

W. Rate Sheet Dated: 9/29/2021

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	99.643	99.643	99.221	2.250	99.424	99.424	99.002	2.250	97.879	97.879	97.579	3.125	96.398	96.398	96.098
2.375	99.859	99.859	99.437	2.375	99.607	99.607	99.186	2.500	98.210	98.210	97.910	3.250	97.664	97.664	97.364
2.500	100.073	100.073	99.651	2.500	99.781	99.781	99.359	2.625	98.375	98.375	98.075	3.375	97.742	97.742	97.442
2.625	100.288	100.288	99.866	2.625	99.958	99.958	99.536	2.750	100.129	100.129	99.829	3.500	97.820	97.820	97.520
2.750	101.579	101.579	101.142	2.750	101.378	101.378	100.941	2.875	100.289	100.289	99.989	3.625	97.898	97.898	97.598
2.875	101.786	101.786	101.349	2.875	101.552	101.552	101.114	3.000	100.446	100.446	100.146	Margin = 2.250		Index = 0.080	
3.000	101.991	101.991	101.553	3.000	101.721	101.721	101.283	3.125	100.564	100.564	100.264	30 Year OTC			
3.125	102.188	102.188	101.751	3.125	101.852	101.852	101.414	3.250	101.906	101.906	101.606	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	102.075	102.075	101.775	4.000	101.351	101.351	100.851
3.375	103.025	103.025	102.650	3.375	102.744	102.744	102.369	3.500	102.208	102.208	101.908	4.125	101.473	101.473	100.973
3.500	103.221	103.221	102.846	3.500	102.888	102.888	102.513	3.625	102.270	102.270	101.970	4.375	102.326	102.326	101.826
3.625	103.405	103.405	103.030	3.625	102.928	102.928	102.553	3.750	102.628	102.628	102.328	4.500	102.449	102.449	101.949
3.750	103.280	103.280	102.911	3.750	103.046	103.046	102.677	3.875	102.743	102.743	102.443	4.625	102.606	102.606	102.106
3.875	103.350	103.350	102.981	3.875	103.070	103.070	102.701	4.000	102.853	102.853	102.553	4.875	102.827	102.827	102.327
4.000	103.526	103.526	103.157	4.000	103.189	103.189	102.820	4.125	102.936	102.936	102.636	5.000	102.951	102.951	102.451
4.125	103.648	103.648	103.279	4.125	103.280	103.280	102.911	4.250	103.376	103.376	103.076	5.125	103.108	103.108	102.608
4.250	103.796	103.796	103.596	4.250	103.582	103.582	103.382	4.375	103.492	103.492	103.192	5.500	103.858	103.858	103.358
4.375	103.801	103.801	103.601	4.375	103.606	103.606	103.406	4.500	103.601	103.601	103.301	5.625	104.016	104.016	103.516
6.250	106.000	106.000	105.800	6.250	103.960	103.960	103.760	4.625	103.684	103.684	103.384	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	99.743	99.643	99.643	99.221	2.250	99.374	99.274	99.274	98.852	2.250	100.009	99.909	99.909	99.609
2.375	99.959	99.859	99.859	99.437	2.375	99.557	99.457	99.457	99.036	2.375	100.180	100.080	100.080	99.780
2.500	100.173	100.073	100.073	99.651	2.500	99.731	99.631	99.631	99.209	2.500	100.340	100.240	100.240	99.940
2.625	100.388	100.288	100.288	99.866	2.625	99.908	99.808	99.808	99.386	2.625	100.505	100.405	100.405	100.105
2.750	101.679	101.579	101.579	101.142	2.750	101.203	101.103	101.103	100.666	2.750	101.159	101.059	101.059	100.759
2.875	101.886	101.786	101.786	101.349	2.875	101.377	101.277	101.277	100.839	2.875	101.319	101.219	101.219	100.919
3.000	102.091	101.991	101.991	101.553	3.000	101.546	101.446	101.446	101.008	3.000	101.476	101.376	101.376	101.076
3.125	102.288	102.188	102.188	101.751	3.125	101.677	101.577	101.577	101.139	3.125	101.594	101.494	101.494	101.194
3.250	103.027	102.927	102.927	102.552	3.250	102.491	102.391	102.391	102.016	3.250	103.536	103.436	103.436	103.136
3.375	103.225	103.125	103.125	102.750	3.375	102.644	102.544	102.544	102.169	3.375	103.705	103.605	103.605	103.305
3.500	103.421	103.321	103.321	102.946	3.500	102.788	102.688	102.688	102.313	3.500	103.838	103.738	103.738	103.438
3.625	103.605	103.505	103.505	103.130	3.625	102.828	102.728	102.728	102.353	3.625	103.900	103.800	103.800	103.500
3.750	103.480	103.380	103.380	103.011	3.750	103.246	103.146	103.146	102.777	3.750	104.758	104.658	104.658	104.358

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	98.601	98.601	98.101	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.723	98.723	98.223	4.750	101.000	101.000	100.500
3.875	99.281	99.281	98.781	6.250	103.750	103.750	103.500	4.375	99.576	99.576	99.076	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.105	99.105	98.605					4.500	99.699	99.699	99.199	Rate	30 Day	45 Day	60 Day
4.125	98.983	98.983	98.483					4.625	99.856	99.856	99.356	5.750	103.000	103.000	102.500
4.250	100.735	100.735	100.235					4.875	100.077	100.077	99.577	6.250	105.750	105.750	105.250
4.375	100.631	100.631	100.131					5.000	100.201	100.201	99.701	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.507	100.507	100.007					5.125	100.358	100.358	99.858				
4.625	100.350	100.350	99.850					5.500	101.108	101.108	100.608				
4.750	101.279	101.279	100.779					5.625	101.266	101.266	100.766				
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	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/29/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/29/2021

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	98.677	98.677	98.377	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	98.838	98.838	98.538	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	98.995	98.995	98.695	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.113	99.113	98.813	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.711	100.711	100.411	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	100.880	100.880	100.580	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	101.013	101.013	100.713	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	101.075	101.075	100.775	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	101.933	101.933	101.633	3.625	102.324	102.324	101.824
3.750	101.468	101.468	101.099	3.750	101.333	101.333	100.964	3.875	N/A	N/A	N/A	3.750	101.468	101.468	100.968
3.875	101.637	101.637	101.268	3.875	101.457	101.457	101.088	4.000	N/A	N/A	N/A	3.875	101.637	101.637	101.137
4.000	101.814	101.814	101.445	4.000	101.576	101.576	101.207	4.125	N/A	N/A	N/A	4.000	101.814	101.814	101.314
4.125	101.936	101.936	101.567	4.125	101.667	101.667	101.298	4.250	N/A	N/A	N/A	4.125	101.936	101.936	101.436
4.250	102.246	102.246	102.046	4.250	102.132	102.132	101.932	4.375	N/A	N/A	N/A	4.250	102.246	102.246	101.746
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	101.142	101.042	101.042	100.605	2.750	101.016	100.916	100.916	100.479	2.750	100.871	100.771	100.771	100.471
2.875	101.349	101.249	101.249	100.812	2.875	101.189	101.089	101.089	100.652	2.875	101.032	100.932	100.932	100.632
3.000	101.553	101.453	101.453	101.016	3.000	101.358	101.258	101.258	100.821	3.000	101.189	101.089	101.089	100.789
3.125	101.751	101.651	101.651	101.214	3.125	101.489	101.389	101.389	100.952	3.125	101.307	101.207	101.207	100.907
3.250	101.846	101.746	101.746	101.371	3.250	101.710	101.610	101.610	101.235	3.250	102.655	102.555	102.555	102.255
3.375	102.044	101.944	101.944	101.569	3.375	101.862	101.762	101.762	101.387	3.375	102.823	102.723	102.723	102.423
3.500	102.240	102.140	102.140	101.765	3.500	102.006	101.906	101.906	101.531	3.500	102.957	102.857	102.857	102.557
3.625	102.424	102.324	102.324	101.949	3.625	102.047	101.947	101.947	101.572	3.625	103.019	102.919	102.919	102.619
3.750	101.568	101.468	101.468	101.099	3.750	101.433	101.333	101.333	100.964	3.750	102.845	102.745	102.745	102.445

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.:

10/29/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/29/2021

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	97.586	97.586	97.386	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.218	98.218	98.018	2.000	N/A	N/A	N/A	2.500	97.571	97.420	97.331
2.625	98.386	98.386	98.186	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.057	99.057	98.857	2.125	N/A	N/A	N/A	2.625	98.488	98.335	98.235
2.750	99.234	99.234	99.034	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.829	99.829	99.629	2.250	N/A	N/A	N/A	2.750	99.336	99.183	99.083
2.875	99.921	99.921	99.721	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.459	100.459	100.259	2.375	N/A	N/A	N/A	2.875	100.023	99.870	99.770
2.990	100.387	100.387	100.187	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.817	100.817	100.617	2.500	N/A	N/A	N/A	2.990	100.489	100.336	100.236
3.000	100.487	100.487	100.287	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.917	100.917	100.717	2.625	N/A	N/A	N/A	3.000	100.589	100.436	100.336
3.125	101.220	101.220	101.020	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.713	101.713	101.513	2.750	N/A	N/A	N/A	3.125	101.501	101.338	101.224
3.250	101.997	101.997	101.797	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.429	102.429	102.229	2.875	N/A	N/A	N/A	3.250	102.278	102.115	102.001
3.375	102.784	102.784	102.584	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.180	103.180	102.980	2.990	N/A	N/A	N/A	3.375	103.065	102.902	102.788
3.500	103.197	103.197	102.997	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.496	103.496	103.296	3.000	N/A	N/A	N/A	3.500	103.478	103.315	103.204
3.625	103.542	103.542	103.342	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.665	103.665	103.465	3.125	N/A	N/A	N/A	3.625	104.145	104.027	103.945
3.750	103.861	103.861	103.661	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.129	103.129	102.929	3.250	N/A	N/A	N/A	3.750	104.910	104.792	104.710
3.875	104.337	104.337	104.137	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.575	103.575	103.375	3.375	N/A	N/A	N/A	3.875	105.386	105.268	105.186
3.990	104.596	104.596	104.396	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.786	103.786	103.586	3.500	N/A	N/A	N/A	3.990	105.645	105.527	105.445
4.000	104.696	104.696	104.496	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.886	103.886	103.686	3.625	N/A	N/A	N/A	4.000	105.745	105.627	105.545
4.125	104.997	104.997	104.797	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.057	104.057	103.857	3.750	N/A	N/A	N/A	4.125	106.046	105.928	105.846
4.250	104.785	104.785	104.585	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.793	102.793	102.593	3.875	N/A	N/A	N/A	4.250	105.837	105.737	105.637
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	106.228	106.128	106.028
4.500	105.536	105.536	105.336	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.530	103.530	103.330	4.000	N/A	N/A	N/A	4.500	106.489	106.389	106.289
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	99.871	99.871	99.671	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.129	99.129	98.929	2.000	99.051	98.909	98.816
2.875	N/A	N/A	N/A	2.625	100.402	100.402	100.202	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.740	99.740	99.540	2.125	99.662	99.520	99.427
2.990	N/A	N/A	N/A	2.750	100.748	100.748	100.548	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.271	100.271	100.071	2.250	100.193	100.051	99.958
3.000	N/A	N/A	N/A	2.875	101.428	101.428	101.228	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.740	100.740	100.540	2.375	100.662	100.520	100.427
3.125	N/A	N/A	N/A	2.990	101.854	101.854	101.654	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.217	101.217	101.017	2.500	101.214	101.072	100.991
3.250	N/A	N/A	N/A	3.000	101.954	101.954	101.754	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.768	101.768	101.568	2.625	101.766	101.624	101.543
3.375	N/A	N/A	N/A	3.125	102.406	102.406	102.206	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.281	102.281	102.081	2.750	102.279	102.137	102.056
3.500	N/A	N/A	N/A	3.250	102.624	102.624	102.424	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.681	102.681	102.481	2.875	102.679	102.537	102.456
3.625	N/A	N/A	N/A	3.375	103.362	103.362	103.162	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.027	103.027	102.827	2.990	103.024	102.882	102.801
3.750	N/A	N/A	N/A	3.500	103.743	103.743	103.543	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.127	103.127	102.927	3.000	103.124	102.982	102.901
3.875	N/A	N/A	N/A	3.625	104.083	104.083	103.883	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.523	103.523	103.323	3.125	103.521	103.379	103.298
3.990	N/A	N/A	N/A	3.750	104.166	104.166	103.966	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.017	104.017	103.817	3.250	104.010	103.868	103.787
4.000	N/A	N/A	N/A	3.875	104.636	104.636	104.436	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.500	104.500	104.300	3.375	104.592	104.492	104.392
4.125	N/A	N/A	N/A	3.990	104.863	104.863	104.663	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.837	104.837	104.637	3.500	104.929	104.829	104.729
4.250	N/A	N/A	N/A	4.000	104.963	104.963	104.763	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.249	105.249	105.049	3.625	105.341	105.241	105.141
4.375	N/A	N/A	N/A	4.125	105.261	105.261	105.061	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.902	104.902	104.702	3.750	105.003	104.869	104.740
4.500	N/A	N/A	N/A	4.250	104.779	104.779	104.579	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.341	105.341	105.141	3.875	105.442	105.308	105.179
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	105.663	105.663	105.463	3.990	105.768	105.631	105.510
4.750	N/A	N/A	N/A	4.500	105.506	105.506	105.306	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.763	105.763	105.563	4.000	105.868	105.731	105.610
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	99.337	99.337	99.137	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.629	99.629	99.429
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.801	99.801	99.601	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.240	100.240	100.040
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.171	100.171	99.971	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.771	100.771	100.571
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.692	100.692	100.492	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.240	101.240	101.040
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.211	101.211	101.011	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.653	101.653	101.453
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.618	101.618	101.418	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.090	102.090	101.890
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.971	101.971	101.771	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.406	102.406	102.206
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.250	102.250	102.050	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.806	102.806	102.606
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.459	102.459	102.259	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.152	103.152	102.952
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.559	102.559	102.359	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.252	103.252	103.052
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.832	102.832	102.632	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.648	103.648	103.448
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.876	102.876	102.676	3.250	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.:

10/29/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/29/2021

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	97.586	97.586	97.386	2.500	98.218	98.218	98.018	2.875	101.428	101.428	101.228	2.000	99.129	99.129	98.929	2.000	99.337	99.337	99.137
2.625	98.386	98.386	98.186	2.625	99.057	99.057	98.857	2.990	101.854	101.854	101.654	2.125	99.740	99.740	99.540	2.125	99.801	99.801	99.601
2.750	99.234	99.234	99.034	2.750	99.829	99.829	99.629	3.000	101.954	101.954	101.754	2.250	100.271	100.271	100.071	2.250	100.171	100.171	99.971
2.875	99.921	99.921	99.721	2.875	100.459	100.459	100.259	3.125	102.406	102.406	102.206	2.375	100.740	100.740	100.540	2.375	100.692	100.692	100.492
2.990	100.387	100.387	100.187	2.990	100.817	100.817	100.617	3.250	102.624	102.624	102.424	2.500	101.217	101.217	101.017	2.500	101.211	101.211	101.011
3.000	100.487	100.487	100.287	3.000	100.917	100.917	100.717	3.375	103.362	103.362	103.162	2.625	101.768	101.768	101.568	2.625	101.618	101.618	101.418
3.125	101.220	101.220	101.020	3.125	101.713	101.713	101.513	3.500	103.743	103.743	103.543	2.750	102.281	102.281	102.081	2.750	101.971	101.971	101.771
3.250	101.997	101.997	101.797	3.250	102.429	102.429	102.229	3.625	104.083	104.083	103.883	2.875	102.681	102.681	102.481	2.875	102.250	102.250	102.050
3.375	102.784	102.784	102.584	3.375	103.180	103.180	102.980	3.750	104.166	104.166	103.966	2.990	103.027	103.027	102.827	2.990	102.459	102.459	102.259
3.500	103.197	103.197	102.997	3.500	103.496	103.496	103.296	3.875	104.636	104.636	104.436	3.000	103.127	103.127	102.927	3.000	102.559	102.559	102.359
3.625	103.542	103.542	103.342	3.625	103.665	103.665	103.465	3.990	104.863	104.863	104.663	3.125	103.523	103.523	103.323	3.125	102.832	102.832	102.632
3.750	103.861	103.861	103.661	3.750	103.129	103.129	102.929	4.000	104.963	104.963	104.763	3.250	104.017	104.017	103.817	3.250	102.876	102.876	102.676
3.875	104.337	104.337	104.137	3.875	103.575	103.575	103.375	4.125	105.261	105.261	105.061	3.375	104.500	104.500	104.300	3.375	103.238	103.238	103.038
3.990	104.596	104.596	104.396	3.990	103.786	103.786	103.586	4.250	104.779	104.779	104.579	3.500	104.837	104.837	104.637	3.500	103.474	103.474	103.274
4.000	104.696	104.696	104.496	4.000	103.886	103.886	103.686	4.375	105.164	105.164	104.964	3.625	105.249	105.249	105.049	3.625	103.763	103.763	103.563
4.125	104.997	104.997	104.797	4.125	104.057	104.057	103.857	4.500	105.506	105.506	105.306	3.750	104.902	104.902	104.702	3.750	102.915	102.915	102.715
4.250	104.785	104.785	104.585	4.250	102.793	102.793	102.593	4.625	105.744	105.744	105.544	3.875	105.341	105.341	105.141	3.875	103.223	103.223	103.023
4.375	105.175	105.175	104.975	4.375	103.215	103.215	103.015	4.750	105.839	105.839	105.639	3.990	105.663	105.663	105.463	3.990	103.419	103.419	103.219
4.500	105.536	105.536	105.336	4.500	103.530	103.530	103.330	4.875	106.191	106.191	105.991	4.000	105.763	105.763	105.563	4.000	103.519	103.519	103.319

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/29/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/29/2021

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	97.552	97.552	97.327	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.202	97.202	96.977	2.750	N/A	N/A	N/A	2.500	97.302	97.202	97.077
2.625	98.493	98.493	98.267	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.143	98.143	97.917	2.875	N/A	N/A	N/A	2.625	98.243	98.143	98.017
2.750	99.342	99.342	99.116	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.992	98.992	98.766	2.990	N/A	N/A	N/A	2.750	99.092	98.992	98.866
2.875	100.038	100.038	99.812	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.688	99.688	99.462	3.000	N/A	N/A	N/A	2.875	99.788	99.688	99.562
2.990	100.449	100.449	100.227	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.099	100.099	99.877	3.125	N/A	N/A	N/A	2.990	100.199	100.099	99.977
3.000	100.549	100.549	100.327	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.199	100.199	99.977	3.250	N/A	N/A	N/A	3.000	100.299	100.199	100.077
3.125	101.338	101.338	101.057	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.616	100.616	100.335	3.375	N/A	N/A	N/A	3.125	101.088	100.915	100.807
3.250	102.079	102.079	101.801	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.357	101.357	101.079	3.500	N/A	N/A	N/A	3.250	101.829	101.656	101.551
3.375	102.847	102.847	102.570	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.125	102.125	101.848	3.625	N/A	N/A	N/A	3.375	102.597	102.424	102.320
3.500	103.199	103.199	102.923	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.477	102.477	102.201	3.750	N/A	N/A	N/A	3.500	102.949	102.776	102.673
3.625	103.529	103.529	103.258	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.807	102.807	102.536	3.875	N/A	N/A	N/A	3.625	103.279	103.110	103.008
3.750	103.806	103.806	103.524	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.324	100.324	100.042	3.990	N/A	N/A	N/A	3.750	103.556	103.414	103.274
3.875	104.240	104.240	103.960	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.758	100.758	100.478	4.000	N/A	N/A	N/A	3.875	103.990	103.848	103.710
3.990	104.463	104.463	104.187	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.981	100.981	100.705	4.125	N/A	N/A	N/A	3.990	104.213	104.074	103.937
4.000	104.563	104.563	104.287	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.081	101.081	100.805	4.250	N/A	N/A	N/A	4.000	104.313	104.174	104.037
4.125	104.619	104.619	104.419	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.319	100.319	100.119	4.375	N/A	N/A	N/A	4.125	104.369	104.269	104.169
4.250	105.024	105.024	104.824	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.724	100.724	100.524	4.500	N/A	N/A	N/A	4.250	104.774	104.674	104.574
4.375	105.416	105.416	105.216	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.116	101.116	100.916	4.625	N/A	N/A	N/A	4.375	105.166	105.066	104.966
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	99.255	99.255	99.055	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.242	99.242	99.042	2.000	98.992	98.851	98.792
2.875	N/A	N/A	N/A	2.625	100.277	100.277	100.013	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.839	99.839	99.639	2.125	99.589	99.447	99.389
2.990	N/A	N/A	N/A	2.750	100.760	100.760	100.495	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.295	100.295	100.095	2.250	100.045	99.903	99.845
3.000	N/A	N/A	N/A	2.875	101.379	101.379	101.115	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.710	100.710	100.510	2.375	100.460	100.318	100.260
3.125	N/A	N/A	N/A	2.990	101.764	101.764	101.503	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.392	101.392	101.192	2.500	101.142	101.033	100.942
3.250	N/A	N/A	N/A	3.000	101.864	101.864	101.603	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.891	101.891	101.691	2.625	101.641	101.532	101.441
3.375	N/A	N/A	N/A	3.125	102.144	102.144	101.847	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.350	102.350	102.150	2.750	102.100	101.991	101.900
3.500	N/A	N/A	N/A	3.250	102.630	102.630	102.334	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.695	102.695	102.495	2.875	102.445	102.336	102.245
3.625	N/A	N/A	N/A	3.375	103.348	103.348	103.056	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.965	102.965	102.765	2.990	102.715	102.606	102.515
3.750	N/A	N/A	N/A	3.500	103.730	103.730	103.440	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.065	103.065	102.865	3.000	102.815	102.706	102.615
3.875	N/A	N/A	N/A	3.625	104.026	104.026	103.733	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.245	103.245	103.045	3.125	102.995	102.895	102.795
3.990	N/A	N/A	N/A	3.750	103.970	103.970	103.770	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.767	103.767	103.567	3.250	103.517	103.417	103.317
4.000	N/A	N/A	N/A	3.875	104.336	104.336	104.136	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.182	104.182	103.982	3.375	103.932	103.832	103.732
4.125	N/A	N/A	N/A	3.990	104.558	104.558	104.358	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.414	104.414	104.214	3.500	104.164	104.064	103.964
4.250	N/A	N/A	N/A	4.000	104.658	104.658	104.458	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.220	104.220	104.020	3.625	103.970	103.870	103.770
4.375	N/A	N/A	N/A	4.125	104.501	104.501	104.301	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.566	104.566	104.366	3.750	104.316	104.216	104.116
4.500	N/A	N/A	N/A	4.250	104.909	104.909	104.709	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.722	104.722	104.522	3.875	104.472	104.372	104.272
4.625	N/A	N/A	N/A	4.375	105.152	105.152	104.952	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.956	104.956	104.756	3.990	104.706	104.606	104.506
4.750	N/A	N/A	N/A	4.500	105.362	105.362	105.162	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.056	105.056	104.856	4.000	104.806	104.706	104.606

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	98.142	98.142	97.942	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	98.739	98.739	98.539	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	99.195	99.195	98.995	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	99.610	99.610	99.410	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	100.292	100.292	100.092	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	99.415	99.415	99.215	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	99.874	99.874	99.674	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	100.219	100.219	100.019	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	100.489	100.489	100.289	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	100.589	100.589	100.389	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	101.019	101.019	100.819	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	101.541	101.541	101.341	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	101.956	101.956	101.756	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	102.188	102.188	101.988	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	100.994	100.994	100.794	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	101.340	101.340	101.140	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	101.496	101.496	101.296	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	101.730	101.730	101.530	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	101.830	101.830	101.630	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.:

10/29/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/29/2021

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	99.342	99.342	99.116	2.750	98.992	98.992	98.766	2.500	99.255	99.255	99.055	2.000	99.242	99.242	99.042	2.000	98.142	98.142	97.942
2.875	100.038	100.038	99.812	2.875	99.688	99.688	99.462	2.625	100.277	100.277	100.013	2.125	99.839	99.839	99.639	2.125	98.739	98.739	98.539
2.990	100.449	100.449	100.227	2.990	100.099	100.099	99.877	2.750	100.760	100.760	100.495	2.250	100.295	100.295	100.095	2.250	99.195	99.195	98.995
3.000	100.549	100.549	100.327	3.000	100.199	100.199	99.977	2.875	101.379	101.379	101.115	2.375	100.710	100.710	100.510	2.375	99.610	99.610	99.410
3.125	101.338	101.338	101.057	3.125	100.616	100.616	100.335	2.990	101.764	101.764	101.503	2.500	101.392	101.392	101.192	2.500	100.292	100.292	100.092
3.250	102.079	102.079	101.801	3.250	101.357	101.357	101.079	3.000	101.864	101.864	101.603	2.625	101.891	101.891	101.691	2.625	99.415	99.415	99.215
3.375	102.847	102.847	102.570	3.375	102.125	102.125	101.848	3.125	102.144	102.144	101.847	2.750	102.350	102.350	102.150	2.750	99.874	99.874	99.674
3.500	103.199	103.199	102.923	3.500	102.477	102.477	102.201	3.250	102.630	102.630	102.334	2.875	102.695	102.695	102.495	2.875	100.219	100.219	100.019
3.625	103.529	103.529	103.258	3.625	102.807	102.807	102.536	3.375	103.348	103.348	103.056	2.990	102.965	102.965	102.765	2.990	100.489	100.489	100.289
3.750	103.806	103.806	103.524	3.750	103.324	103.324	103.042	3.500	103.730	103.730	103.440	3.000	103.065	103.065	102.865	3.000	100.589	100.589	100.389
3.875	104.240	104.240	103.960	3.875	100.758	100.758	100.478	3.625	104.026	104.026	103.733	3.125	103.245	103.245	103.045	3.125	101.019	101.019	100.819
3.990	104.463	104.463	104.187	3.990	100.981	100.981	100.705	3.750	103.970	103.970	103.770	3.250	103.767	103.767	103.567	3.250	101.541	101.541	101.341
4.000	104.563	104.563	104.287	4.000	101.081	101.081	100.805	3.875	104.336	104.336	104.136	3.375	104.182	104.182	103.982	3.375	101.956	101.956	101.756
4.125	104.619	104.619	104.419	4.125	100.319	100.319	100.119	3.990	104.558	104.558	104.358	3.500	104.414	104.414	104.214	3.500	102.188	102.188	101.988
4.250	105.024	105.024	104.824	4.250	100.724	100.724	100.524	4.000	104.658	104.658	104.458	3.625	104.220	104.220	104.020	3.625	100.994	100.994	100.794
4.375	105.416	105.416	105.216	4.375	101.116	101.116	100.916	4.125	104.501	104.501	104.301	3.750	104.566	104.566	104.366	3.750	101.340	101.340	101.140
4.500	105.747	105.747	105.547	4.500	101.447	101.447	101.247	4.250	104.909	104.909	104.709	3.875	104.722	104.722	104.522	3.875	101.496	101.496	101.296
4.625	105.828	105.828	105.628	4.625	101.152	101.152	100.952	4.375	105.152	105.152	104.952	3.990	104.956	104.956	104.756	3.990	101.730	101.730	101.530
4.750	106.219	106.219	106.019	4.750	101.543	101.543	101.343	4.500	105.362	105.362	105.162	4.000	105.056	105.056	104.856	4.000	101.830	101.830	101.630

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

30 Day Lock Exp.: **10/29/2021**
45 Day Lock Exp.: **11/15/2021**
60 Day Lock Exp.: **11/29/2021**

W. Rate Sheet Dated: **9/29/2021**

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.:

10/29/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/29/2021

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	97.552	97.552	97.327	2.500	99.255	99.255	99.055	2.000	99.242	99.242	99.042	2.500	96.702	96.702	96.477	2.000	98.042	98.042	97.842
2.625	98.493	98.493	98.267	2.625	100.277	100.277	100.013	2.125	99.839	99.839	99.639	2.625	97.643	97.643	97.417	2.125	98.639	98.639	98.439
2.750	99.342	99.342	99.116	2.750	100.760	100.760	100.495	2.250	100.295	100.295	100.095	2.750	98.492	98.492	98.266	2.250	99.095	99.095	98.895
2.875	100.038	100.038	99.812	2.875	101.379	101.379	101.115	2.375	100.710	100.710	100.510	2.875	99.188	99.188	98.962	2.375	99.510	99.510	99.310
2.990	100.449	100.449	100.227	2.990	101.764	101.764	101.503	2.500	101.392	101.392	101.192	2.990	99.599	99.599	99.377	2.500	100.192	100.192	99.992
3.000	100.549	100.549	100.327	3.000	101.864	101.864	101.603	2.625	101.891	101.891	101.691	3.000	99.699	99.699	99.477	2.625	100.003	100.003	99.803
3.125	101.338	101.338	101.057	3.125	102.144	102.144	101.847	2.750	102.350	102.350	102.150	3.125	100.302	100.302	100.021	2.750	100.462	100.462	100.262
3.250	102.079	102.079	101.801	3.250	102.630	102.630	102.334	2.875	102.695	102.695	102.495	3.250	101.043	101.043	100.765	2.875	100.807	100.807	100.607
3.375	102.847	102.847	102.570	3.375	103.348	103.348	103.056	2.990	102.965	102.965	102.765	3.375	101.811	101.811	101.534	2.990	101.077	101.077	100.877
3.500	103.199	103.199	102.923	3.500	103.730	103.730	103.440	3.000	103.065	103.065	102.865	3.500	102.163	102.163	101.887	3.000	101.177	101.177	100.977
3.625	103.529	103.529	103.258	3.625	104.026	104.026	103.733	3.125	103.245	103.245	103.045	3.625	102.493	102.493	102.222	3.125	101.482	101.482	101.282
3.750	103.806	103.806	103.524	3.750	103.970	103.970	103.770	3.250	103.767	103.767	103.567	3.750	101.390	101.390	101.108	3.250	102.004	102.004	101.804
3.875	104.240	104.240	103.960	3.875	104.336	104.336	104.136	3.375	104.182	104.182	103.982	3.875	101.824	101.824	101.544	3.375	102.419	102.419	102.219
3.990	104.463	104.463	104.187	3.990	104.558	104.558	104.358	3.500	104.414	104.414	104.214	3.990	102.047	102.047	101.771	3.500	102.651	102.651	102.451
4.000	104.563	104.563	104.287	4.000	104.658	104.658	104.458	3.625	104.220	104.220	104.020	4.000	102.147	102.147	101.871	3.625	101.957	101.957	101.757
4.125	104.619	104.619	104.419	4.125	104.501	104.501	104.301	3.750	104.566	104.566	104.366	4.125	101.794	101.794	101.594	3.750	102.303	102.303	102.103
4.250	105.024	105.024	104.824	4.250	104.909	104.909	104.709	3.875	104.722	104.722	104.522	4.250	102.199	102.199	101.999	3.875	102.459	102.459	102.259
4.375	105.416	105.416	105.216	4.375	105.152	105.152	104.952	3.990	104.956	104.956	104.756	4.375	102.591	102.591	102.391	3.990	102.693	102.693	102.493
4.500	105.747	105.747	105.547	4.500	105.362	105.362	105.162	4.000	105.056	105.056	104.856	4.500	102.922	102.922	102.722	4.000	102.793	102.793	102.593

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.:

10/29/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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