

W. Rate Sheet Dated: 9/27/2021

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	99.580	99.580	99.174	2.250	99.362	99.362	98.955	2.250	97.981	97.981	97.681	3.125	96.398	96.398	96.098
2.375	99.797	99.797	99.391	2.375	99.545	99.545	99.139	2.500	98.312	98.312	98.012	3.250	97.664	97.664	97.364
2.500	100.010	100.010	99.604	2.500	99.718	99.718	99.312	2.625	98.477	98.477	98.177	3.375	97.742	97.742	97.442
2.625	100.226	100.226	99.819	2.625	99.895	99.895	99.489	2.750	100.160	100.160	99.860	3.500	97.820	97.820	97.520
2.750	101.595	101.595	101.220	2.750	101.394	101.394	101.019	2.875	100.321	100.321	100.021	3.625	97.898	97.898	97.598
2.875	101.802	101.802	101.427	2.875	101.567	101.567	101.192	3.000	100.477	100.477	100.177	Margin = 2.250		Index = 0.070	
3.000	102.006	102.006	101.631	3.000	101.737	101.737	101.362	3.125	100.596	100.596	100.296	30 Year OTC			
3.125	102.204	102.204	101.829	3.125	101.867	101.867	101.492	3.250	102.071	102.071	101.771	Rate	30 Day	45 Day	60 Day
3.250	102.927	102.927	102.552	3.250	102.691	102.691	102.316	3.375	102.239	102.239	101.939	4.000	101.539	101.539	101.039
3.375	103.025	103.025	102.650	3.375	102.744	102.744	102.369	3.500	102.372	102.372	102.072	4.125	101.661	101.661	101.161
3.500	103.221	103.221	102.846	3.500	102.888	102.888	102.513	3.625	102.434	102.434	102.134	4.375	102.169	102.169	101.669
3.625	103.405	103.405	103.030	3.625	102.928	102.928	102.553	3.750	102.878	102.878	102.578	4.500	102.293	102.293	101.793
3.750	103.468	103.468	103.168	3.750	103.233	103.233	102.933	3.875	102.993	102.993	102.693	4.625	102.450	102.450	101.950
3.875	103.537	103.537	103.237	3.875	103.257	103.257	102.957	4.000	103.103	103.103	102.803	4.875	102.765	102.765	102.265
4.000	103.714	103.714	103.414	4.000	103.376	103.376	103.076	4.125	103.186	103.186	102.886	5.000	102.888	102.888	102.388
4.125	103.836	103.836	103.536	4.125	103.467	103.467	103.167	4.250	103.083	103.083	102.783	5.125	103.045	103.045	102.545
4.250	103.640	103.640	103.440	4.250	103.425	103.425	103.225	4.375	103.199	103.199	102.899	5.500	103.577	103.577	103.077
4.375	103.644	103.644	103.444	4.375	103.450	103.450	103.250	4.500	103.309	103.309	103.009	5.625	103.735	103.735	103.235
6.250	106.000	106.000	105.800	6.250	103.960	103.960	103.760	4.625	103.391	103.391	103.091	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	99.680	99.580	99.580	99.174	2.250	99.312	99.212	99.212	98.805	2.250	100.111	100.011	100.011	99.711
2.375	99.897	99.797	99.797	99.391	2.375	99.495	99.395	99.395	98.989	2.375	100.281	100.181	100.181	99.881
2.500	100.110	100.010	100.010	99.604	2.500	99.668	99.568	99.568	99.162	2.500	100.442	100.342	100.342	100.042
2.625	100.326	100.226	100.226	99.819	2.625	99.845	99.745	99.745	99.339	2.625	100.607	100.507	100.507	100.207
2.750	101.695	101.595	101.595	101.220	2.750	101.219	101.119	101.119	100.744	2.750	101.190	101.090	101.090	100.790
2.875	101.902	101.802	101.802	101.427	2.875	101.392	101.292	101.292	100.917	2.875	101.351	101.251	101.251	100.951
3.000	102.106	102.006	102.006	101.631	3.000	101.562	101.462	101.462	101.087	3.000	101.507	101.407	101.407	101.107
3.125	102.304	102.204	102.204	101.829	3.125	101.692	101.592	101.592	101.217	3.125	101.626	101.526	101.526	101.226
3.250	103.027	102.927	102.927	102.552	3.250	102.491	102.391	102.391	102.016	3.250	103.701	103.601	103.601	103.301
3.375	103.225	103.125	103.125	102.750	3.375	102.644	102.544	102.544	102.169	3.375	103.869	103.769	103.769	103.469
3.500	103.421	103.321	103.321	102.946	3.500	102.788	102.688	102.688	102.313	3.500	104.002	103.902	103.902	103.602
3.625	103.605	103.505	103.505	103.130	3.625	102.828	102.728	102.728	102.353	3.625	104.064	103.964	103.964	103.664
3.750	103.668	103.568	103.568	103.268	3.750	103.433	103.333	103.333	103.033	3.750	105.008	104.908	104.908	104.608

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	98.789	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	99.419	99.419	98.919	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.293	99.293	98.793					4.500	99.543	99.543	99.043	Rate	30 Day	45 Day	60 Day
4.125	99.171	99.171	98.671					4.625	99.700	99.700	99.200	5.750	103.000	103.000	102.500
4.250	100.579	100.579	100.079					4.875	100.015	100.015	99.515	6.250	105.750	105.750	105.250
4.375	100.474	100.474	99.974					5.000	100.138	100.138	99.638	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.351	100.351	99.851					5.125	100.295	100.295	99.795				
4.625	100.194	100.194	99.694					5.500	100.827	100.827	100.327				
4.750	101.217	101.217	100.717					5.625	100.985	100.985	100.485				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.635	100.635	100.135				

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 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@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/27/2021

45 Day Lock Exp.:

11/11/2021

60 Day Lock Exp.:

11/26/2021

W. Rate Sheet Dated: 9/27/2021

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	98.709	98.709	98.409	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	98.869	98.869	98.569	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	99.026	99.026	98.726	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.144	99.144	98.844	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.876	100.876	100.576	Rate	30 Day	45 Day	60 Day
3.250	101.746	101.746	101.371	3.250	101.610	101.610	101.235	3.375	101.044	101.044	100.744	3.250	101.746	101.746	101.246
3.375	101.944	101.944	101.569	3.375	101.762	101.762	101.387	3.500	101.177	101.177	100.877	3.375	101.944	101.944	101.444
3.500	102.140	102.140	101.765	3.500	101.906	101.906	101.531	3.625	101.239	101.239	100.939	3.500	102.140	102.140	101.640
3.625	102.324	102.324	101.949	3.625	101.947	101.947	101.572	3.750	102.183	102.183	101.883	3.625	102.324	102.324	101.824
3.750	101.655	101.655	101.355	3.750	101.521	101.521	101.221	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	101.645	101.645	101.345	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	101.764	101.764	101.464	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	101.855	101.855	101.555	4.250	N/A	N/A	N/A	4.125	102.123	102.123	101.623
4.250	102.090	102.090	101.890	4.250	101.975	101.975	101.775	4.375	N/A	N/A	N/A	4.250	102.090	102.090	101.590
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	101.157	101.057	101.057	100.682	2.750	101.031	100.931	100.931	100.556	2.750	100.902	100.802	100.802	100.502
2.875	101.364	101.264	101.264	100.889	2.875	101.205	101.105	101.105	100.730	2.875	101.063	100.963	100.963	100.663
3.000	101.569	101.469	101.469	101.094	3.000	101.374	101.274	101.274	100.899	3.000	101.220	101.120	101.120	100.820
3.125	101.766	101.666	101.666	101.291	3.125	101.505	101.405	101.405	101.030	3.125	101.338	101.238	101.238	100.938
3.250	101.846	101.746	101.746	101.371	3.250	101.710	101.610	101.610	101.235	3.250	102.819	102.719	102.719	102.419
3.375	102.044	101.944	101.944	101.569	3.375	101.862	101.762	101.762	101.387	3.375	102.987	102.887	102.887	102.587
3.500	102.240	102.140	102.140	101.765	3.500	102.006	101.906	101.906	101.531	3.500	103.121	103.021	103.021	102.721
3.625	102.424	102.324	102.324	101.949	3.625	102.047	101.947	101.947	101.572	3.625	103.183	103.083	103.083	102.783
3.750	101.755	101.655	101.655	101.355	3.750	101.621	101.521	101.521	101.221	3.750	103.095	102.995	102.995	102.695

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.:

10/27/2021

45 Day Lock Exp.:

11/11/2021

60 Day Lock Exp.:

11/26/2021

W. Rate Sheet Dated: 9/27/2021

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	97.615	97.615	97.415	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.252	98.252	98.052	2.000	N/A	N/A	N/A	2.500	97.759	97.613	97.514
2.625	98.462	98.462	98.262	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.086	99.086	98.886	2.125	N/A	N/A	N/A	2.625	98.671	98.525	98.426
2.750	99.304	99.304	99.104	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.852	99.852	99.652	2.250	N/A	N/A	N/A	2.750	99.513	99.367	99.268
2.875	99.988	99.988	99.788	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.480	100.480	100.280	2.375	N/A	N/A	N/A	2.875	100.197	100.051	99.952
2.990	100.445	100.445	100.245	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.832	100.832	100.632	2.500	N/A	N/A	N/A	2.990	100.736	100.573	100.460
3.000	100.545	100.545	100.345	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.932	100.932	100.732	2.625	N/A	N/A	N/A	3.000	100.836	100.673	100.560
3.125	101.268	101.268	101.068	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.699	101.699	101.499	2.750	N/A	N/A	N/A	3.125	101.804	101.641	101.528
3.250	102.019	102.019	101.819	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.388	102.388	102.188	2.875	N/A	N/A	N/A	3.250	102.555	102.392	102.279
3.375	102.749	102.749	102.549	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.083	103.083	102.883	2.990	N/A	N/A	N/A	3.375	103.285	103.122	103.009
3.500	103.185	103.185	102.985	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.422	103.422	103.222	3.000	N/A	N/A	N/A	3.500	103.725	103.570	103.506
3.625	103.534	103.534	103.334	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.598	103.598	103.398	3.125	N/A	N/A	N/A	3.625	104.486	104.375	104.286
3.750	103.909	103.909	103.709	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.177	103.177	102.977	3.250	N/A	N/A	N/A	3.750	105.253	105.142	105.053
3.875	104.375	104.375	104.175	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.612	103.612	103.412	3.375	N/A	N/A	N/A	3.875	105.718	105.607	105.518
3.990	104.636	104.636	104.436	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.827	103.827	103.627	3.500	N/A	N/A	N/A	3.990	105.979	105.868	105.779
4.000	104.736	104.736	104.536	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.927	103.927	103.727	3.625	N/A	N/A	N/A	4.000	106.079	105.968	105.879
4.125	105.060	105.060	104.860	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.123	104.123	103.923	3.750	N/A	N/A	N/A	4.125	106.403	106.292	106.203
4.250	104.789	104.789	104.589	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.797	102.797	102.597	3.875	N/A	N/A	N/A	4.250	106.121	106.021	105.921
4.375	105.175	105.175	104.975	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.215	103.215	103.015	3.990	N/A	N/A	N/A	4.375	106.507	106.407	106.307
4.500	105.532	105.532	105.332	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.526	103.526	103.326	4.000	N/A	N/A	N/A	4.500	106.763	106.663	106.563
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	99.900	99.900	99.700	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.242	99.242	99.042	2.000	99.170	99.028	98.935
2.875	N/A	N/A	N/A	2.625	100.423	100.423	100.223	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.848	99.848	99.648	2.125	99.776	99.634	99.541
2.990	N/A	N/A	N/A	2.750	100.816	100.816	100.616	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.372	100.372	100.172	2.250	100.299	100.157	100.064
3.000	N/A	N/A	N/A	2.875	101.494	101.494	101.294	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.812	100.812	100.612	2.375	100.739	100.597	100.504
3.125	N/A	N/A	N/A	2.990	101.910	101.910	101.710	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.262	101.262	101.062	2.500	101.280	101.138	101.060
3.250	N/A	N/A	N/A	3.000	102.010	102.010	101.810	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.816	101.816	101.616	2.625	101.834	101.692	101.614
3.375	N/A	N/A	N/A	3.125	102.453	102.453	102.253	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.331	102.331	102.131	2.750	102.349	102.207	102.129
3.500	N/A	N/A	N/A	3.250	102.645	102.645	102.445	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.723	102.723	102.523	2.875	102.742	102.600	102.522
3.625	N/A	N/A	N/A	3.375	103.327	103.327	103.127	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.062	103.062	102.862	2.990	103.080	102.938	102.860
3.750	N/A	N/A	N/A	3.500	103.728	103.728	103.528	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.162	103.162	102.962	3.000	103.180	103.038	102.960
3.875	N/A	N/A	N/A	3.625	104.074	104.074	103.874	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.554	103.554	103.354	3.125	103.572	103.430	103.352
3.990	N/A	N/A	N/A	3.750	104.211	104.211	104.011	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.984	103.984	103.784	3.250	104.142	104.042	103.942
4.000	N/A	N/A	N/A	3.875	104.672	104.672	104.472	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.467	104.467	104.267	3.375	104.626	104.526	104.426
4.125	N/A	N/A	N/A	3.990	104.902	104.902	104.702	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.801	104.801	104.601	3.500	104.960	104.860	104.760
4.250	N/A	N/A	N/A	4.000	105.002	105.002	104.802	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.208	105.208	105.008	3.625	105.366	105.266	105.166
4.375	N/A	N/A	N/A	4.125	105.323	105.323	105.123	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.866	104.866	104.666	3.750	104.989	104.855	104.734
4.500	N/A	N/A	N/A	4.250	104.783	104.783	104.583	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.299	105.299	105.099	3.875	105.422	105.288	105.167
4.625	N/A	N/A	N/A	4.375	105.164	105.164	104.964	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.620	105.620	105.420	3.990	105.750	105.611	105.496
4.750	N/A	N/A	N/A	4.500	105.501	105.501	105.301	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.720	105.720	105.520	4.000	105.850	105.711	105.596
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	99.450	99.450	99.250	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.742	99.742	99.542
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.910	99.910	99.710	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.348	100.348	100.148
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.274	100.274	100.074	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.872	100.872	100.672
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.736	100.736	100.536	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.312	101.312	101.112
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.254	101.254	101.054	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.720	101.720	101.520
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.667	101.667	101.467	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.161	102.161	101.961
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.025	102.025	101.825	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.456	102.456	102.256
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.296	102.296	102.096	2.875	N/A	N/A	N/A								



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/27/2021

45 Day Lock Exp.:

11/11/2021

60 Day Lock Exp.:

11/26/2021

W. Rate Sheet Dated: 9/27/2021

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	97.615	97.615	97.415	2.500	98.252	98.252	98.052	2.875	101.494	101.494	101.294	2.000	99.242	99.242	99.042	2.000	99.450	99.450	99.250
2.625	98.462	98.462	98.262	2.625	99.086	99.086	98.886	2.990	101.910	101.910	101.710	2.125	99.848	99.848	99.648	2.125	99.910	99.910	99.710
2.750	99.304	99.304	99.104	2.750	99.852	99.852	99.652	3.000	102.010	102.010	101.810	2.250	100.372	100.372	100.172	2.250	100.274	100.274	100.074
2.875	99.988	99.988	99.788	2.875	100.480	100.480	100.280	3.125	102.453	102.453	102.253	2.375	100.812	100.812	100.612	2.375	100.736	100.736	100.536
2.990	100.445	100.445	100.245	2.990	100.832	100.832	100.632	3.250	102.645	102.645	102.445	2.500	101.262	101.262	101.062	2.500	101.254	101.254	101.054
3.000	100.545	100.545	100.345	3.000	100.932	100.932	100.732	3.375	103.327	103.327	103.127	2.625	101.816	101.816	101.616	2.625	101.667	101.667	101.467
3.125	101.268	101.268	101.068	3.125	101.699	101.699	101.499	3.500	103.728	103.728	103.528	2.750	102.331	102.331	102.131	2.750	102.025	102.025	101.825
3.250	102.019	102.019	101.819	3.250	102.388	102.388	102.188	3.625	104.074	104.074	103.874	2.875	102.723	102.723	102.523	2.875	102.296	102.296	102.096
3.375	102.749	102.749	102.549	3.375	103.083	103.083	102.883	3.750	104.211	104.211	104.011	2.990	103.062	103.062	102.862	2.990	102.498	102.498	102.298
3.500	103.185	103.185	102.985	3.500	103.422	103.422	103.222	3.875	104.672	104.672	104.472	3.000	103.162	103.162	102.962	3.000	102.598	102.598	102.398
3.625	103.534	103.534	103.334	3.625	103.598	103.598	103.398	3.990	104.902	104.902	104.702	3.125	103.554	103.554	103.354	3.125	102.869	102.869	102.669
3.750	103.909	103.909	103.709	3.750	103.177	103.177	102.977	4.000	105.002	105.002	104.802	3.250	103.984	103.984	103.784	3.250	102.875	102.875	102.675
3.875	104.375	104.375	104.175	3.875	103.612	103.612	103.412	4.125	105.323	105.323	105.123	3.375	104.467	104.467	104.267	3.375	103.243	103.243	103.043
3.990	104.636	104.636	104.436	3.990	103.827	103.827	103.627	4.250	104.783	104.783	104.583	3.500	104.801	104.801	104.601	3.500	103.478	103.478	103.278
4.000	104.736	104.736	104.536	4.000	103.927	103.927	103.727	4.375	105.164	105.164	104.964	3.625	105.208	105.208	105.008	3.625	103.765	103.765	103.565
4.125	105.060	105.060	104.860	4.125	104.123	104.123	103.923	4.500	105.501	105.501	105.301	3.750	104.866	104.866	104.666	3.750	102.883	102.883	102.683
4.250	104.789	104.789	104.589	4.250	102.797	102.797	102.597	4.625	105.739	105.739	105.539	3.875	105.299	105.299	105.099	3.875	103.188	103.188	102.988
4.375	105.175	105.175	104.975	4.375	103.215	103.215	103.015	4.750	105.844	105.844	105.644	3.990	105.620	105.620	105.420	3.990	103.381	103.381	103.181
4.500	105.532	105.532	105.332	4.500	103.526	103.526	103.326	4.875	106.192	106.192	105.992	4.000	105.720	105.720	105.520	4.000	103.481	103.481	103.281

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)
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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/27/2021
45 Day Lock Exp.: 11/11/2021
60 Day Lock Exp.: 11/26/2021

W. Rate Sheet Dated: 9/27/2021

Release Time: 10:00 am ET

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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	97.632	97.632	97.397	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.132	97.132	96.897	2.750	N/A	N/A	N/A	2.500	97.382	97.282	97.147
2.625	98.567	98.567	98.331	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.067	98.067	97.831	2.875	N/A	N/A	N/A	2.625	98.317	98.217	98.081
2.750	99.407	99.407	99.173	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.907	98.907	98.673	2.990	N/A	N/A	N/A	2.750	99.157	99.057	98.923
2.875	100.098	100.098	99.867	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.598	99.598	99.367	3.000	N/A	N/A	N/A	2.875	99.848	99.748	99.617
2.990	100.501	100.501	100.272	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.001	100.001	99.772	3.125	N/A	N/A	N/A	2.990	100.251	100.151	100.022
3.000	100.601	100.601	100.372	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.101	100.101	99.872	3.250	N/A	N/A	N/A	3.000	100.351	100.251	100.122
3.125	101.397	101.397	101.164	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.521	100.521	100.288	3.375	N/A	N/A	N/A	3.125	101.147	101.027	100.914
3.250	102.111	102.111	101.881	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.235	101.235	101.005	3.500	N/A	N/A	N/A	3.250	101.861	101.741	101.631
3.375	102.822	102.822	102.591	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.946	101.946	101.715	3.625	N/A	N/A	N/A	3.375	102.572	102.449	102.341
3.500	103.196	103.196	102.968	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.320	102.320	102.092	3.750	N/A	N/A	N/A	3.500	102.946	102.826	102.718
3.625	103.530	103.530	103.303	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.654	102.654	102.427	3.875	N/A	N/A	N/A	3.625	103.280	103.160	103.053
3.750	103.880	103.880	103.650	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.386	103.386	103.151	3.990	N/A	N/A	N/A	3.750	103.630	103.495	103.355
3.875	104.304	104.304	104.030	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.810	103.810	103.536	4.000	N/A	N/A	N/A	3.875	104.054	103.917	103.780
3.990	104.529	104.529	104.258	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.035	103.035	102.764	4.125	N/A	N/A	N/A	3.990	104.279	104.145	104.008
4.000	104.629	104.629	104.358	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	103.135	103.135	102.864	4.250	N/A	N/A	N/A	4.000	104.379	104.245	104.108
4.125	104.635	104.635	104.435	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	103.335	103.335	103.035	4.375	N/A	N/A	N/A	4.125	104.385	104.285	104.185
4.250	105.035	105.035	104.835	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	103.735	103.735	103.535	4.500	N/A	N/A	N/A	4.250	104.785	104.685	104.585
4.375	105.420	105.420	105.220	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	103.120	103.120	102.920	4.625	N/A	N/A	N/A	4.375	105.170	105.070	104.970
4.500	105.747	105.747	105.547	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.447	101.447	101.247	4.750	N/A	N/A	N/A	4.500	105.497	105.397	105.297
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	99.365	99.365	99.131	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.352	99.352	99.152	2.000	99.102	99.002	98.902
2.875	N/A	N/A	N/A	2.625	100.208	100.208	99.948	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.946	99.946	99.746	2.125	99.696	99.596	99.496
2.990	N/A	N/A	N/A	2.750	100.688	100.688	100.428	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.396	100.396	100.196	2.250	100.146	100.046	99.946
3.000	N/A	N/A	N/A	2.875	101.304	101.304	101.044	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.783	100.783	100.583	2.375	100.533	100.433	100.333
3.125	N/A	N/A	N/A	2.990	101.686	101.686	101.426	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.435	101.435	101.235	2.500	101.185	101.085	100.985
3.250	N/A	N/A	N/A	3.000	101.786	101.786	101.526	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.941	101.941	101.741	2.625	101.691	101.591	101.491
3.375	N/A	N/A	N/A	3.125	102.156	102.156	101.912	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.404	102.404	102.204	2.750	102.154	102.054	101.954
3.500	N/A	N/A	N/A	3.250	102.620	102.620	102.376	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.744	102.744	102.544	2.875	102.494	102.394	102.294
3.625	N/A	N/A	N/A	3.375	103.284	103.284	103.044	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.014	103.014	102.814	2.990	102.764	102.664	102.564
3.750	N/A	N/A	N/A	3.500	103.687	103.687	103.447	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.114	103.114	102.914	3.000	102.864	102.764	102.664
3.875	N/A	N/A	N/A	3.625	103.991	103.991	103.754	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.258	103.258	103.058	3.125	103.008	102.908	102.808
3.990	N/A	N/A	N/A	3.750	104.046	104.046	103.846	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.777	103.777	103.577	3.250	103.527	103.427	103.327
4.000	N/A	N/A	N/A	3.875	104.405	104.405	104.205	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.199	104.199	103.999	3.375	103.949	103.849	103.749
4.125	N/A	N/A	N/A	3.990	104.627	104.627	104.427	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.429	104.429	104.229	3.500	104.179	104.079	103.979
4.250	N/A	N/A	N/A	4.000	104.727	104.727	104.527	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.342	104.342	104.142	3.625	104.092	103.992	103.892
4.375	N/A	N/A	N/A	4.125	104.510	104.510	104.310	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.685	104.685	104.485	3.750	104.435	104.335	104.235
4.500	N/A	N/A	N/A	4.250	104.915	104.915	104.715	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.839	104.839	104.639	3.875	104.589	104.489	104.389
4.625	N/A	N/A	N/A	4.375	105.155	105.155	104.955	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.069	105.069	104.869	3.990	104.819	104.719	104.619
4.750	N/A	N/A	N/A	4.500	105.363	105.363	105.163	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.169	105.169	104.969	4.000	104.919	104.819	104.719

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	98.252	98.252	98.052	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.846	98.846	98.646	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	99.296	99.296	99.096	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	99.683	99.683	99.483	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	100.335	100.335	100.135	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	99.465	99.465	99.265	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	99.928	99.928	99.728	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	100.268	100.268	100.068	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	100.538	100.538	100.338	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	100.638	100.638	100.438	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	101.032	101.032	100.832	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	101.551	101.551	101.351	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.973	101.973	101.773	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	102.203	102.203	102.003	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	101.116	101.116	100.916	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	101.459	101.459	101.259	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	101.613	101.613	101.413	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	101.843	101.843	101.643	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	101.943	101.943	101.743	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.:

10/27/2021

45 Day Lock Exp.:

11/11/2021

60 Day Lock Exp.:

11/26/2021

W. Rate Sheet Dated: 9/27/2021

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	99.407	99.407	99.173	2.750	98.907	98.907	98.673	2.500	99.365	99.365	99.131	2.000	99.352	99.352	99.152	2.000	98.252	98.252	98.052
2.875	100.098	100.098	99.867	2.875	99.598	99.598	99.367	2.625	100.208	100.208	99.948	2.125	99.946	99.946	99.746	2.125	98.846	98.846	98.646
2.990	100.501	100.501	100.272	2.990	100.001	100.001	99.772	2.750	100.688	100.688	100.428	2.250	100.396	100.396	100.196	2.250	99.296	99.296	99.096
3.000	100.601	100.601	100.372	3.000	100.101	100.101	99.872	2.875	101.304	101.304	101.044	2.375	100.783	100.783	100.583	2.375	99.683	99.683	99.483
3.125	101.397	101.397	101.164	3.125	100.521	100.521	100.288	2.990	101.686	101.686	101.426	2.500	101.435	101.435	101.235	2.500	100.335	100.335	100.135
3.250	102.111	102.111	101.881	3.250	101.235	101.235	101.005	3.000	101.786	101.786	101.526	2.625	101.941	101.941	101.741	2.625	99.465	99.465	99.265
3.375	102.822	102.822	102.591	3.375	101.946	101.946	101.715	3.125	102.156	102.156	101.912	2.750	102.404	102.404	102.204	2.750	99.928	99.928	99.728
3.500	103.196	103.196	102.968	3.500	102.320	102.320	102.092	3.250	102.620	102.620	102.376	2.875	102.744	102.744	102.544	2.875	100.268	100.268	100.068
3.625	103.530	103.530	103.303	3.625	102.654	102.654	102.427	3.375	103.284	103.284	103.044	2.990	103.014	103.014	102.814	2.990	100.538	100.538	100.338
3.750	103.880	103.880	103.605	3.750	100.386	100.386	100.111	3.500	103.687	103.687	103.449	3.000	103.114	103.114	102.914	3.000	100.638	100.638	100.438
3.875	104.304	104.304	104.030	3.875	100.810	100.810	100.536	3.625	103.991	103.991	103.754	3.125	103.258	103.258	103.058	3.125	101.032	101.032	100.832
3.990	104.529	104.529	104.258	3.990	101.035	101.035	100.764	3.750	104.046	104.046	103.846	3.250	103.777	103.777	103.577	3.250	101.551	101.551	101.351
4.000	104.629	104.629	104.358	4.000	101.135	101.135	100.864	3.875	104.405	104.405	104.205	3.375	104.199	104.199	103.999	3.375	101.973	101.973	101.773
4.125	104.635	104.635	104.435	4.125	100.335	100.335	100.135	3.990	104.627	104.627	104.427	3.500	104.429	104.429	104.229	3.500	102.203	102.203	102.003
4.250	105.035	105.035	104.835	4.250	100.735	100.735	100.535	4.000	104.727	104.727	104.527	3.625	104.342	104.342	104.142	3.625	101.116	101.116	100.916
4.375	105.420	105.420	105.220	4.375	101.120	101.120	100.920	4.125	104.510	104.510	104.310	3.750	104.685	104.685	104.485	3.750	101.459	101.459	101.259
4.500	105.747	105.747	105.547	4.500	101.447	101.447	101.247	4.250	104.915	104.915	104.715	3.875	104.839	104.839	104.639	3.875	101.613	101.613	101.413
4.625	105.745	105.745	105.545	4.625	101.069	101.069	100.869	4.375	105.155	105.155	104.955	3.990	105.069	105.069	104.869	3.990	101.843	101.843	101.643
4.750	106.132	106.132	105.932	4.750	101.456	101.456	101.256	4.500	105.363	105.363	105.163	4.000	105.169	105.169	104.969	4.000	101.943	101.943	101.743

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.:

10/27/2021

45 Day Lock Exp.:

11/11/2021

60 Day Lock Exp.:

11/26/2021

W. Rate Sheet Dated: 9/27/2021

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



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.: 10/27/2021

45 Day Lock Exp.: 11/11/2021

60 Day Lock Exp.: 11/26/2021

W. Rate Sheet Dated: 9/27/2021

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	97.632	97.632	97.397	2.500	99.365	99.365	99.131	2.000	99.352	99.352	99.152	2.500	96.707	96.707	96.472	2.000	98.152	98.152	97.952
2.625	98.567	98.567	98.331	2.625	100.208	100.208	99.948	2.125	99.946	99.946	99.746	2.625	97.642	97.642	97.406	2.125	98.746	98.746	98.546
2.750	99.407	99.407	99.173	2.750	100.688	100.688	100.428	2.250	100.396	100.396	100.196	2.750	98.482	98.482	98.248	2.250	99.196	99.196	98.996
2.875	100.098	100.098	99.867	2.875	101.304	101.304	101.044	2.375	100.783	100.783	100.583	2.875	99.173	99.173	98.942	2.375	99.583	99.583	99.383
2.990	100.501	100.501	100.272	2.990	101.686	101.686	101.426	2.500	101.435	101.435	101.235	2.990	99.576	99.576	99.347	2.500	100.235	100.235	100.035
3.000	100.601	100.601	100.372	3.000	101.786	101.786	101.526	2.625	101.941	101.941	101.741	3.000	99.676	99.676	99.447	2.625	100.053	100.053	99.853
3.125	101.397	101.397	101.164	3.125	102.156	102.156	101.912	2.750	102.404	102.404	102.204	3.125	100.284	100.284	100.051	2.750	100.516	100.516	100.316
3.250	102.111	102.111	101.881	3.250	102.620	102.620	102.376	2.875	102.744	102.744	102.544	3.250	100.998	100.998	100.768	2.875	100.856	100.856	100.656
3.375	102.822	102.822	102.591	3.375	103.284	103.284	103.044	2.990	103.014	103.014	102.814	3.375	101.709	101.709	101.478	2.990	101.126	101.126	100.926
3.500	103.196	103.196	102.968	3.500	103.687	103.687	103.449	3.000	103.114	103.114	102.914	3.500	102.083	102.083	101.855	3.000	101.226	101.226	101.026
3.625	103.530	103.530	103.303	3.625	103.991	103.991	103.754	3.125	103.258	103.258	103.058	3.625	102.417	102.417	102.190	3.125	101.495	101.495	101.295
3.750	103.880	103.880	103.605	3.750	104.046	104.046	103.846	3.250	103.777	103.777	103.577	3.750	101.458	101.458	101.183	3.250	102.014	102.014	101.814
3.875	104.304	104.304	104.030	3.875	104.405	104.405	104.205	3.375	104.199	104.199	103.999	3.875	101.882	101.882	101.608	3.375	102.436	102.436	102.236
3.990	104.529	104.529	104.258	3.990	104.627	104.627	104.427	3.500	104.429	104.429	104.229	3.990	102.107	102.107	101.836	3.500	102.666	102.666	102.466
4.000	104.629	104.629	104.358	4.000	104.727	104.727	104.527	3.625	104.342	104.342	104.142	4.000	102.207	102.207	101.936	3.625	102.079	102.079	101.879
4.125	104.635	104.635	104.435	4.125	104.510	104.510	104.310	3.750	104.685	104.685	104.485	4.125	101.810	101.810	101.610	3.750	102.422	102.422	102.222
4.250	105.035	105.035	104.835	4.250	104.915	104.915	104.715	3.875	104.839	104.839	104.639	4.250	102.210	102.210	102.010	3.875	102.576	102.576	102.376
4.375	105.420	105.420	105.220	4.375	105.155	105.155	104.955	3.990	105.069	105.069	104.869	4.375	102.595	102.595	102.395	3.990	102.806	102.806	102.606
4.500	105.747	105.747	105.547	4.500	105.363	105.363	105.163	4.000	105.169	105.169	104.969	4.500	102.922	102.922	102.722	4.000	102.906	102.906	102.706

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	-3.750	-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.:

10/27/2021

45 Day Lock Exp.:

11/11/2021

60 Day Lock Exp.:

11/26/2021

W. Rate Sheet Dated: 9/27/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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