.500	104.090	104.090	103.890	3.875	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.365	103.365	103.165	3.000	103.411	103.277	103.196
3.875	N/A	N/A	N/A	N/A	3.625	104.418	104.418	104.218	3.990	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.737	103.737	103.537	3.125	103.810	103.710	103.610
3.990	N/A	N/A	N/A	N/A	3.750	104.235	104.235	104.035	4.000	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.219	104.219	104.019	3.250	104.434	104.334	104.234
4.000	N/A	N/A	N/A	N/A	3.875	104.675	104.675	104.475	4.125	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.686	104.686	104.486	3.375	104.901	104.801	104.701
4.125	N/A	N/A	N/A	N/A	3.990	104.885	104.885	104.685	4.250	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.002	105.002	104.802	3.500	105.217	105.117	105.017
4.250	N/A	N/A	N/A	N/A	4.000	104.985	104.985	104.785	4.375	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.396	105.396	105.196	3.625	105.611	105.511	105.411
4.375	N/A	N/A	N/A	N/A	4.125	105.292	105.292	105.092	4.500	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.988	104.988	104.788	3.750	105.184	105.084	104.984
4.500	N/A	N/A	N/A	N/A	4.250	104.770	104.770	104.570	4.625	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.404	105.404	105.204	3.875	105.600	105.466	105.360
4.625	N/A	N/A	N/A	N/A	4.375	105.134	105.134	104.934	4.750	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.708	105.708	105.508	3.990	105.987	105.845	105.740
4.750	N/A	N/A	N/A	N/A	4.500	105.459	105.459	105.259	4.875	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.808	105.808	105.608	4.000	106.087	105.945	105.840
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year >125 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	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	99.732	99.732	99.532	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.026	100.026	99.826
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.183	100.183	99.983	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.620	100.620	100.420
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.535	100.535	100.335	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.127	101.127	100.927
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.032	101.032	100.832	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.546	101.546	101.346
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.541	101.541	101.341	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.930	101.930	101.730
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.939	101.939	101.739	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.353	102.353	102.153
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.282	102.282	102.082	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.703	102.703	102.503
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.542	102.542	102.342	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.078	103.078	102.878
2.990	N/A</																						



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/25/2021

45 Day Lock Exp.: 11/8/2021

60 Day Lock Exp.: 11/22/2021

W. Rate Sheet Dated: 9/23/2021

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	98.098	98.098	97.898	2.500	98.795	98.795	98.595	2.875	101.972	101.972	101.772	2.000	99.526	99.526	99.326	2.000	99.732	99.732	99.532
2.625	98.992	98.992	98.792	2.625	99.615	99.615	99.415	2.990	102.364	102.364	102.164	2.125	100.120	100.120	99.920	2.125	100.183	100.183	99.983
2.750	99.812	99.812	99.612	2.750	100.361	100.361	100.161	3.000	102.464	102.464	102.264	2.250	100.627	100.627	100.427	2.250	100.535	100.535	100.335
2.875	100.472	100.472	100.272	2.875	100.967	100.967	100.767	3.125	102.882	102.882	102.682	2.375	101.046	101.046	100.846	2.375	101.032	101.032	100.832
2.990	100.903	100.903	100.703	2.990	101.296	101.296	101.096	3.250	103.055	103.055	102.855	2.500	101.552	101.552	101.352	2.500	101.541	101.541	101.341
3.000	101.003	101.003	100.803	3.000	101.396	101.396	101.196	3.375	103.713	103.713	103.513	2.625	102.085	102.085	101.885	2.625	101.939	101.939	101.739
3.125	101.717	101.717	101.517	3.125	102.145	102.145	101.945	3.500	104.090	104.090	103.890	2.750	102.578	102.578	102.378	2.750	102.282	102.282	102.082
3.250	102.436	102.436	102.236	3.250	102.806	102.806	102.606	3.625	104.418	104.418	104.218	2.875	102.953	102.953	102.753	2.875	102.542	102.542	102.342
3.375	103.142	103.142	102.942	3.375	103.477	103.477	103.277	3.750	104.235	104.235	104.035	2.990	103.265	103.265	103.065	2.990	102.728	102.728	102.528
3.500	103.551	103.551	103.351	3.500	103.797	103.797	103.597	3.875	104.675	104.675	104.475	3.000	103.365	103.365	103.165	3.000	102.828	102.828	102.628
3.625	103.883	103.883	103.683	3.625	103.961	103.961	103.761	3.990	104.885	104.885	104.685	3.125	103.737	103.737	103.537	3.125	103.084	103.084	102.884
3.750	103.939	103.939	103.739	3.750	103.208	103.208	103.008	4.000	104.985	104.985	104.785	3.250	104.219	104.219	104.019	3.250	103.123	103.123	102.923
3.875	104.383	104.383	104.183	3.875	103.621	103.621	103.421	4.125	105.292	105.292	105.092	3.375	104.686	104.686	104.486	3.375	103.475	103.475	103.275
3.990	104.623	104.623	104.423	3.990	103.820	103.820	103.620	4.250	104.770	104.770	104.570	3.500	105.002	105.002	104.802	3.500	103.696	103.696	103.496
4.000	104.723	104.723	104.523	4.000	103.920	103.920	103.720	4.375	105.134	105.134	104.934	3.625	105.396	105.396	105.196	3.625	103.969	103.969	103.769
4.125	105.033	105.033	104.833	4.125	104.108	104.108	103.908	4.500	105.459	105.459	105.259	3.750	104.988	104.988	104.788	3.750	103.013	103.013	102.813
4.250	104.781	104.781	104.581	4.250	102.789	102.789	102.589	4.625	105.684	105.684	105.484	3.875	105.404	105.404	105.204	3.875	103.305	103.305	103.105
4.375	105.150	105.150	104.950	4.375	103.188	103.188	102.988	4.750	105.943	105.943	105.743	3.990	105.708	105.708	105.508	3.990	103.485	103.485	103.285
4.500	105.493	105.493	105.293	4.500	103.489	103.489	103.289	4.875	106.275	106.275	106.075	4.000	105.808	105.808	105.608	4.000	103.585	103.585	103.385

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	-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 LTPAs do not apply and the lender must use SFC 118.			

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



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

30 Day Lock Exp.: 10/25/2021
45 Day Lock Exp.: 11/8/2021
60 Day Lock Exp.: 11/22/2021

W. Rate Sheet Dated: 9/23/2021

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	98.173	98.173	97.953	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.465	97.465	97.245	2.750	N/A	N/A	N/A	2.500	97.923	97.823	97.703
2.625	99.088	99.088	98.868	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.380	98.380	98.160	2.875	N/A	N/A	N/A	2.625	98.838	98.738	98.618
2.750	99.904	99.904	99.685	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.196	99.196	98.977	2.990	N/A	N/A	N/A	2.750	99.654	99.554	99.435
2.875	100.567	100.567	100.349	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.859	99.859	99.641	3.000	N/A	N/A	N/A	2.875	100.317	100.217	100.099
2.990	100.941	100.941	100.727	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.233	100.233	100.019	3.125	N/A	N/A	N/A	2.990	100.691	100.591	100.477
3.000	101.041	101.041	100.827	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.333	100.333	100.119	3.250	N/A	N/A	N/A	3.000	100.791	100.691	100.577
3.125	101.812	101.812	101.587	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.792	100.792	100.567	3.375	N/A	N/A	N/A	3.125	101.562	101.444	101.337
3.250	102.491	102.491	102.270	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.471	101.471	101.250	3.500	N/A	N/A	N/A	3.250	102.241	102.122	102.020
3.375	103.173	103.173	102.953	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.153	102.153	101.933	3.625	N/A	N/A	N/A	3.375	102.923	102.803	102.703
3.500	103.527	103.527	103.308	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.507	102.507	102.288	3.750	N/A	N/A	N/A	3.500	103.277	103.157	103.058
3.625	103.836	103.836	103.623	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.816	102.816	102.603	3.875	N/A	N/A	N/A	3.625	103.586	103.466	103.373
3.750	103.919	103.919	103.705	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.437	100.437	100.223	3.990	N/A	N/A	N/A	3.750	103.669	103.569	103.455
3.875	104.317	104.317	104.105	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.835	100.835	100.623	4.000	N/A	N/A	N/A	3.875	104.067	103.967	103.855
3.990	104.522	104.522	104.313	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.040	101.040	100.831	4.125	N/A	N/A	N/A	3.990	104.272	104.172	104.063
4.000	104.622	104.622	104.413	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.140	101.140	100.931	4.250	N/A	N/A	N/A	4.000	104.372	104.272	104.163
4.125	104.520	104.520	104.320	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.344	100.344	100.144	4.375	N/A	N/A	N/A	4.125	104.270	104.170	104.070
4.250	104.902	104.902	104.702	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.726	100.726	100.526	4.500	N/A	N/A	N/A	4.250	104.652	104.552	104.452
4.375	105.266	105.266	105.066	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.090	101.090	100.890	4.625	N/A	N/A	N/A	4.375	105.016	104.916	104.816
4.500	105.571	105.571	105.371	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.395	101.395	101.195	4.750	N/A	N/A	N/A	4.500	105.321	105.221	105.121
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	99.885	99.885	99.685	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.735	99.735	99.535	2.000	99.485	99.385	99.285
2.875	N/A	N/A	N/A	2.625	100.712	100.712	100.461	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.318	100.318	100.118	2.125	100.068	99.968	99.868
2.990	N/A	N/A	N/A	2.750	101.181	101.181	100.928	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.758	100.758	100.558	2.250	100.508	100.408	100.308
3.000	N/A	N/A	N/A	2.875	101.778	101.778	101.526	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.129	101.129	100.929	2.375	100.879	100.779	100.679
3.125	N/A	N/A	N/A	2.990	102.138	102.138	101.887	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.775	101.775	101.575	2.500	101.525	101.425	101.325
3.250	N/A	N/A	N/A	3.000	102.238	102.238	101.987	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.267	102.267	102.067	2.625	102.017	101.917	101.817
3.375	N/A	N/A	N/A	3.125	102.542	102.542	102.308	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.716	102.716	102.516	2.750	102.466	102.366	102.266
3.500	N/A	N/A	N/A	3.250	102.987	102.987	102.755	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.048	103.048	102.848	2.875	102.798	102.698	102.598
3.625	N/A	N/A	N/A	3.375	103.630	103.630	103.400	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.303	103.303	103.103	2.990	103.053	102.953	102.853
3.750	N/A	N/A	N/A	3.500	104.016	104.016	103.789	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.403	103.403	103.203	3.000	103.153	103.053	102.953
3.875	N/A	N/A	N/A	3.625	104.304	104.304	104.079	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.558	103.558	103.358	3.125	103.308	103.208	103.108
3.990	N/A	N/A	N/A	3.750	103.948	103.948	103.748	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.063	104.063	103.863	3.250	103.813	103.713	103.613
4.000	N/A	N/A	N/A	3.875	104.292	104.292	104.092	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.472	104.472	104.272	3.375	104.222	104.122	104.022
4.125	N/A	N/A	N/A	3.990	104.499	104.499	104.299	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.692	104.692	104.492	3.500	104.442	104.342	104.242
4.250	N/A	N/A	N/A	4.000	104.599	104.599	104.399	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.330	104.330	104.130	3.625	104.080	103.980	103.880
4.375	N/A	N/A	N/A	4.125	104.386	104.386	104.186	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.662	104.662	104.462	3.750	104.412	104.312	104.212
4.500	N/A	N/A	N/A	4.250	104.776	104.776	104.576	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.807	104.807	104.607	3.875	104.557	104.457	104.357
4.625	N/A	N/A	N/A	4.375	105.006	105.006	104.806	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.020	105.020	104.820	3.990	104.770	104.670	104.570
4.750	N/A	N/A	N/A	4.500	105.349	105.349	105.149	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.120	105.120	104.920	4.000	104.870	104.770	104.670

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	98.635	98.635	98.435	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	99.218	99.218	99.018	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	99.658	99.658	99.458	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	100.029	100.029	99.829	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	100.675	100.675	100.475	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	99.791	99.791	99.591	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	100.240	100.240	100.040	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	100.572	100.572	100.372	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	100.827	100.827	100.627	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.927	100.927	100.727	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	101.332	101.332	101.132	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	101.837	101.837	101.637	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	102.246	102.246	102.046	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	102.466	102.466	102.266	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	101.054	101.054	100.854	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	101.386	101.386	101.186	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	101.531	101.531	101.331	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	101.744	101.744	101.544	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	101.844	101.844	101.644	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/25/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/23/2021

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	99.904	99.904	99.685	2.750	99.196	99.196	98.977	2.500	99.885	99.885	99.685	2.000	99.735	99.735	99.535	2.000	98.635	98.635	98.435
2.875	100.567	100.567	100.349	2.875	99.859	99.859	99.641	2.625	100.712	100.712	100.461	2.125	100.318	100.318	100.118	2.125	99.218	99.218	99.018
2.990	100.941	100.941	100.727	2.990	100.233	100.233	100.019	2.750	101.181	101.181	100.928	2.250	100.758	100.758	100.558	2.250	99.658	99.658	99.458
3.000	101.041	101.041	100.827	3.000	100.333	100.333	100.119	2.875	101.778	101.778	101.526	2.375	101.129	101.129	100.929	2.375	100.029	100.029	99.829
3.125	101.812	101.812	101.587	3.125	100.792	100.792	100.567	2.990	102.138	102.138	101.887	2.500	101.775	101.775	101.575	2.500	100.675	100.675	100.475
3.250	102.491	102.491	102.270	3.250	101.471	101.471	101.250	3.000	102.238	102.238	101.987	2.625	102.267	102.267	102.067	2.625	99.791	99.791	99.591
3.375	103.173	103.173	102.953	3.375	102.153	102.153	101.933	3.125	102.542	102.542	102.308	2.750	102.716	102.716	102.516	2.750	100.240	100.240	100.040
3.500	103.527	103.527	103.308	3.500	102.507	102.507	102.288	3.250	102.987	102.987	102.755	2.875	103.048	103.048	102.848	2.875	100.572	100.572	100.372
3.625	103.836	103.836	103.623	3.625	102.816	102.816	102.603	3.375	103.630	103.630	103.400	2.990	103.303	103.303	103.103	2.990	100.827	100.827	100.627
3.750	103.919	103.919	103.705	3.750	100.437	100.437	100.223	3.500	104.016	104.016	103.789	3.000	103.403	103.403	103.203	3.000	100.927	100.927	100.727
3.875	104.317	104.317	104.105	3.875	100.835	100.835	100.623	3.625	104.304	104.304	104.079	3.125	103.558	103.558	103.358	3.125	101.332	101.332	101.132
3.990	104.522	104.522	104.313	3.990	101.040	101.040	100.831	3.750	103.948	103.948	103.748	3.250	104.063	104.063	103.863	3.250	101.837	101.837	101.637
4.000	104.622	104.622	104.413	4.000	101.140	101.140	100.931	3.875	104.292	104.292	104.092	3.375	104.472	104.472	104.272	3.375	102.246	102.246	102.046
4.125	104.520	104.520	104.320	4.125	100.344	100.344	100.144	3.990	104.499	104.499	104.299	3.500	104.692	104.692	104.492	3.500	102.466	102.466	102.266
4.250	104.902	104.902	104.702	4.250	100.726	100.726	100.526	4.000	104.599	104.599	104.399	3.625	104.330	104.330	104.130	3.625	101.054	101.054	100.854
4.375	105.266	105.266	105.066	4.375	101.090	101.090	100.890	4.125	104.386	104.386	104.186	3.750	104.662	104.662	104.462	3.750	101.386	101.386	101.186
4.500	105.571	105.571	105.371	4.500	101.395	101.395	101.195	4.250	104.776	104.776	104.576	3.875	104.807	104.807	104.607	3.875	101.531	101.531	101.331
4.625	105.812	105.812	105.612	4.625	101.262	101.262	101.062	4.375	105.006	105.006	104.806	3.990	105.020	105.020	104.820	3.990	101.744	101.744	101.544
4.750	106.182	106.182	105.982	4.750	101.632	101.632	101.432	4.500	105.349	105.349	105.149	4.000	105.120	105.120	104.920	4.000	101.844	101.844	101.644

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 ***	-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.:

10/25/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/23/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/25/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/23/2021

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	98.173	98.173	97.953	2.500	99.885	99.885	99.685	2.000	99.735	99.735	99.535	2.500	97.144	97.144	96.924	2.000	98.535	98.535	98.335
2.625	99.088	99.088	98.868	2.625	100.712	100.712	100.461	2.125	100.318	100.318	100.118	2.625	98.059	98.059	97.839	2.125	99.118	99.118	98.918
2.750	99.904	99.904	99.685	2.750	101.181	101.181	100.928	2.250	100.758	100.758	100.558	2.750	98.875	98.875	98.656	2.250	99.558	99.558	99.358
2.875	100.567	100.567	100.349	2.875	101.778	101.778	101.526	2.375	101.129	101.129	100.929	2.875	99.538	99.538	99.320	2.375	99.929	99.929	99.729
2.990	100.941	100.941	100.727	2.990	102.138	102.138	101.887	2.500	101.775	101.775	101.575	2.990	99.912	99.912	99.698	2.500	100.575	100.575	100.375
3.000	101.041	101.041	100.827	3.000	102.238	102.238	101.987	2.625	102.267	102.267	102.067	3.000	100.012	100.012	99.798	2.625	100.379	100.379	100.179
3.125	101.812	101.812	101.587	3.125	102.542	102.542	102.308	2.750	102.716	102.716	102.516	3.125	100.627	100.627	100.402	2.750	100.828	100.828	100.628
3.250	102.491	102.491	102.270	3.250	102.987	102.987	102.755	2.875	103.048	103.048	102.848	3.250	101.306	101.306	101.085	2.875	101.160	101.160	100.960
3.375	103.173	103.173	102.953	3.375	103.630	103.630	103.400	2.990	103.303	103.303	103.103	3.375	101.988	101.988	101.768	2.990	101.415	101.415	101.215
3.500	103.527	103.527	103.308	3.500	104.016	104.016	103.789	3.000	103.403	103.403	103.203	3.500	102.342	102.342	102.123	3.000	101.515	101.515	101.315
3.625	103.836	103.836	103.623	3.625	104.304	104.304	104.079	3.125	103.558	103.558	103.358	3.625	102.651	102.651	102.438	3.125	101.795	101.795	101.595
3.750	103.919	103.919	103.705	3.750	103.948	103.948	103.748	3.250	104.063	104.063	103.863	3.750	101.503	101.503	101.289	3.250	102.300	102.300	102.100
3.875	104.317	104.317	104.105	3.875	104.292	104.292	104.092	3.375	104.472	104.472	104.272	3.875	101.901	101.901	101.689	3.375	102.709	102.709	102.509
3.990	104.522	104.522	104.313	3.990	104.499	104.499	104.299	3.500	104.692	104.692	104.492	3.990	102.106	102.106	101.897	3.500	102.929	102.929	102.729
4.000	104.622	104.622	104.413	4.000	104.599	104.599	104.399	3.625	104.330	104.330	104.130	4.000	102.206	102.206	101.997	3.625	102.042	102.042	101.842
4.125	104.520	104.520	104.320	4.125	104.386	104.386	104.186	3.750	104.662	104.662	104.462	4.125	101.757	101.757	101.557	3.750	102.374	102.374	102.174
4.250	104.902	104.902	104.702	4.250	104.776	104.776	104.576	3.875	104.807	104.807	104.607	4.250	102.139	102.139	101.939	3.875	102.519	102.519	102.319
4.375	105.266	105.266	105.066	4.375	105.006	105.006	104.806	3.990	105.020	105.020	104.820	4.375	102.503	102.503	102.303	3.990	102.732	102.732	102.532
4.500	105.571	105.571	105.371	4.500	105.349	105.349	105.149	4.000	105.120	105.120	104.920	4.500	102.808	102.808	102.608	4.000	102.832	102.832	102.632

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%	97.01 - 100.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-1.000
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.500	-2.250	-2.250	-2.500	-2.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500

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.:

10/25/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/22/2021

W. Rate Sheet Dated: 9/23/2021

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)