

W. Rate Sheet Dated: 9/28/2021

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	99.424	99.424	99.018	2.250	99.205	99.205	98.799	2.250	97.856	97.856	97.556	3.125	96.398	96.398	96.098
2.375	99.641	99.641	99.234	2.375	99.389	99.389	98.982	2.500	98.187	98.187	97.887	3.250	97.664	97.664	97.364
2.500	99.854	99.854	99.448	2.500	99.562	99.562	99.156	2.625	98.352	98.352	98.052	3.375	97.742	97.742	97.442
2.625	100.069	100.069	99.663	2.625	99.739	99.739	99.333	2.750	100.113	100.113	99.813	3.500	97.820	97.820	97.520
2.750	101.438	101.438	101.048	2.750	101.238	101.238	100.847	2.875	100.274	100.274	99.974	3.625	97.898	97.898	97.598
2.875	101.645	101.645	101.255	2.875	101.411	101.411	101.020	3.000	100.431	100.431	100.131	Margin = 2.250		Index = 0.080	
3.000	101.850	101.850	101.459	3.000	101.580	101.580	101.190	3.125	100.549	100.549	100.249	30 Year OTC			
3.125	102.048	102.048	101.657	3.125	101.711	101.711	101.320	3.250	102.024	102.024	101.724	Rate	30 Day	45 Day	60 Day
3.250	102.880	102.880	102.505	3.250	102.644	102.644	102.269	3.375	102.192	102.192	101.892	4.000	101.460	101.460	100.960
3.375	102.978	102.978	102.603	3.375	102.697	102.697	102.322	3.500	102.325	102.325	102.025	4.125	101.582	101.582	101.082
3.500	103.174	103.174	102.799	3.500	102.841	102.841	102.466	3.625	102.387	102.387	102.087	4.375	102.263	102.263	101.763
3.625	103.358	103.358	102.983	3.625	102.881	102.881	102.506	3.750	103.128	103.128	102.828	4.500	102.386	102.386	101.886
3.750	103.390	103.390	103.090	3.750	103.155	103.155	102.855	3.875	103.243	103.243	102.943	4.625	102.544	102.544	102.044
3.875	103.459	103.459	103.159	3.875	103.179	103.179	102.879	4.000	103.353	103.353	103.053	4.875	102.859	102.859	102.359
4.000	103.635	103.635	103.335	4.000	103.298	103.298	102.998	4.125	103.436	103.436	103.136	5.000	102.982	102.982	102.482
4.125	103.757	103.757	103.457	4.125	103.389	103.389	103.089	4.250	103.189	103.189	102.889	5.125	103.139	103.139	102.639
4.250	103.734	103.734	103.534	4.250	103.519	103.519	103.319	4.375	103.304	103.304	103.004	5.500	103.546	103.546	103.046
4.375	103.738	103.738	103.538	4.375	103.543	103.543	103.343	4.500	103.414	103.414	103.114	5.625	103.703	103.703	103.203
6.250	106.000	106.000	105.800	6.250	103.960	103.960	103.760	4.625	103.497	103.497	103.197	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	99.524	99.424	99.424	99.018	2.250	99.155	99.055	99.055	98.649	2.250	99.986	99.886	99.886	99.586
2.375	99.741	99.641	99.641	99.234	2.375	99.339	99.239	99.239	98.832	2.375	100.156	100.056	100.056	99.756
2.500	99.954	99.854	99.854	99.448	2.500	99.512	99.412	99.412	99.006	2.500	100.317	100.217	100.217	99.917
2.625	100.169	100.069	100.069	99.663	2.625	99.689	99.589	99.589	99.183	2.625	100.482	100.382	100.382	100.082
2.750	101.538	101.438	101.438	101.048	2.750	101.063	100.963	100.963	100.572	2.750	101.143	101.043	101.043	100.743
2.875	101.745	101.645	101.645	101.255	2.875	101.236	101.136	101.136	100.745	2.875	101.304	101.204	101.204	100.904
3.000	101.950	101.850	101.850	101.459	3.000	101.405	101.305	101.305	100.915	3.000	101.461	101.361	101.361	101.061
3.125	102.148	102.048	102.048	101.657	3.125	101.536	101.436	101.436	101.045	3.125	101.579	101.479	101.479	101.179
3.250	102.980	102.880	102.880	102.505	3.250	102.444	102.344	102.344	101.969	3.250	103.654	103.554	103.554	103.254
3.375	103.178	103.078	103.078	102.703	3.375	102.597	102.497	102.497	102.122	3.375	103.822	103.722	103.722	103.422
3.500	103.374	103.274	103.274	102.899	3.500	102.741	102.641	102.641	102.266	3.500	103.955	103.855	103.855	103.555
3.625	103.558	103.458	103.458	103.083	3.625	102.781	102.681	102.681	102.306	3.625	104.017	103.917	103.917	103.617
3.750	103.590	103.490	103.490	103.190	3.750	103.355	103.255	103.255	102.955	3.750	105.258	105.158	105.158	104.858

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	98.710	98.710	98.210	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.832	98.832	98.332	4.750	101.000	101.000	100.500
3.875	99.391	99.391	98.891	6.250	103.750	103.750	103.500	4.375	99.513	99.513	99.013	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.215	99.215	98.715					4.500	99.636	99.636	99.136	Rate	30 Day	45 Day	60 Day
4.125	99.093	99.093	98.593					4.625	99.794	99.794	99.294	5.750	103.000	103.000	102.500
4.250	100.673	100.673	100.173					4.875	100.109	100.109	99.609	6.250	105.750	105.750	105.250
4.375	100.568	100.568	100.068					5.000	100.232	100.232	99.732	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.445	100.445	99.945					5.125	100.389	100.389	99.889				
4.625	100.287	100.287	99.787					5.500	100.796	100.796	100.296				
4.750	101.310	101.310	100.810					5.625	100.953	100.953	100.453				
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 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

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

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

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

W. Rate Sheet Dated: 9/28/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	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	98.662	98.662	98.362	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	98.822	98.822	98.522	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	98.979	98.979	98.679	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.097	99.097	98.797	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.829	100.829	100.529	Rate	30 Day	45 Day	60 Day
3.250	101.699	101.699	101.324	3.250	101.563	101.563	101.188	3.375	100.997	100.997	100.697	3.250	101.699	101.699	101.199
3.375	101.897	101.897	101.522	3.375	101.716	101.716	101.341	3.500	101.130	101.130	100.830	3.375	101.897	101.897	101.397
3.500	102.093	102.093	101.718	3.500	101.860	101.860	101.485	3.625	101.192	101.192	100.892	3.500	102.093	102.093	101.593
3.625	102.277	102.277	101.902	3.625	101.900	101.900	101.525	3.750	102.433	102.433	102.133	3.625	102.277	102.277	101.777
3.750	101.577	101.577	101.277	3.750	101.442	101.442	101.142	3.875	N/A	N/A	N/A	3.750	101.577	101.577	101.077
3.875	101.747	101.747	101.447	3.875	101.567	101.567	101.267	4.000	N/A	N/A	N/A	3.875	101.747	101.747	101.247
4.000	101.923	101.923	101.623	4.000	101.685	101.685	101.385	4.125	N/A	N/A	N/A	4.000	101.923	101.923	101.423
4.125	102.045	102.045	101.745	4.125	101.777	101.777	101.477	4.250	N/A	N/A	N/A	4.125	102.045	102.045	101.545
4.250	102.184	102.184	101.984	4.250	102.069	102.069	101.869	4.375	N/A	N/A	N/A	4.250	102.184	102.184	101.684
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	101.001	100.901	100.901	100.510	2.750	100.875	100.775	100.775	100.384	2.750	100.855	100.755	100.755	100.455
2.875	101.208	101.108	101.108	100.717	2.875	101.048	100.948	100.948	100.557	2.875	101.016	100.916	100.916	100.616
3.000	101.412	101.312	101.312	100.921	3.000	101.218	101.118	101.118	100.727	3.000	101.173	101.073	101.073	100.773
3.125	101.610	101.510	101.510	101.119	3.125	101.348	101.248	101.248	100.857	3.125	101.291	101.191	101.191	100.891
3.250	101.799	101.699	101.699	101.324	3.250	101.663	101.563	101.563	101.188	3.250	102.772	102.672	102.672	102.372
3.375	101.997	101.897	101.897	101.522	3.375	101.816	101.716	101.716	101.341	3.375	102.940	102.840	102.840	102.540
3.500	102.193	102.093	102.093	101.718	3.500	101.960	101.860	101.860	101.485	3.500	103.074	102.974	102.974	102.674
3.625	102.377	102.277	102.277	101.902	3.625	102.000	101.900	101.900	101.525	3.625	103.136	103.036	103.036	102.736
3.750	101.677	101.577	101.577	101.277	3.750	101.542	101.442	101.442	101.142	3.750	103.345	103.245	103.245	102.945

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/28/2021

45 Day Lock Exp.:

11/12/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/28/2021

Release Time: 10:00 am ET

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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	97.389	97.389	97.189	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.078	98.078	97.878	2.000	N/A	N/A	N/A	2.500	97.497	97.343	97.244
2.625	98.241	98.241	98.041	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.911	98.911	98.711	2.125	N/A	N/A	N/A	2.625	98.408	98.255	98.155
2.750	99.080	99.080	98.880	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.675	99.675	99.475	2.250	N/A	N/A	N/A	2.750	99.248	99.094	98.995
2.875	99.762	99.762	99.562	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.300	100.300	100.100	2.375	N/A	N/A	N/A	2.875	99.929	99.775	99.676
2.990	100.219	100.219	100.019	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.650	100.650	100.450	2.500	N/A	N/A	N/A	2.990	100.537	100.382	100.268
3.000	100.319	100.319	100.119	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.750	100.750	100.550	2.625	N/A	N/A	N/A	3.000	100.637	100.482	100.368
3.125	101.093	101.093	100.893	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.586	101.586	101.386	2.750	N/A	N/A	N/A	3.125	101.603	101.448	101.334
3.250	101.841	101.841	101.641	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.273	102.273	102.073	2.875	N/A	N/A	N/A	3.250	102.351	102.196	102.082
3.375	102.571	102.571	102.371	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.965	102.965	102.765	2.990	N/A	N/A	N/A	3.375	103.081	102.926	102.812
3.500	103.002	103.002	102.802	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.305	103.305	103.105	3.000	N/A	N/A	N/A	3.500	103.530	103.398	103.330
3.625	103.353	103.353	103.153	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.476	103.476	103.276	3.125	N/A	N/A	N/A	3.625	103.412	103.241	103.112
3.750	103.797	103.797	103.597	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.065	103.065	102.865	3.250	N/A	N/A	N/A	3.750	103.076	102.965	102.876
3.875	104.262	104.262	104.062	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.499	103.499	103.299	3.375	N/A	N/A	N/A	3.875	103.540	103.429	103.340
3.990	104.518	104.518	104.318	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.710	103.710	103.510	3.500	N/A	N/A	N/A	3.990	103.797	103.686	103.597
4.000	104.618	104.618	104.418	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.810	103.810	103.610	3.625	N/A	N/A	N/A	4.000	103.897	103.786	103.697
4.125	104.941	104.941	104.741	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.008	104.008	103.808	3.750	N/A	N/A	N/A	4.125	106.219	106.108	106.019
4.250	104.723	104.723	104.523	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.731	102.731	102.531	3.875	N/A	N/A	N/A	4.250	105.993	105.893	105.793
4.375	105.106	105.106	104.906	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.148	103.148	102.948	3.990	N/A	N/A	N/A	4.375	106.376	106.276	106.176
4.500	105.463	105.463	105.263	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.457	103.457	103.257	4.000	N/A	N/A	N/A	4.500	106.633	106.533	106.433
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	99.674	99.674	99.474	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.036	99.036	98.836	2.000	98.961	98.819	98.741
2.875	N/A	N/A	N/A	2.625	100.195	100.195	99.995	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.641	99.641	99.441	2.125	99.566	99.424	99.346
2.990	N/A	N/A	N/A	2.750	100.592	100.592	100.392	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.163	100.163	99.963	2.250	100.088	99.946	99.868
3.000	N/A	N/A	N/A	2.875	101.267	101.267	101.067	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.602	100.602	100.402	2.375	100.527	100.385	100.307
3.125	N/A	N/A	N/A	2.990	101.684	101.684	101.484	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.133	101.133	100.933	2.500	101.149	101.007	100.925
3.250	N/A	N/A	N/A	3.000	101.784	101.784	101.584	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.687	101.687	101.487	2.625	101.702	101.560	101.478
3.375	N/A	N/A	N/A	3.125	102.221	102.221	102.021	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.198	102.198	101.998	2.750	102.214	102.072	101.990
3.500	N/A	N/A	N/A	3.250	102.466	102.466	102.266	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.591	102.591	102.391	2.875	102.607	102.465	102.383
3.625	N/A	N/A	N/A	3.375	103.147	103.147	102.947	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.929	102.929	102.729	2.990	102.945	102.803	102.721
3.750	N/A	N/A	N/A	3.500	103.545	103.545	103.345	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.029	103.029	102.829	3.000	103.045	102.903	102.821
3.875	N/A	N/A	N/A	3.625	103.893	103.893	103.693	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.415	103.415	103.215	3.125	103.461	103.361	103.261
3.990	N/A	N/A	N/A	3.750	104.098	104.098	103.898	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.934	103.934	103.734	3.250	104.096	103.996	103.896
4.000	N/A	N/A	N/A	3.875	104.558	104.558	104.358	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.416	104.416	104.216	3.375	104.578	104.478	104.378
4.125	N/A	N/A	N/A	3.990	104.784	104.784	104.584	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.749	104.749	104.549	3.500	104.911	104.811	104.711
4.250	N/A	N/A	N/A	4.000	104.884	104.884	104.684	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.154	105.154	104.954	3.625	105.316	105.216	105.116
4.375	N/A	N/A	N/A	4.125	105.203	105.203	105.003	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.814	104.814	104.614	3.750	104.935	104.801	104.676
4.500	N/A	N/A	N/A	4.250	104.716	104.716	104.516	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.246	105.246	105.046	3.875	105.367	105.233	105.108
4.625	N/A	N/A	N/A	4.375	105.093	105.093	104.893	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.562	105.562	105.362	3.990	105.697	105.555	105.439
4.750	N/A	N/A	N/A	4.500	105.431	105.431	105.231	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.662	105.662	105.462	4.000	105.797	105.655	105.539
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	99.243	99.243	99.043	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.536	99.536	99.336
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.703	99.703	99.503	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.141	100.141	99.941
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.071	100.071	99.871	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.663	100.663	100.463
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.607	100.607	100.407	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.102	101.102	100.902
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.126	101.126	100.926	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.509	101.509	101.309
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.538	101.538	101.338	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.949	101.949	101.749
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.894	101.894	101.694	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.323	102.323	102.123
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.164	102.164	101.964	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.716	102.716	102.516
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.365	102.365	102.165	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.054	103.054	102.854
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.465	102.465	102.265	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.154	103.154	102.954
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.734	102.734	102.534	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.540	103.540	103.340
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.825	102.825	102.625	3.250	N/A	N/A	N/A	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.:

10/28/2021

45 Day Lock Exp.:

11/12/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/28/2021

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	97.389	97.389	97.189	2.500	98.078	98.078	97.878	2.875	101.267	101.267	101.067	2.000	99.036	99.036	98.836	2.000	99.243	99.243	99.043
2.625	98.241	98.241	98.041	2.625	98.911	98.911	98.711	2.990	101.684	101.684	101.484	2.125	99.641	99.641	99.441	2.125	99.703	99.703	99.503
2.750	99.080	99.080	98.880	2.750	99.675	99.675	99.475	3.000	101.784	101.784	101.584	2.250	100.163	100.163	99.963	2.250	100.071	100.071	99.871
2.875	99.762	99.762	99.562	2.875	100.300	100.300	100.100	3.125	102.221	102.221	102.021	2.375	100.602	100.602	100.402	2.375	100.607	100.607	100.407
2.990	100.219	100.219	100.019	2.990	100.650	100.650	100.450	3.250	102.466	102.466	102.266	2.500	101.133	101.133	100.933	2.500	101.126	101.126	100.926
3.000	100.319	100.319	100.119	3.000	100.750	100.750	100.550	3.375	103.147	103.147	102.947	2.625	101.687	101.687	101.487	2.625	101.538	101.538	101.338
3.125	101.093	101.093	100.893	3.125	101.586	101.586	101.386	3.500	103.545	103.545	103.345	2.750	102.198	102.198	101.998	2.750	101.894	101.894	101.694
3.250	101.841	101.841	101.641	3.250	102.273	102.273	102.073	3.625	103.893	103.893	103.693	2.875	102.591	102.591	102.391	2.875	102.164	102.164	101.964
3.375	102.571	102.571	102.371	3.375	102.965	102.965	102.765	3.750	104.098	104.098	103.898	2.990	102.929	102.929	102.729	2.990	102.365	102.365	102.165
3.500	103.002	103.002	102.802	3.500	103.305	103.305	103.105	3.875	104.558	104.558	104.358	3.000	103.029	103.029	102.829	3.000	102.465	102.465	102.265
3.625	103.353	103.353	103.153	3.625	103.476	103.476	103.276	3.990	104.784	104.784	104.584	3.125	103.415	103.415	103.215	3.125	102.734	102.734	102.534
3.750	103.797	103.797	103.597	3.750	103.065	103.065	102.865	4.000	104.884	104.884	104.684	3.250	103.934	103.934	103.734	3.250	102.825	102.825	102.625
3.875	104.262	104.262	104.062	3.875	103.499	103.499	103.299	4.125	105.203	105.203	105.003	3.375	104.416	104.416	104.216	3.375	103.192	103.192	102.992
3.990	104.518	104.518	104.318	3.990	103.710	103.710	103.510	4.250	104.716	104.716	104.516	3.500	104.749	104.749	104.549	3.500	103.426	103.426	103.226
4.000	104.618	104.618	104.418	4.000	103.810	103.810	103.610	4.375	105.093	105.093	104.893	3.625	105.154	105.154	104.954	3.625	103.711	103.711	103.511
4.125	104.941	104.941	104.741	4.125	104.008	104.008	103.808	4.500	105.431	105.431	105.231	3.750	104.814	104.814	104.614	3.750	102.831	102.831	102.631
4.250	104.723	104.723	104.523	4.250	102.731	102.731	102.531	4.625	105.665	105.665	105.465	3.875	105.246	105.246	105.046	3.875	103.135	103.135	102.935
4.375	105.106	105.106	104.906	4.375	103.148	103.148	102.948	4.750	105.777	105.777	105.577	3.990	105.562	105.562	105.362	3.990	103.327	103.327	103.127
4.500	105.463	105.463	105.263	4.500	103.457	103.457	103.257	4.875	106.121	106.121	105.921	4.000	105.662	105.662	105.462	4.000	103.427	103.427	103.227

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 LPAs 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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/28/2021

45 Day Lock Exp.:

11/12/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/28/2021

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	97.417	97.417	97.174	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.969	96.969	96.726	2.750	N/A	N/A	N/A	2.500	97.167	97.067	96.934
2.625	98.356	98.356	98.112	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.908	97.908	97.664	2.875	N/A	N/A	N/A	2.625	98.106	98.006	97.862
2.750	99.203	99.203	98.960	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.755	98.755	98.512	2.990	N/A	N/A	N/A	2.750	98.953	98.853	98.710
2.875	99.901	99.901	99.660	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.453	99.453	99.212	3.000	N/A	N/A	N/A	2.875	99.651	99.551	99.410
2.990	100.310	100.310	100.073	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.862	99.862	99.625	3.125	N/A	N/A	N/A	2.990	100.060	99.960	99.823
3.000	100.410	100.410	100.173	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.962	99.962	99.725	3.250	N/A	N/A	N/A	3.000	100.160	100.060	99.923
3.125	101.241	101.241	101.002	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.403	100.403	100.164	3.375	N/A	N/A	N/A	3.125	100.991	100.870	100.752
3.250	101.963	101.963	101.727	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.125	101.125	100.889	3.500	N/A	N/A	N/A	3.250	101.713	101.592	101.477
3.375	102.681	102.681	102.446	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.843	101.843	101.608	3.625	N/A	N/A	N/A	3.375	102.431	102.310	102.196
3.500	103.061	103.061	102.827	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.223	102.223	101.989	3.750	N/A	N/A	N/A	3.500	102.811	102.691	102.577
3.625	103.400	103.400	103.167	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.562	102.562	102.329	3.875	N/A	N/A	N/A	3.625	103.150	103.030	102.917
3.750	103.764	103.764	103.524	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.290	100.290	100.050	3.990	N/A	N/A	N/A	3.750	103.514	103.414	103.274
3.875	104.193	104.193	103.955	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.719	100.719	100.481	4.000	N/A	N/A	N/A	3.875	103.943	103.843	103.705
3.990	104.422	104.422	104.188	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.948	100.948	100.714	4.125	N/A	N/A	N/A	3.990	104.172	104.072	103.938
4.000	104.522	104.522	104.288	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.048	101.048	100.814	4.250	N/A	N/A	N/A	4.000	104.272	104.172	104.038
4.125	104.542	104.542	104.342	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.242	100.242	100.042	4.375	N/A	N/A	N/A	4.125	104.292	104.192	104.092
4.250	104.947	104.947	104.747	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.647	100.647	100.447	4.500	N/A	N/A	N/A	4.250	104.697	104.597	104.497
4.375	105.338	105.338	105.138	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.038	101.038	100.838	4.625	N/A	N/A	N/A	4.375	105.088	104.988	104.888
4.500	105.669	105.669	105.469	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.369	101.369	101.169	4.750	N/A	N/A	N/A	4.500	105.419	105.319	105.219
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	99.408	99.408	99.203	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.177	99.177	98.977	2.000	98.927	98.827	98.727
2.875	N/A	N/A	N/A	2.625	100.055	100.055	99.788	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.773	99.773	99.573	2.125	99.523	99.423	99.323
2.990	N/A	N/A	N/A	2.750	100.537	100.537	100.269	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.226	100.226	100.026	2.250	99.976	99.876	99.776
3.000	N/A	N/A	N/A	2.875	101.160	101.160	100.890	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.615	100.615	100.415	2.375	100.365	100.265	100.165
3.125	N/A	N/A	N/A	2.990	101.543	101.543	101.275	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.321	101.321	101.121	2.500	101.071	100.971	100.871
3.250	N/A	N/A	N/A	3.000	101.643	101.643	101.375	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.829	101.829	101.629	2.625	101.579	101.479	101.379
3.375	N/A	N/A	N/A	3.125	102.037	102.037	101.782	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.295	102.295	102.095	2.750	102.045	101.945	101.845
3.500	N/A	N/A	N/A	3.250	102.504	102.504	102.250	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.637	102.637	102.437	2.875	102.387	102.287	102.187
3.625	N/A	N/A	N/A	3.375	103.174	103.174	102.921	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.909	102.909	102.709	2.990	102.659	102.559	102.459
3.750	N/A	N/A	N/A	3.500	103.582	103.582	103.333	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.009	103.009	102.809	3.000	102.759	102.659	102.559
3.875	N/A	N/A	N/A	3.625	103.888	103.888	103.637	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.223	103.223	103.023	3.125	102.973	102.873	102.773
3.990	N/A	N/A	N/A	3.750	103.922	103.922	103.722	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.745	103.745	103.545	3.250	103.495	103.395	103.295
4.000	N/A	N/A	N/A	3.875	104.286	104.286	104.086	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.168	104.168	103.968	3.375	103.918	103.818	103.718
4.125	N/A	N/A	N/A	3.990	104.512	104.512	104.312	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.400	104.400	104.200	3.500	104.150	104.050	103.950
4.250	N/A	N/A	N/A	4.000	104.612	104.612	104.412	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.312	104.312	104.112	3.625	104.062	103.962	103.862
4.375	N/A	N/A	N/A	4.125	104.427	104.427	104.227	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.659	104.659	104.459	3.750	104.409	104.309	104.209
4.500	N/A	N/A	N/A	4.250	104.834	104.834	104.634	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.812	104.812	104.612	3.875	104.562	104.462	104.362
4.625	N/A	N/A	N/A	4.375	105.076	105.076	104.876	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.045	105.045	104.845	3.990	104.795	104.695	104.595
4.750	N/A	N/A	N/A	4.500	105.303	105.303	105.103	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.145	105.145	104.945	4.000	104.895	104.795	104.695
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	98.077	98.077	97.877	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	98.673	98.673	98.473	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	99.126	99.126	98.926	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	99.515	99.515	99.315	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	100.221	100.221	100.021	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	99.353	99.353	99.153	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	99.819	99.819	99.619	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	100.161	100.161	99.961	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	100.433	100.433	100.233	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	100.533	100.533	100.333	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	100.997	100.997	100.797	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	101.519	101.519	101.319	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	101.942	101.942	101.742	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	102.174	102.174	101.974	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	101.086	101.086	100.886	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	101.433	101.433	101.233	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	101.586	101.586	101.386	3.875	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.:

10/28/2021

45 Day Lock Exp.:

11/12/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/28/2021

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	99.203	99.203	98.960	2.750	98.755	98.755	98.512	2.500	99.408	99.408	99.203	2.000	99.177	99.177	98.977	2.000	98.077	98.077	97.877
2.875	99.901	99.901	99.660	2.875	99.453	99.453	99.212	2.625	100.055	100.055	99.788	2.125	99.773	99.773	99.573	2.125	98.673	98.673	98.473
2.990	100.310	100.310	100.073	2.990	99.862	99.862	99.625	2.750	100.537	100.537	100.269	2.250	100.226	100.226	100.026	2.250	99.126	99.126	98.926
3.000	100.410	100.410	100.173	3.000	99.962	99.962	99.725	2.875	101.160	101.160	100.890	2.375	100.615	100.615	100.415	2.375	99.515	99.515	99.315
3.125	101.241	101.241	101.002	3.125	100.403	100.403	100.164	2.990	101.543	101.543	101.275	2.500	101.321	101.321	101.121	2.500	100.221	100.221	100.021
3.250	101.963	101.963	101.727	3.250	101.125	101.125	100.889	3.000	101.643	101.643	101.375	2.625	101.829	101.829	101.629	2.625	99.353	99.353	99.153
3.375	102.681	102.681	102.446	3.375	101.843	101.843	101.608	3.125	102.037	102.037	101.782	2.750	102.295	102.295	102.095	2.750	99.819	99.819	99.619
3.500	103.061	103.061	102.827	3.500	102.223	102.223	101.989	3.250	102.504	102.504	102.250	2.875	102.637	102.637	102.437	2.875	100.161	100.161	99.961
3.625	103.400	103.400	103.167	3.625	102.562	102.562	102.329	3.375	103.174	103.174	102.921	2.990	102.909	102.909	102.709	2.990	100.433	100.433	100.233
3.750	103.764	103.764	103.524	3.750	100.290	100.290	100.050	3.500	103.582	103.582	103.333	3.000	103.009	103.009	102.809	3.000	100.533	100.533	100.333
3.875	104.193	104.193	103.955	3.875	100.719	100.719	100.481	3.625	103.888	103.888	103.637	3.125	103.223	103.223	103.023	3.125	100.997	100.997	100.797
3.990	104.422	104.422	104.188	3.990	100.948	100.948	100.714	3.750	103.922	103.922	103.722	3.250	103.745	103.745	103.545	3.250	101.519	101.519	101.319
4.000	104.522	104.522	104.288	4.000	101.048	101.048	100.814	3.875	104.286	104.286	104.086	3.375	104.168	104.168	103.968	3.375	101.942	101.942	101.742
4.125	104.542	104.542	104.342	4.125	100.242	100.242	100.042	3.990	104.512	104.512	104.312	3.500	104.400	104.400	104.200	3.500	102.174	102.174	101.974
4.250	104.947	104.947	104.747	4.250	100.647	100.647	100.447	4.000	104.612	104.612	104.412	3.625	104.312	104.312	104.112	3.625	101.086	101.086	100.886
4.375	105.338	105.338	105.138	4.375	101.038	101.038	100.838	4.125	104.427	104.427	104.227	3.750	104.659	104.659	104.459	3.750	101.433	101.433	101.233
4.500	105.669	105.669	105.469	4.500	101.369	101.369	101.169	4.250	104.834	104.834	104.634	3.875	104.812	104.812	104.612	3.875	101.586	101.586	101.386
4.625	105.778	105.778	105.578	4.625	101.102	101.102	100.902	4.375	105.076	105.076	104.876	3.990	105.045	105.045	104.845	3.990	101.819	101.819	101.619
4.750	106.169	106.169	105.969	4.750	101.493	101.493	101.293	4.500	105.303	105.303	105.103	4.000	105.145	105.145	104.945	4.000	101.919	101.919	101.719

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)	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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/28/2021

45 Day Lock Exp.: 11/12/2021

60 Day Lock Exp.: 11/29/2021

W. Rate Sheet Dated: 9/28/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.000	-0.250
2.625	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.750	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
2.990	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
3.000	1.000	0.750	0.625	0.500	0.375	0.125	-0.125
3.125	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.250	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.375	1.250	1.000	0.875	0.750	0.500	0.375	0.000
3.500	1.375	1.125	1.000	0.750	0.500	0.375	0.000
3.625	1.625	1.250	1.125	0.875	0.625	0.375	0.000
3.750	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.875	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.990	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.000	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.125	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.250	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.375	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.500	2.250	2.000	1.750	1.500	1.125	0.750	0.500

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.000	0.000
2.625	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.750	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.875	0.875	0.625	0.500	0.500	0.375	0.250	0.125
2.990	0.875	0.625	0.500	0.500	0.375	0.250	0.125
3.000	1.000	0.750	0.625	0.625	0.375	0.250	0.125
3.125	1.125	0.875	0.750	0.750	0.500	0.250	0.125
3.250	1.125	1.000	0.875	0.750	0.625	0.375	0.125
3.375	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.500	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.625	1.625	1.250	0.875	0.875	0.750	0.375	0.125
3.750	1.625	1.250	1.000	0.875	0.750	0.375	0.125
3.875	2.250	1.750	1.500	1.375	1.250	0.875	0.500
3.990	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.000	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.125	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.250	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.375	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.500	2.750	2.250	1.875	1.750	1.500	1.000	0.625

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

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

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.375	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.625	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.500	0.375	0.375	0.250	0.250	0.000	0.000
2.990	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.125	0.625	0.500	0.500	0.375	0.375	0.000	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.500	0.750	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.750	0.750	0.500	0.500	0.250	0.000	0.000
3.750	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.875	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.990	1.250	1.125	1.000	0.875	0.625	0.000	0.000
4.000	1.250	1.125	1.000	0.875	0.625	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.500	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.625	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.500	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.625	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.750	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.875	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.990	1.125	1.000	0.750	0.750	0.500	0.500	0.000
4.000	1.125	1.000	0.750	0.750	0.500	0.500	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage 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.:

10/28/2021

45 Day Lock Exp.:

11/12/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/28/2021

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	97.417	97.417	97.174	2.500	99.408	99.408	99.203	2.000	99.177	99.177	98.977	2.500	96.518	96.518	96.275	2.000	97.977	97.977	97.777
2.625	98.356	98.356	98.112	2.625	100.055	100.055	99.788	2.125	99.773	99.773	99.573	2.625	97.457	97.457	97.213	2.125	98.573	98.573	98.373
2.750	99.203	99.203	98.960	2.750	100.537	100.537	100.269	2.250	100.226	100.226	100.026	2.750	98.304	98.304	98.061	2.250	99.026	99.026	98.826
2.875	99.901	99.901	99.660	2.875	101.160	101.160	100.890	2.375	100.615	100.615	100.415	2.875	99.002	99.002	98.761	2.375	99.415	99.415	99.215
2.990	100.310	100.310	100.073	2.990	101.543	101.543	101.275	2.500	101.321	101.321	101.121	2.990	99.411	99.411	99.174	2.500	100.121	100.121	99.921
3.000	100.410	100.410	100.173	3.000	101.643	101.643	101.375	2.625	101.829	101.829	101.629	3.000	99.511	99.511	99.274	2.625	99.941	99.941	99.741
3.125	101.241	101.241	101.002	3.125	102.037	102.037	101.782	2.750	102.295	102.295	102.095	3.125	100.147	100.147	99.908	2.750	100.407	100.407	100.207
3.250	101.963	101.963	101.727	3.250	102.504	102.504	102.250	2.875	102.637	102.637	102.437	3.250	100.869	100.869	100.633	2.875	100.749	100.749	100.549
3.375	102.681	102.681	102.446	3.375	103.174	103.174	102.921	2.990	102.909	102.909	102.709	3.375	101.587	101.587	101.352	2.990	101.021	101.021	100.821
3.500	103.061	103.061	102.827	3.500	103.582	103.582	103.333	3.000	103.009	103.009	102.809	3.500	101.967	101.967	101.733	3.000	101.121	101.121	100.921
3.625	103.400	103.400	103.167	3.625	103.888	103.888	103.637	3.125	103.223	103.223	103.023	3.625	102.306	102.306	102.073	3.125	101.460	101.460	101.260
3.750	103.764	103.764	103.524	3.750	103.922	103.922	103.722	3.250	103.745	103.745	103.545	3.750	101.352	101.352	101.112	3.250	101.982	101.982	101.782
3.875	104.193	104.193	103.955	3.875	104.286	104.286	104.086	3.375	104.168	104.168	103.968	3.875	101.781	101.781	101.543	3.375	102.405	102.405	102.205
3.990	104.422	104.422	104.188	3.990	104.512	104.512	104.312	3.500	104.400	104.400	104.200	3.990	102.010	102.010	101.776	3.500	102.637	102.637	102.437
4.000	104.522	104.522	104.288	4.000	104.612	104.612	104.412	3.625	104.312	104.312	104.112	4.000	102.110	102.110	101.876	3.625	102.049	102.049	101.849
4.125	104.542	104.542	104.342	4.125	104.427	104.427	104.227	3.750	104.659	104.659	104.459	4.125	101.717	101.717	101.517	3.750	102.396	102.396	102.196
4.250	104.947	104.947	104.747	4.250	104.834	104.834	104.634	3.875	104.812	104.812	104.612	4.250	102.122	102.122	101.922	3.875	102.549	102.549	102.349
4.375	105.338	105.338	105.138	4.375	105.076	105.076	104.876	3.990	105.045	105.045	104.845	4.375	102.513	102.513	102.313	3.990	102.782	102.782	102.582
4.500	105.669	105.669	105.469	4.500	105.303	105.303	105.103	4.000	105.145	105.145	104.945	4.500	102.844	102.844	102.644	4.000	102.882	102.882	102.682

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.:

10/28/2021

45 Day Lock Exp.:

11/12/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/28/2021

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)