



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.: 11/23/2021

W. Rate Sheet Dated: 9/24/2021

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	99.596	99.596	99.190	2.250	99.347	99.347	98.941	2.250	97.965	97.965	97.665	3.125	96.398	96.398	96.098
2.375	99.812	99.812	99.406	2.375	99.531	99.531	99.124	2.500	98.296	98.296	97.996	3.250	97.664	97.664	97.364
2.500	100.026	100.026	99.620	2.500	99.704	99.704	99.297	2.625	98.461	98.461	98.161	3.375	97.742	97.742	97.442
2.625	100.241	100.241	99.835	2.625	99.881	99.881	99.475	2.750	100.207	100.207	99.907	3.500	97.820	97.820	97.520
2.750	101.423	101.423	101.017	2.750	101.192	101.192	100.786	2.875	100.367	100.367	100.067	3.625	97.898	97.898	97.598
2.875	101.630	101.630	101.224	2.875	101.365	101.365	100.959	3.000	100.524	100.524	100.224	Margin = 2.250		Index = 0.070	
3.000	101.834	101.834	101.428	3.000	101.535	101.535	101.128	3.125	100.642	100.642	100.342	30 Year OTC			
3.125	102.032	102.032	101.626	3.125	101.665	101.665	101.259	3.250	102.067	102.067	101.767	Rate	30 Day	45 Day	60 Day
3.250	102.958	102.958	102.599	3.250	102.693	102.693	102.333	3.375	102.235	102.235	101.935	4.000	101.539	101.539	101.039
3.375	103.057	103.057	102.697	3.375	102.749	102.749	102.390	3.500	102.368	102.368	102.068	4.125	101.661	101.661	101.161
3.500	103.253	103.253	102.893	3.500	102.893	102.893	102.534	3.625	102.430	102.430	102.130	4.375	102.310	102.310	101.810
3.625	103.436	103.436	103.077	3.625	102.939	102.939	102.579	3.750	103.155	103.155	102.855	4.500	102.433	102.433	101.933
3.750	103.468	103.468	103.168	3.750	103.212	103.212	102.912	3.875	103.270	103.270	102.970	4.625	102.591	102.591	102.091
3.875	103.537	103.537	103.237	3.875	103.236	103.236	102.936	4.000	103.380	103.380	103.080	4.875	102.093	102.093	101.593
4.000	103.714	103.714	103.414	4.000	103.355	103.355	103.055	4.125	103.463	103.463	103.163	5.000	102.216	102.216	101.716
4.125	103.836	103.836	103.536	4.125	103.446	103.446	103.146	4.250	103.169	103.169	102.869	5.125	102.374	102.374	101.874
4.250	103.780	103.780	103.580	4.250	103.545	103.545	103.345	4.375	103.285	103.285	102.985	5.500	103.577	103.577	103.077
4.375	103.785	103.785	103.585	4.375	103.569	103.569	103.369	4.500	103.394	103.394	103.094	5.625	103.735	103.735	103.235
6.250	106.000	106.000	105.800	6.250	103.939	103.939	103.739	4.625	103.477	103.477	103.177	6.250	103.385	103.385	102.885

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	99.696	99.596	99.596	99.190	2.250	99.297	99.197	99.197	98.791	2.250	100.095	99.995	99.995	99.695
2.375	99.912	99.812	99.812	99.406	2.375	99.481	99.381	99.381	98.974	2.375	100.266	100.166	100.166	99.866
2.500	100.126	100.026	100.026	99.620	2.500	99.654	99.554	99.554	99.147	2.500	100.426	100.326	100.326	100.026
2.625	100.341	100.241	100.241	99.835	2.625	99.831	99.731	99.731	99.325	2.625	100.591	100.491	100.491	100.191
2.750	101.523	101.423	101.423	101.017	2.750	101.017	100.917	100.917	100.511	2.750	101.237	101.137	101.137	100.837
2.875	101.730	101.630	101.630	101.224	2.875	101.190	101.090	101.090	100.684	2.875	101.397	101.297	101.297	100.997
3.000	101.934	101.834	101.834	101.428	3.000	101.360	101.260	101.260	100.853	3.000	101.554	101.454	101.454	101.154
3.125	102.132	102.032	102.032	101.626	3.125	101.490	101.390	101.390	100.984	3.125	101.672	101.572	101.572	101.272
3.250	103.058	102.958	102.958	102.599	3.250	102.493	102.393	102.393	102.033	3.250	103.697	103.597	103.597	103.297
3.375	103.257	103.157	103.157	102.797	3.375	102.649	102.549	102.549	102.190	3.375	103.865	103.765	103.765	103.465
3.500	103.453	103.353	103.353	102.993	3.500	102.793	102.693	102.693	102.334	3.500	103.998	103.898	103.898	103.598
3.625	103.636	103.536	103.536	103.177	3.625	102.839	102.739	102.739	102.379	3.625	104.060	103.960	103.960	103.660
3.750	103.668	103.568	103.568	103.268	3.750	103.412	103.312	103.312	103.012	3.750	105.285	105.185	105.185	104.885

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00		Max Note Rate = 4.750	N/A

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	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	98.789	98.789	98.289	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.911	98.911	98.411	4.750	101.000	101.000	100.500
3.875	99.469	99.469	98.969	6.250	103.750	103.750	103.500	4.375	99.560	99.560	99.060	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.293	99.293	98.793					4.500	99.683	99.683	99.183	Rate	30 Day	45 Day	60 Day
4.125	99.171	99.171	98.671					4.625	99.841	99.841	99.341	5.750	103.000	103.000	102.500
4.250	100.720	100.720	100.220					4.875	99.343	99.343	98.843	6.250	105.750	105.750	105.250
4.375	100.615	100.615	100.115					5.000	99.466	99.466	98.966		DPA Advantage Adjustment		
4.500	100.492	100.492	99.992					5.125	99.624	99.624	99.124		203(k) / 203(k)s		-1.000
4.625	100.334	100.334	99.834					5.500	100.827	100.827	100.327		203(k) & 203(k)s are Borrower Paid only		
4.750	100.545	100.545	100.045					5.625	100.985	100.985	100.485				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.635	100.635	100.135				

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)



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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.:

11/23/2021

W. Rate Sheet Dated: 9/24/2021

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	96.148	96.148	95.848
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	97.414	97.414	97.114
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	97.492	97.492	97.192
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.755	98.755	98.455	3.500	97.570	97.570	97.270
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.916	98.916	98.616	3.625	97.648	97.648	97.348
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.073	99.073	98.773	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.191	99.191	98.891	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.872	100.872	100.572	Rate	30 Day	45 Day	60 Day
3.250	101.777	101.777	101.418	3.250	101.611	101.611	101.252	3.375	101.040	101.040	100.740	3.250	101.777	101.777	101.277
3.375	101.975	101.975	101.616	3.375	101.768	101.768	101.409	3.500	101.173	101.173	100.873	3.375	101.975	101.975	101.475
3.500	102.171	102.171	101.812	3.500	101.912	101.912	101.553	3.625	101.235	101.235	100.935	3.500	102.171	102.171	101.671
3.625	102.355	102.355	101.996	3.625	101.957	101.957	101.598	3.750	102.460	102.460	102.160	3.625	102.355	102.355	101.855
3.750	101.655	101.655	101.355	3.750	101.500	101.500	101.200	3.875	N/A	N/A	N/A	3.750	101.655	101.655	101.155
3.875	101.825	101.825	101.525	3.875	101.624	101.624	101.324	4.000	N/A	N/A	N/A	3.875	101.825	101.825	101.325
4.000	102.001	102.001	101.701	4.000	101.743	101.743	101.443	4.125	N/A	N/A	N/A	4.000	102.001	102.001	101.501
4.125	102.123	102.123	101.823	4.125	101.834	101.834	101.534	4.250	N/A	N/A	N/A	4.125	102.123	102.123	101.623
4.250	102.230	102.230	102.030	4.250	102.095	102.095	101.895	4.375	N/A	N/A	N/A	4.250	102.230	102.230	101.730
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	100.985	100.885	100.885	100.479	2.750	100.830	100.730	100.730	100.324	2.750	100.949	100.849	100.849	100.549
2.875	101.192	101.092	101.092	100.686	2.875	101.003	100.903	100.903	100.497	2.875	101.110	101.010	101.010	100.710
3.000	101.397	101.297	101.297	100.891	3.000	101.172	101.072	101.072	100.666	3.000	101.267	101.167	101.167	100.867
3.125	101.594	101.494	101.494	101.088	3.125	101.303	101.203	101.203	100.797	3.125	101.385	101.285	101.285	100.985
3.250	101.877	101.777	101.777	101.418	3.250	101.711	101.611	101.611	101.252	3.250	102.815	102.715	102.715	102.415
3.375	102.075	101.975	101.975	101.616	3.375	101.868	101.768	101.768	101.409	3.375	102.983	102.883	102.883	102.583
3.500	102.271	102.171	102.171	101.812	3.500	102.012	101.912	101.912	101.553	3.500	103.117	103.017	103.017	102.717
3.625	102.455	102.355	102.355	101.996	3.625	102.057	101.957	101.957	101.598	3.625	103.179	103.079	103.079	102.779
3.750	101.755	101.655	101.655	101.355	3.750	101.600	101.500	101.500	101.200	3.750	103.372	103.272	103.272	102.972

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											

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/25/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/23/2021

W. Rate Sheet Dated: 9/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.740	97.740	97.540	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.431	98.431	98.231	2.000	N/A	N/A	N/A	2.500	97.941	97.787	97.687
2.625	98.636	98.636	98.436	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.260	99.260	99.060	2.125	N/A	N/A	N/A	2.625	98.846	98.692	98.592
2.750	99.470	99.470	99.270	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.018	100.018	99.818	2.250	N/A	N/A	N/A	2.750	99.680	99.526	99.426
2.875	100.147	100.147	99.947	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.638	100.638	100.438	2.375	N/A	N/A	N/A	2.875	100.356	100.202	100.102
2.990	100.596	100.596	100.396	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.984	100.984	100.784	2.500	N/A	N/A	N/A	2.990	100.870	100.707	100.594
3.000	100.696	100.696	100.496	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.084	101.084	100.884	2.625	N/A	N/A	N/A	3.000	100.970	100.807	100.694
3.125	101.385	101.385	101.185	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.814	101.814	101.614	2.750	N/A	N/A	N/A	3.125	101.927	101.764	101.651
3.250	102.125	102.125	101.925	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.495	102.495	102.295	2.875	N/A	N/A	N/A	3.250	102.668	102.505	102.392
3.375	102.848	102.848	102.648	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.182	103.182	102.982	2.990	N/A	N/A	N/A	3.375	103.391	103.228	103.115
3.500	103.274	103.274	103.074	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.515	103.515	103.315	3.000	N/A	N/A	N/A	3.500	103.817	103.655	103.591
3.625	103.620	103.620	103.420	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.687	103.687	103.487	3.125	N/A	N/A	N/A	3.625	104.562	104.443	104.362
3.750	103.975	103.975	103.775	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.243	103.243	103.043	3.250	N/A	N/A	N/A	3.750	105.318	105.199	105.118
3.875	104.433	104.433	104.233	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.671	103.671	103.471	3.375	N/A	N/A	N/A	3.875	105.777	105.658	105.577
3.990	104.687	104.687	104.487	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.879	103.879	103.679	3.500	N/A	N/A	N/A	3.990	106.030	105.911	105.830
4.000	104.787	104.787	104.587	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.979	103.979	103.779	3.625	N/A	N/A	N/A	4.000	106.130	106.011	105.930
4.125	105.105	105.105	104.905	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.174	104.174	103.974	3.750	N/A	N/A	N/A	4.125	106.449	106.330	106.249
4.250	104.860	104.860	104.660	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.868	102.868	102.668	3.875	N/A	N/A	N/A	4.250	106.170	106.059	105.970
4.375	105.240	105.240	105.040	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.280	103.280	103.080	3.990	N/A	N/A	N/A	4.375	106.550	106.439	106.350
4.500	105.591	105.591	105.391	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.586	103.586	103.386	4.000	N/A	N/A	N/A	4.500	106.801	106.690	106.601
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	100.023	100.023	99.823	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.364	99.364	99.164	2.000	99.300	99.158	99.065
2.875	N/A	N/A	N/A	2.625	100.541	100.541	100.341	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.965	99.965	99.765	2.125	99.901	99.759	99.666
2.990	N/A	N/A	N/A	2.750	100.981	100.981	100.781	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.483	100.483	100.283	2.250	100.419	100.277	100.184
3.000	N/A	N/A	N/A	2.875	101.651	101.651	101.451	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.915	100.915	100.715	2.375	100.851	100.709	100.616
3.125	N/A	N/A	N/A	2.990	102.060	102.060	101.860	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.354	101.354	101.154	2.500	101.395	101.253	101.167
3.250	N/A	N/A	N/A	3.000	102.160	102.160	101.960	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.902	101.902	101.702	2.625	101.943	101.801	101.715
3.375	N/A	N/A	N/A	3.125	102.592	102.592	102.392	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.409	102.409	102.209	2.750	102.449	102.307	102.221
3.500	N/A	N/A	N/A	3.250	102.748	102.748	102.548	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.797	102.797	102.597	2.875	102.838	102.696	102.610
3.625	N/A	N/A	N/A	3.375	103.424	103.424	103.224	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.126	103.126	102.926	2.990	103.167	103.025	102.939
3.750	N/A	N/A	N/A	3.500	103.816	103.816	103.616	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.226	103.226	103.026	3.000	103.267	103.125	103.039
3.875	N/A	N/A	N/A	3.625	104.159	104.159	103.959	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.611	103.611	103.411	3.125	103.670	103.570	103.470
3.990	N/A	N/A	N/A	3.750	104.274	104.274	104.074	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.037	104.037	103.837	3.250	104.259	104.159	104.059
4.000	N/A	N/A	N/A	3.875	104.728	104.728	104.528	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.517	104.517	104.317	3.375	104.739	104.639	104.539
4.125	N/A	N/A	N/A	3.990	104.952	104.952	104.752	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.845	104.845	104.645	3.500	105.067	104.967	104.867
4.250	N/A	N/A	N/A	4.000	105.052	105.052	104.852	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.246	105.246	105.046	3.625	105.468	105.368	105.268
4.375	N/A	N/A	N/A	4.125	105.367	105.367	105.167	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.802	104.802	104.602	3.750	104.996	104.896	104.796
4.500	N/A	N/A	N/A	4.250	104.852	104.852	104.652	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.229	105.229	105.029	3.875	105.423	105.289	105.179
4.625	N/A	N/A	N/A	4.375	105.227	105.227	105.027	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.540	105.540	105.340	3.990	105.771	105.629	105.522
4.750	N/A	N/A	N/A	4.500	105.558	105.558	105.358	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.640	105.640	105.440	4.000	105.871	105.729	105.622
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	99.570	99.570	99.370	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.864	99.864	99.664
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.027	100.027	99.827	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.465	100.465	100.265
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.388	100.388	100.188	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.983	100.983	100.783
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.830	100.830	100.630	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.415	101.415	101.215
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.345	101.345	101.145	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.817	101.817	101.617
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.754	101.754	101.554	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.253	102.253	102.053
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.106	102.106	101.906	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.534	102.534	102.334
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.373	102.373	102.173	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.922	102.922	102.722
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.571	102.571	102.371	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.251	103.251	103.051
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.671	102.671	102.471	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.351	103.351	103.151
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.936	102.936	102.736	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.736	103.736	103.536
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.935	103.935	103.735	3											



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.:

11/23/2021

W. Rate Sheet Dated: 9/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.740	97.740	97.540	2.500	98.431	98.431	98.231	2.875	101.651	101.651	101.451	2.000	99.364	99.364	99.164	2.000	99.570	99.570	99.370
2.625	98.636	98.636	98.436	2.625	99.260	99.260	99.060	2.990	102.060	102.060	101.860	2.125	99.965	99.965	99.765	2.125	100.027	100.027	99.827
2.750	99.470	99.470	99.270	2.750	100.018	100.018	99.818	3.000	102.160	102.160	101.960	2.250	100.483	100.483	100.283	2.250	100.388	100.388	100.188
2.875	100.147	100.147	99.947	2.875	100.638	100.638	100.438	3.125	102.592	102.592	102.392	2.375	100.915	100.915	100.715	2.375	100.830	100.830	100.630
2.990	100.596	100.596	100.396	2.990	100.984	100.984	100.784	3.250	102.748	102.748	102.548	2.500	101.354	101.354	101.154	2.500	101.345	101.345	101.145
3.000	100.696	100.696	100.496	3.000	101.084	101.084	100.884	3.375	103.424	103.424	103.224	2.625	101.902	101.902	101.702	2.625	101.754	101.754	101.554
3.125	101.385	101.385	101.185	3.125	101.814	101.814	101.614	3.500	103.816	103.816	103.616	2.750	102.409	102.409	102.209	2.750	102.106	102.106	101.906
3.250	102.125	102.125	101.925	3.250	102.495	102.495	102.295	3.625	104.159	104.159	103.959	2.875	102.797	102.797	102.597	2.875	102.373	102.373	102.173
3.375	102.848	102.848	102.648	3.375	103.182	103.182	102.982	3.750	104.274	104.274	104.074	2.990	103.126	103.126	102.926	2.990	102.571	102.571	102.371
3.500	103.274	103.274	103.074	3.500	103.515	103.515	103.315	3.875	104.728	104.728	104.528	3.000	103.226	103.226	103.026	3.000	102.671	102.671	102.471
3.625	103.620	103.620	103.420	3.625	103.687	103.687	103.487	3.990	104.952	104.952	104.752	3.125	103.611	103.611	103.411	3.125	102.936	102.936	102.736
3.750	103.975	103.975	103.775	3.750	103.243	103.243	103.043	4.000	105.052	105.052	104.852	3.250	104.037	104.037	103.837	3.250	102.935	102.935	102.735
3.875	104.433	104.433	104.233	3.875	103.671	103.671	103.471	4.125	105.367	105.367	105.167	3.375	104.517	104.517	104.317	3.375	103.296	103.296	103.096
3.990	104.687	104.687	104.487	3.990	103.879	103.879	103.679	4.250	104.852	104.852	104.652	3.500	104.845	104.845	104.645	3.500	103.526	103.526	103.326
4.000	104.787	104.787	104.587	4.000	103.979	103.979	103.779	4.375	105.227	105.227	105.027	3.625	105.246	105.246	105.046	3.625	103.808	103.808	103.608
4.125	105.105	105.105	104.905	4.125	104.174	104.174	103.974	4.500	105.558	105.558	105.358	3.750	104.802	104.802	104.602	3.750	102.821	102.821	102.621
4.250	104.860	104.860	104.660	4.250	102.868	102.868	102.668	4.625	105.792	105.792	105.592	3.875	105.229	105.229	105.029	3.875	103.121	103.121	102.921
4.375	105.240	105.240	105.040	4.375	103.280	103.280	103.080	4.750	105.914	105.914	105.714	3.990	105.540	105.540	105.340	3.990	103.309	103.309	103.109
4.500	105.591	105.591	105.391	4.500	103.586	103.586	103.386	4.875	106.255	106.255	106.055	4.000	105.640	105.640	105.440	4.000	103.409	103.409	103.209

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 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.: 10/25/2021
45 Day Lock Exp.: 11/8/2021
60 Day Lock Exp.: 11/23/2021

W. Rate Sheet Dated: 9/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.810	97.810	97.604	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.240	97.240	97.034	2.750	N/A	N/A	N/A	2.500	97.560	97.460	97.354
2.625	98.737	98.737	98.528	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.167	98.167	97.958	2.875	N/A	N/A	N/A	2.625	98.487	98.387	98.278
2.750	99.567	99.567	99.358	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.997	98.997	98.788	2.990	N/A	N/A	N/A	2.750	99.317	99.217	99.108
2.875	100.245	100.245	100.040	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.675	99.675	99.470	3.000	N/A	N/A	N/A	2.875	99.995	99.895	99.790
2.990	100.635	100.635	100.432	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.065	100.065	99.862	3.125	N/A	N/A	N/A	2.990	100.385	100.285	100.182
3.000	100.735	100.735	100.532	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.165	100.165	99.962	3.250	N/A	N/A	N/A	3.000	100.485	100.385	100.282
3.125	101.516	101.516	101.273	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.696	100.696	100.453	3.375	N/A	N/A	N/A	3.125	101.266	101.136	101.023
3.250	102.215	102.215	101.974	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.395	101.395	101.154	3.500	N/A	N/A	N/A	3.250	101.965	101.833	101.724
3.375	102.914	102.914	102.673	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.094	102.094	101.853	3.625	N/A	N/A	N/A	3.375	102.664	102.531	102.423
3.500	103.279	103.279	103.039	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.459	102.459	102.219	3.750	N/A	N/A	N/A	3.500	103.029	102.896	102.789
3.625	103.605	103.605	103.365	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.785	102.785	102.545	3.875	N/A	N/A	N/A	3.625	103.355	103.221	103.115
3.750	103.938	103.938	103.686	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.488	100.488	100.236	3.990	N/A	N/A	N/A	3.750	103.688	103.580	103.436
3.875	104.351	104.351	104.101	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.901	100.901	100.651	4.000	N/A	N/A	N/A	3.875	104.101	103.992	103.851
3.990	104.568	104.568	104.320	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.118	101.118	100.870	4.125	N/A	N/A	N/A	3.990	104.318	104.208	104.070
4.000	104.668	104.668	104.420	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.218	101.218	100.970	4.250	N/A	N/A	N/A	4.000	104.418	104.308	104.170
4.125	104.607	104.607	104.407	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.307	100.307	100.107	4.375	N/A	N/A	N/A	4.125	104.357	104.257	104.157
4.250	105.000	105.000	104.800	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.700	100.700	100.500	4.500	N/A	N/A	N/A	4.250	104.750	104.650	104.550
4.375	105.377	105.377	105.177	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.077	101.077	100.877	4.625	N/A	N/A	N/A	4.375	105.127	105.027	104.927
4.500	105.694	105.694	105.494	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.394	101.394	101.194	4.750	N/A	N/A	N/A	4.500	105.444	105.344	105.244
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	99.438	99.438	99.225	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.468	99.468	99.268	2.000	99.218	99.118	99.018
2.875	N/A	N/A	N/A	2.625	100.368	100.368	100.128	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.057	100.057	99.857	2.125	99.807	99.707	99.607
2.990	N/A	N/A	N/A	2.750	100.843	100.843	100.603	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.505	100.505	100.305	2.250	100.255	100.155	100.055
3.000	N/A	N/A	N/A	2.875	101.452	101.452	101.212	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.883	100.883	100.683	2.375	100.633	100.533	100.433
3.125	N/A	N/A	N/A	2.990	101.825	101.825	101.585	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.522	101.522	101.322	2.500	101.272	101.172	101.072
3.250	N/A	N/A	N/A	3.000	101.925	101.925	101.685	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.023	102.023	101.823	2.625	101.773	101.673	101.573
3.375	N/A	N/A	N/A	3.125	102.258	102.258	102.004	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.482	102.482	102.282	2.750	102.232	102.132	102.032
3.500	N/A	N/A	N/A	3.250	102.714	102.714	102.461	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.818	102.818	102.618	2.875	102.568	102.468	102.368
3.625	N/A	N/A	N/A	3.375	103.370	103.370	103.118	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.080	103.080	102.880	2.990	102.830	102.730	102.630
3.750	N/A	N/A	N/A	3.500	103.769	103.769	103.518	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.180	103.180	102.980	3.000	102.930	102.830	102.730
3.875	N/A	N/A	N/A	3.625	104.063	104.063	103.816	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.364	103.364	103.164	3.125	103.114	103.014	102.914
3.990	N/A	N/A	N/A	3.750	104.100	104.100	103.900	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.878	103.878	103.678	3.250	103.628	103.528	103.428
4.000	N/A	N/A	N/A	3.875	104.454	104.454	104.254	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.296	104.296	104.096	3.375	104.046	103.946	103.846
4.125	N/A	N/A	N/A	3.990	104.671	104.671	104.471	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.523	104.523	104.323	3.500	104.273	104.173	104.073
4.250	N/A	N/A	N/A	4.000	104.771	104.771	104.571	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.357	104.357	104.157	3.625	104.107	104.007	103.907
4.375	N/A	N/A	N/A	4.125	104.475	104.475	104.275	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.696	104.696	104.496	3.750	104.446	104.346	104.246
4.500	N/A	N/A	N/A	4.250	104.874	104.874	104.674	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.848	104.848	104.648	3.875	104.598	104.498	104.398
4.625	N/A	N/A	N/A	4.375	105.110	105.110	104.910	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	105.328	105.328	105.128	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



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.:

11/23/2021

W. Rate Sheet Dated: 9/24/2021

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	99.567	99.567	99.358	2.750	98.997	98.997	98.788	2.500	99.438	99.438	99.225	2.000	99.468	99.468	99.268	2.000	98.368	98.368	98.168
2.875	100.245	100.245	100.040	2.875	99.675	99.675	99.470	2.625	100.368	100.368	100.128	2.125	100.057	100.057	99.857	2.125	98.957	98.957	98.757
2.990	100.635	100.635	100.432	2.990	100.065	100.065	99.862	2.750	100.843	100.843	100.603	2.250	100.505	100.505	100.305	2.250	99.405	99.405	99.205
3.000	100.735	100.735	100.532	3.000	100.165	100.165	99.962	2.875	101.452	101.452	101.212	2.375	100.883	100.883	100.683	2.375	99.783	99.783	99.583
3.125	101.516	101.516	101.273	3.125	100.696	100.696	100.453	2.990	101.825	101.825	101.585	2.500	101.522	101.522	101.322	2.500	100.422	100.422	100.222
3.250	102.215	102.215	101.974	3.250	101.395	101.395	101.154	3.000	101.925	101.925	101.685	2.625	102.023	102.023	101.823	2.625	99.547	99.547	99.347
3.375	102.914	102.914	102.673	3.375	102.094	102.094	101.853	3.125	102.258	102.258	102.004	2.750	102.482	102.482	102.282	2.750	100.006	100.006	99.806
3.500	103.279	103.279	103.039	3.500	102.459	102.459	102.219	3.250	102.714	102.714	102.461	2.875	102.818	102.818	102.618	2.875	100.342	100.342	100.142
3.625	103.605	103.605	103.365	3.625	102.785	102.785	102.545	3.375	103.370	103.370	103.118	2.990	103.080	103.080	102.880	2.990	100.604	100.604	100.404
3.750	103.938	103.938	103.686	3.750	100.488	100.488	100.236	3.500	103.769	103.769	103.518	3.000	103.180	103.180	102.980	3.000	100.704	100.704	100.504
3.875	104.351	104.351	104.101	3.875	100.901	100.901	100.651	3.625	104.063	104.063	103.816	3.125	103.364	103.364	103.164	3.125	101.138	101.138	100.938
3.990	104.568	104.568	104.320	3.990	101.118	101.118	100.870	3.750	104.100	104.100	103.900	3.250	103.878	103.878	103.678	3.250	101.652	101.652	101.452
4.000	104.668	104.668	104.420	4.000	101.218	101.218	100.970	3.875	104.454	104.454	104.254	3.375	104.296	104.296	104.096	3.375	102.070	102.070	101.870
4.125	104.607	104.607	104.407	4.125	100.307	100.307	100.107	3.990	104.671	104.671	104.471	3.500	104.523	104.523	104.323	3.500	102.297	102.297	102.097
4.250	105.000	105.000	104.800	4.250	100.700	100.700	100.500	4.000	104.771	104.771	104.571	3.625	104.357	104.357	104.157	3.625	101.119	101.119	100.919
4.375	105.377	105.377	105.177	4.375	101.077	101.077	100.877	4.125	104.475	104.475	104.275	3.750	104.696	104.696	104.496	3.750	101.458	101.458	101.258
4.500	105.694	105.694	105.494	4.500	101.394	101.394	101.194	4.250	104.874	104.874	104.674	3.875	104.848	104.848	104.648	3.875	101.610	101.610	101.410
4.625	105.800	105.800	105.600	4.625	101.124	101.124	100.924	4.375	105.110	105.110	104.910	3.990	105.074	105.074	104.874	3.990	101.836	101.836	101.636
4.750	106.180	106.180	105.980	4.750	101.504	101.504	101.304	4.500	105.328	105.328	105.128	4.000	105.174	105.174	104.974	4.000	101.936	101.936	101.736

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		

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W. Rate Sheet Dated: **9/24/2021**

Release Time: **10:00 am ET**

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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 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.:

11/23/2021

W. Rate Sheet Dated: 9/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.810	97.810	97.604	2.500	99.438	99.438	99.225	2.000	99.468	99.468	99.268	2.500	96.850	96.850	96.644	2.000	98.268	98.268	98.068
2.625	98.737	98.737	98.528	2.625	100.368	100.368	100.128	2.125	100.057	100.057	99.857	2.625	97.777	97.777	97.568	2.125	98.857	98.857	98.657
2.750	99.567	99.567	99.358	2.750	100.843	100.843	100.603	2.250	100.505	100.505	100.305	2.750	98.607	98.607	98.398	2.250	99.305	99.305	99.105
2.875	100.245	100.245	100.040	2.875	101.452	101.452	101.212	2.375	100.883	100.883	100.683	2.875	99.285	99.285	99.080	2.375	99.683	99.683	99.483
2.990	100.635	100.635	100.432	2.990	101.825	101.825	101.585	2.500	101.522	101.522	101.322	2.990	99.675	99.675	99.472	2.500	100.322	100.322	100.122
3.000	100.735	100.735	100.532	3.000	101.925	101.925	101.685	2.625	102.023	102.023	101.823	3.000	99.775	99.775	99.572	2.625	100.135	100.135	99.935
3.125	101.516	101.516	101.273	3.125	102.258	102.258	102.004	2.750	102.482	102.482	102.282	3.125	100.431	100.431	100.188	2.750	100.594	100.594	100.394
3.250	102.215	102.215	101.974	3.250	102.714	102.714	102.461	2.875	102.818	102.818	102.618	3.250	101.130	101.130	100.889	2.875	100.930	100.930	100.730
3.375	102.914	102.914	102.673	3.375	103.370	103.370	103.118	2.990	103.080	103.080	102.880	3.375	101.829	101.829	101.588	2.990	101.192	101.192	100.992
3.500	103.279	103.279	103.039	3.500	103.769	103.769	103.518	3.000	103.180	103.180	102.980	3.500	102.194	102.194	101.954	3.000	101.292	101.292	101.092
3.625	103.605	103.605	103.365	3.625	104.063	104.063	103.816	3.125	103.364	103.364	103.164	3.625	102.520	102.520	102.280	3.125	101.601	101.601	101.401
3.750	103.938	103.938	103.686	3.750	104.100	104.100	103.900	3.250	103.878	103.878	103.678	3.750	101.538	101.538	101.286	3.250	102.115	102.115	101.915
3.875	104.351	104.351	104.101	3.875	104.454	104.454	104.254	3.375	104.296	104.296	104.096	3.875	101.951	101.951	101.701	3.375	102.533	102.533	102.333
3.990	104.568	104.568	104.320	3.990	104.671	104.671	104.471	3.500	104.523	104.523	104.323	3.990	102.168	102.168	101.920	3.500	102.760	102.760	102.560
4.000	104.668	104.668	104.420	4.000	104.771	104.771	104.571	3.625	104.357	104.357	104.157	4.000	102.268	102.268	102.020	3.625	102.088	102.088	101.888
4.125	104.607	104.607	104.407	4.125	104.475	104.475	104.275	3.750	104.696	104.696	104.496	4.125	101.782	101.782	101.582	3.750	102.427	102.427	102.227
4.250	105.000	105.000	104.800	4.250	104.874	104.874	104.674	3.875	104.848	104.848	104.648	4.250	102.175	102.175	101.975	3.875	102.579	102.579	102.379
4.375	105.377	105.377	105.177	4.375	105.110	105.110	104.910	3.990	105.074	105.074	104.874	4.375	102.552	102.552	102.352	3.990	102.805	102.805	102.605
4.500	105.694	105.694	105.494	4.500	105.328	105.328	105.128	4.000	105.174	105.174	104.974	4.500	102.869	102.869	102.669	4.000	102.905	102.905	102.705

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/25/2021

45 Day Lock Exp.:

11/8/2021

60 Day Lock Exp.:

11/23/2021

W. Rate Sheet Dated: 9/24/2021

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)