

W. Rate Sheet Dated: 9/30/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	99.580	99.580	99.158	2.250	99.362	99.362	98.940	2.250	97.879	97.879	97.579	3.125	96.398	96.398	96.098
2.375	99.797	99.797	99.375	2.375	99.545	99.545	99.123	2.500	98.210	98.210	97.910	3.250	97.664	97.664	97.364
2.500	100.010	100.010	99.588	2.500	99.718	99.718	99.296	2.625	98.375	98.375	98.075	3.375	97.742	97.742	97.442
2.625	100.226	100.226	99.804	2.625	99.895	99.895	99.473	2.750	100.015	100.015	99.715	3.500	97.820	97.820	97.520
2.750	101.563	101.563	101.173	2.750	101.363	101.363	100.972	2.875	100.176	100.176	99.876	3.625	97.898	97.898	97.598
2.875	101.770	101.770	101.380	2.875	101.536	101.536	101.145	3.000	100.333	100.333	100.033	Margin = 2.250		Index = 0.080	
3.000	101.975	101.975	101.584	3.000	101.705	101.705	101.315	3.125	100.451	100.451	100.151	30 Year OTC			
3.125	102.173	102.173	101.782	3.125	101.836	101.836	101.445	3.250	102.012	102.012	101.712	Rate	30 Day	45 Day	60 Day
3.250	102.958	102.958	102.568	3.250	102.723	102.723	102.332	3.375	102.180	102.180	101.880	4.000	101.539	101.539	101.039
3.375	103.057	103.057	102.666	3.375	102.775	102.775	102.384	3.500	102.313	102.313	102.013	4.125	101.661	101.661	101.161
3.500	103.253	103.253	102.862	3.500	102.919	102.919	102.528	3.625	102.375	102.375	102.075	4.375	102.341	102.341	101.841
3.625	103.436	103.436	103.046	3.625	102.960	102.960	102.569	3.750	103.139	103.139	102.839	4.500	102.465	102.465	101.965
3.750	103.468	103.468	103.168	3.750	103.233	103.233	102.933	3.875	103.255	103.255	102.955	4.625	102.622	102.622	102.122
3.875	103.537	103.537	103.237	3.875	103.257	103.257	102.957	4.000	103.365	103.365	103.065	4.875	102.765	102.765	102.265
4.000	103.714	103.714	103.414	4.000	103.376	103.376	103.076	4.125	103.447	103.447	103.147	5.000	102.888	102.888	102.388
4.125	103.836	103.836	103.536	4.125	103.467	103.467	103.167	4.250	103.325	103.325	103.025	5.125	103.045	103.045	102.545
4.250	103.812	103.812	103.612	4.250	103.597	103.597	103.397	4.375	103.441	103.441	103.141	5.500	103.796	103.796	103.296
4.375	103.816	103.816	103.616	4.375	103.622	103.622	103.422	4.500	103.551	103.551	103.251	5.625	103.953	103.953	103.453
6.250	106.000	106.000	105.800	6.250	103.960	103.960	103.760	4.625	103.633	103.633	103.333	6.250	103.385	103.385	102.885

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	99.680	99.580	99.580	99.158	2.250	99.312	99.212	99.212	98.790	2.250	100.009	99.909	99.909	99.609
2.375	99.897	99.797	99.797	99.375	2.375	99.495	99.395	99.395	98.973	2.375	100.180	100.080	100.080	99.780
2.500	100.110	100.010	100.010	99.588	2.500	99.668	99.568	99.568	99.146	2.500	100.340	100.240	100.240	99.940
2.625	100.326	100.226	100.226	99.804	2.625	99.845	99.745	99.745	99.323	2.625	100.505	100.405	100.405	100.105
2.750	101.663	101.563	101.563	101.173	2.750	101.188	101.088	101.088	100.697	2.750	101.045	100.945	100.945	100.645
2.875	101.870	101.770	101.770	101.380	2.875	101.361	101.261	101.261	100.870	2.875	101.206	101.106	101.106	100.806
3.000	102.075	101.975	101.975	101.584	3.000	101.530	101.430	101.430	101.040	3.000	101.363	101.263	101.263	100.963
3.125	102.273	102.173	102.173	101.782	3.125	101.661	101.561	101.561	101.170	3.125	101.481	101.381	101.381	101.081
3.250	103.058	102.958	102.958	102.568	3.250	102.523	102.423	102.423	102.032	3.250	103.642	103.542	103.542	103.242
3.375	103.257	103.157	103.157	102.766	3.375	102.675	102.575	102.575	102.184	3.375	103.810	103.710	103.710	103.410
3.500	103.453	103.353	103.353	102.962	3.500	102.819	102.719	102.719	102.328	3.500	103.943	103.843	103.843	103.543
3.625	103.636	103.536	103.536	103.146	3.625	102.860	102.760	102.760	102.369	3.625	104.005	103.905	103.905	103.605
3.750	103.668	103.568	103.568	103.268	3.750	103.433	103.333	103.333	103.033	3.750	105.269	105.169	105.169	104.869

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	1.000	0.875	0.750	0.625	0.500	0.250	0.250	0.000
3.25-3.625	2.000	1.750	1.500	1.375	1.250	1.000	0.875	0.125
3.75-4.125	2.500	2.250	1.875	1.750	1.625	1.250	1.000	0.625
4.25-4.625	2.500	2.250	1.875	1.625	1.500	1.375	1.000	0.625
4.75-5.125	0.500	0.375	0.375	0.250	0.250	0.125	0.125	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.789	98.789	98.289	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.911	98.911	98.411	4.750	101.000	101.000	100.500
3.875	99.469	99.469	98.969	6.250	103.750	103.750	103.500	4.375	99.591	99.591	99.091	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.293	99.293	98.793					4.500	99.715	99.715	99.215	Rate	30 Day	45 Day	60 Day
4.125	99.171	99.171	98.671					4.625	99.872	99.872	99.372	5.750	103.000	103.000	102.500
4.250	100.751	100.751	100.251					4.875	100.015	100.015	99.515	6.250	105.750	105.750	105.250
4.375	100.646	100.646	100.146					5.000	100.138	100.138	99.638	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.523	100.523	100.023					5.125	100.295	100.295	99.795				
4.625	100.366	100.366	99.866					5.500	101.046	101.046	100.546				
4.750	101.217	101.217	100.717					5.625	101.203	101.203	100.703				
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)

W. Rate Sheet Dated: 9/30/2021

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	98.564	98.564	98.264	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	98.725	98.725	98.425	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	98.882	98.882	98.582	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.000	99.000	98.700	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.817	100.817	100.517	Rate	30 Day	45 Day	60 Day
3.250	101.777	101.777	101.386	3.250	101.641	101.641	101.250	3.375	100.985	100.985	100.685	3.250	101.777	101.777	101.277
3.375	101.975	101.975	101.584	3.375	101.794	101.794	101.403	3.500	101.118	101.118	100.818	3.375	101.975	101.975	101.475
3.500	102.171	102.171	101.780	3.500	101.938	101.938	101.547	3.625	101.180	101.180	100.880	3.500	102.171	102.171	101.671
3.625	102.355	102.355	101.964	3.625	101.978	101.978	101.587	3.750	102.444	102.444	102.144	3.625	102.355	102.355	101.855
3.750	101.655	101.655	101.355	3.750	101.521	101.521	101.221	3.875	N/A	N/A	N/A	3.750	101.655	101.655	101.155
3.875	101.825	101.825	101.525	3.875	101.645	101.645	101.345	4.000	N/A	N/A	N/A	3.875	101.825	101.825	101.325
4.000	102.001	102.001	101.701	4.000	101.764	101.764	101.464	4.125	N/A	N/A	N/A	4.000	102.001	102.001	101.501
4.125	102.123	102.123	101.823	4.125	101.855	101.855	101.555	4.250	N/A	N/A	N/A	4.125	102.123	102.123	101.623
4.250	102.262	102.262	102.062	4.250	102.147	102.147	101.947	4.375	N/A	N/A	N/A	4.250	102.262	102.262	101.762
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	101.126	101.026	101.026	100.635	2.750	101.000	100.900	100.900	100.509	2.750	100.758	100.658	100.658	100.358
2.875	101.333	101.233	101.233	100.842	2.875	101.173	101.073	101.073	100.682	2.875	100.918	100.818	100.818	100.518
3.000	101.537	101.437	101.437	101.046	3.000	101.343	101.243	101.243	100.852	3.000	101.075	100.975	100.975	100.675
3.125	101.735	101.635	101.635	101.244	3.125	101.473	101.373	101.373	100.982	3.125	101.194	101.094	101.094	100.794
3.250	101.877	101.777	101.777	101.386	3.250	101.741	101.641	101.641	101.250	3.250	102.761	102.661	102.661	102.361
3.375	102.075	101.975	101.975	101.584	3.375	101.894	101.794	101.794	101.403	3.375	102.929	102.829	102.829	102.529
3.500	102.271	102.171	102.171	101.780	3.500	102.038	101.938	101.938	101.547	3.500	103.062	102.962	102.962	102.662
3.625	102.455	102.355	102.355	101.964	3.625	102.078	101.978	101.978	101.587	3.625	103.124	103.024	103.024	102.724
3.750	101.755	101.655	101.655	101.355	3.750	101.621	101.521	101.521	101.221	3.750	103.357	103.257	103.257	102.957

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.:

11/1/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/30/2021

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	97.505	97.505	97.305	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.161	98.161	97.961	2.000	N/A	N/A	N/A	2.500	97.482	97.331	97.238
2.625	98.300	98.300	98.100	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.002	99.002	98.802	2.125	N/A	N/A	N/A	2.625	98.402	98.249	98.150
2.750	99.150	99.150	98.950	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.775	99.775	99.575	2.250	N/A	N/A	N/A	2.750	99.252	99.099	99.000
2.875	99.837	99.837	99.637	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.406	100.406	100.206	2.375	N/A	N/A	N/A	2.875	99.939	99.786	99.687
2.990	100.304	100.304	100.104	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.765	100.765	100.565	2.500	N/A	N/A	N/A	2.990	100.407	100.254	100.155
3.000	100.404	100.404	100.204	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.865	100.865	100.665	2.625	N/A	N/A	N/A	3.000	100.507	100.354	100.255
3.125	101.102	101.102	100.902	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.625	101.625	101.425	2.750	N/A	N/A	N/A	3.125	101.383	101.220	101.106
3.250	101.881	101.881	101.681	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.342	102.342	102.142	2.875	N/A	N/A	N/A	3.250	102.162	101.999	101.885
3.375	102.670	102.670	102.470	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.095	103.095	102.895	2.990	N/A	N/A	N/A	3.375	102.951	102.788	102.674
3.500	103.083	103.083	102.883	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.414	103.414	103.214	3.000	N/A	N/A	N/A	3.500	103.409	103.250	103.209
3.625	103.429	103.429	103.229	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.582	103.582	103.382	3.125	N/A	N/A	N/A	3.625	104.217	104.099	104.017
3.750	103.934	103.934	103.734	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.202	103.202	103.002	3.250	N/A	N/A	N/A	3.750	104.984	104.866	104.784
3.875	104.411	104.411	104.211	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.649	103.649	103.449	3.375	N/A	N/A	N/A	3.875	105.462	105.344	105.262
3.990	104.671	104.671	104.471	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.862	103.862	103.662	3.500	N/A	N/A	N/A	3.990	105.721	105.603	105.521
4.000	104.771	104.771	104.571	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.962	103.962	103.762	3.625	N/A	N/A	N/A	4.000	105.821	105.703	105.621
4.125	105.073	105.073	104.873	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.133	104.133	103.933	3.750	N/A	N/A	N/A	4.125	106.124	106.006	105.924
4.250	104.860	104.860	104.660	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.868	102.868	102.668	3.875	N/A	N/A	N/A	4.250	105.914	105.814	105.714
4.375	105.251	105.251	105.051	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.292	103.292	103.092	3.990	N/A	N/A	N/A	4.375	106.305	106.205	106.105
4.500	105.614	105.614	105.414	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.607	103.607	103.407	4.000	N/A	N/A	N/A	4.500	106.567	106.467	106.367
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	99.820	99.820	99.620	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.172	99.172	98.972	2.000	99.092	98.950	98.856
2.875	N/A	N/A	N/A	2.625	100.352	100.352	100.152	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.785	99.785	99.585	2.125	99.704	99.562	99.468
2.990	N/A	N/A	N/A	2.750	100.740	100.740	100.540	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.316	100.316	100.116	2.250	100.236	100.094	100.000
3.000	N/A	N/A	N/A	2.875	101.421	101.421	101.221	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.787	100.787	100.587	2.375	100.706	100.564	100.470
3.125	N/A	N/A	N/A	2.990	101.847	101.847	101.647	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.198	101.198	100.998	2.500	101.317	101.175	101.095
3.250	N/A	N/A	N/A	3.000	101.947	101.947	101.747	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.749	101.749	101.549	2.625	101.870	101.728	101.648
3.375	N/A	N/A	N/A	3.125	102.401	102.401	102.201	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.264	102.264	102.064	2.750	102.384	102.242	102.162
3.500	N/A	N/A	N/A	3.250	102.537	102.537	102.337	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.665	102.665	102.465	2.875	102.785	102.643	102.563
3.625	N/A	N/A	N/A	3.375	103.278	103.278	103.078	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.016	103.016	102.816	2.990	103.136	102.994	102.914
3.750	N/A	N/A	N/A	3.500	103.658	103.658	103.458	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.116	103.116	102.916	3.000	103.236	103.094	103.014
3.875	N/A	N/A	N/A	3.625	103.999	103.999	103.799	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.509	103.509	103.309	3.125	103.633	103.542	103.446
3.990	N/A	N/A	N/A	3.750	104.238	104.238	104.038	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.940	103.940	103.740	3.250	104.290	104.190	104.090
4.000	N/A	N/A	N/A	3.875	104.709	104.709	104.509	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.424	104.424	104.224	3.375	104.774	104.674	104.574
4.125	N/A	N/A	N/A	3.990	104.937	104.937	104.737	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.762	104.762	104.562	3.500	105.112	105.012	104.912
4.250	N/A	N/A	N/A	4.000	105.037	105.037	104.837	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.175	105.175	104.975	3.625	105.525	105.425	105.325
4.375	N/A	N/A	N/A	4.125	105.336	105.336	105.136	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.823	104.823	104.623	3.750	105.250	105.116	104.983
4.500	N/A	N/A	N/A	4.250	104.854	104.854	104.654	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.263	105.263	105.063	3.875	105.696	105.557	105.434
4.625	N/A	N/A	N/A	4.375	105.240	105.240	105.040	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.586	105.586	105.386	3.990	106.211	106.069	105.948
4.750	N/A	N/A	N/A	4.500	105.583	105.583	105.383	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.686	105.686	105.486	4.000	106.311	106.169	106.048
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	99.381	99.381	99.181	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.672	99.672	99.472
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.844	99.844	99.644	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.285	100.285	100.085
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.215	100.215	100.015	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.816	100.816	100.616
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.671	100.671	100.471	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.287	101.287	101.087
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.191	101.191	100.991	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.697	101.697	101.497
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.598	101.598	101.398	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.139	102.139	101.939
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.953	101.953	101.753	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.389	102.389	102.189
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.234	102.234	102.034	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.790	102.790	102.590
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.443	102.443	102.243	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.141	103.141	102.941
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.543	102.543	102.343	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.241	103.241	103.041
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.818	102.818	102.618	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.634	103.634	103.434
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.799	102.799	102.599	3.250	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.:

11/1/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/30/2021

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	97.505	97.505	97.305	2.500	98.161	98.161	97.961	2.875	101.421	101.421	101.221	2.000	99.172	99.172	98.972	2.000	99.381	99.381	99.181
2.625	98.300	98.300	98.100	2.625	99.002	99.002	98.802	2.990	101.847	101.847	101.647	2.125	99.785	99.785	99.585	2.125	99.844	99.844	99.644
2.750	99.150	99.150	98.950	2.750	99.775	99.775	99.575	3.000	101.947	101.947	101.747	2.250	100.316	100.316	100.116	2.250	100.215	100.215	100.015
2.875	99.837	99.837	99.637	2.875	100.406	100.406	100.206	3.125	102.401	102.401	102.201	2.375	100.787	100.787	100.587	2.375	100.671	100.671	100.471
2.990	100.304	100.304	100.104	2.990	100.765	100.765	100.565	3.250	102.537	102.537	102.337	2.500	101.198	101.198	100.998	2.500	101.191	101.191	100.991
3.000	100.404	100.404	100.204	3.000	100.865	100.865	100.665	3.375	103.278	103.278	103.078	2.625	101.749	101.749	101.549	2.625	101.598	101.598	101.398
3.125	101.102	101.102	100.902	3.125	101.625	101.625	101.425	3.500	103.658	103.658	103.458	2.750	102.264	102.264	102.064	2.750	101.953	101.953	101.753
3.250	101.881	101.881	101.681	3.250	102.342	102.342	102.142	3.625	103.999	103.999	103.799	2.875	102.665	102.665	102.465	2.875	102.234	102.234	102.034
3.375	102.670	102.670	102.470	3.375	103.095	103.095	102.895	3.750	104.238	104.238	104.038	2.990	103.016	103.016	102.816	2.990	102.443	102.443	102.243
3.500	103.083	103.083	102.883	3.500	103.414	103.414	103.214	3.875	104.709	104.709	104.509	3.000	103.116	103.116	102.916	3.000	102.543	102.543	102.343
3.625	103.429	103.429	103.229	3.625	103.582	103.582	103.382	3.990	104.937	104.937	104.737	3.125	103.509	103.509	103.309	3.125	102.818	102.818	102.618
3.750	103.934	103.934	103.734	3.750	103.202	103.202	103.002	4.000	105.037	105.037	104.837	3.250	103.940	103.940	103.740	3.250	102.799	102.799	102.599
3.875	104.411	104.411	104.211	3.875	103.649	103.649	103.449	4.125	105.336	105.336	105.136	3.375	104.424	104.424	104.224	3.375	103.159	103.159	102.959
3.990	104.671	104.671	104.471	3.990	103.862	103.862	103.662	4.250	104.854	104.854	104.654	3.500	104.762	104.762	104.562	3.500	103.399	103.399	103.199
4.000	104.771	104.771	104.571	4.000	103.962	103.962	103.762	4.375	105.240	105.240	105.040	3.625	105.175	105.175	104.975	3.625	103.690	103.690	103.490
4.125	105.073	105.073	104.873	4.125	104.133	104.133	103.933	4.500	105.583	105.583	105.383	3.750	104.823	104.823	104.623	3.750	102.836	102.836	102.636
4.250	104.860	104.860	104.660	4.250	102.868	102.868	102.668	4.625	105.822	105.822	105.622	3.875	105.263	105.263	105.063	3.875	103.145	103.145	102.945
4.375	105.251	105.251	105.051	4.375	103.292	103.292	103.092	4.750	105.911	105.911	105.711	3.990	105.586	105.586	105.386	3.990	103.342	103.342	103.142
4.500	105.614	105.614	105.414	4.500	103.607	103.607	103.407	4.875	106.262	106.262	106.062	4.000	105.686	105.686	105.486	4.000	103.442	103.442	103.242

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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



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

30 Day Lock Exp.: 11/1/2021
45 Day Lock Exp.: 11/15/2021
60 Day Lock Exp.: 11/29/2021

W. Rate Sheet Dated: 9/30/2021

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	97.410	97.410	97.191	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.022	97.022	96.803	2.750	N/A	N/A	N/A	2.500	97.160	97.060	96.941
2.625	98.355	98.355	98.133	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.967	97.967	97.745	2.875	N/A	N/A	N/A	2.625	98.105	98.005	97.883
2.750	99.206	99.206	98.985	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.818	98.818	98.597	2.990	N/A	N/A	N/A	2.750	98.956	98.856	98.735
2.875	99.905	99.905	99.686	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.517	99.517	99.298	3.000	N/A	N/A	N/A	2.875	99.655	99.555	99.436
2.990	100.318	100.318	100.092	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.930	99.930	99.714	3.125	N/A	N/A	N/A	2.990	100.068	99.968	99.852
3.000	100.418	100.418	100.202	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.030	100.030	99.814	3.250	N/A	N/A	N/A	3.000	100.168	100.068	99.952
3.125	101.201	101.201	100.966	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.445	100.445	100.210	3.375	N/A	N/A	N/A	3.125	100.951	100.824	100.716
3.250	101.945	101.945	101.713	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.189	101.189	100.957	3.500	N/A	N/A	N/A	3.250	101.695	101.568	101.463
3.375	102.715	102.715	102.485	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.959	101.959	101.729	3.625	N/A	N/A	N/A	3.375	102.465	102.339	102.235
3.500	103.069	103.069	102.840	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.313	102.313	102.084	3.750	N/A	N/A	N/A	3.500	102.819	102.693	102.590
3.625	103.400	103.400	103.173	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.644	102.644	102.417	3.875	N/A	N/A	N/A	3.625	103.150	103.026	102.923
3.750	103.832	103.832	103.556	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.310	103.310	103.034	3.990	N/A	N/A	N/A	3.750	103.582	103.446	103.306
3.875	104.266	104.266	103.992	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.744	103.744	103.470	4.000	N/A	N/A	N/A	3.875	104.016	103.881	103.742
3.990	104.490	104.490	104.220	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.968	103.968	103.698	4.125	N/A	N/A	N/A	3.990	104.240	104.108	103.970
4.000	104.590	104.590	104.320	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	104.068	104.068	103.798	4.250	N/A	N/A	N/A	4.000	104.340	104.208	104.070
4.125	104.632	104.632	104.432	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	103.332	103.332	103.132	4.375	N/A	N/A	N/A	4.125	104.382	104.282	104.182
4.250	105.038	105.038	104.838	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	103.738	103.738	103.538	4.500	N/A	N/A	N/A	4.250	104.788	104.688	104.588
4.375	105.430	105.430	105.230	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	103.130	103.130	102.930	4.625	N/A	N/A	N/A	4.375	105.180	105.080	104.980
4.500	105.762	105.762	105.562	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.462	101.462	101.262	4.750	N/A	N/A	N/A	4.500	105.512	105.412	105.312
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	99.304	99.304	99.104	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.313	99.313	99.113	2.000	99.063	98.913	98.863
2.875	N/A	N/A	N/A	2.625	100.152	100.152	99.900	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.909	99.909	99.709	2.125	99.659	99.509	99.459
2.990	N/A	N/A	N/A	2.750	100.636	100.636	100.383	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.366	100.366	100.166	2.250	100.116	99.966	99.916
3.000	N/A	N/A	N/A	2.875	101.256	101.256	101.002	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.777	100.777	100.577	2.375	100.527	100.378	100.327
3.125	N/A	N/A	N/A	2.990	101.642	101.642	101.390	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.380	101.380	101.180	2.500	101.130	101.030	100.930
3.250	N/A	N/A	N/A	3.000	101.742	101.742	101.490	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.880	101.880	101.680	2.625	101.630	101.530	101.430
3.375	N/A	N/A	N/A	3.125	102.012	102.012	101.777	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.337	102.337	102.137	2.750	102.087	101.987	101.887
3.500	N/A	N/A	N/A	3.250	102.497	102.497	102.263	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.681	102.681	102.481	2.875	102.431	102.331	102.231
3.625	N/A	N/A	N/A	3.375	103.216	103.216	102.985	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.950	102.950	102.750	2.990	102.700	102.600	102.500
3.750	N/A	N/A	N/A	3.500	103.598	103.598	103.369	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.050	103.050	102.850	3.000	102.800	102.700	102.600
3.875	N/A	N/A	N/A	3.625	103.889	103.889	103.667	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.136	103.136	102.936	3.125	102.886	102.786	102.686
3.990	N/A	N/A	N/A	3.750	103.986	103.986	103.786	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.656	103.656	103.456	3.250	103.406	103.306	103.206
4.000	N/A	N/A	N/A	3.875	104.351	104.351	104.151	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.067	104.067	103.867	3.375	103.817	103.717	103.617
4.125	N/A	N/A	N/A	3.990	104.571	104.571	104.371	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.301	104.301	104.101	3.500	104.051	103.951	103.851
4.250	N/A	N/A	N/A	4.000	104.671	104.671	104.471	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.247	104.247	104.047	3.625	103.997	103.897	103.797
4.375	N/A	N/A	N/A	4.125	104.521	104.521	104.321	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.593	104.593	104.393	3.750	104.343	104.243	104.143
4.500	N/A	N/A	N/A	4.250	104.928	104.928	104.728	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.747	104.747	104.547	3.875	104.497	104.397	104.297
4.625	N/A	N/A	N/A	4.375	105.170	105.170	104.970	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.977	104.977	104.777	3.990	104.727	104.627	104.527
4.750	N/A	N/A	N/A	4.500	105.382	105.382	105.182	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.077	105.077	104.877	4.000	104.827	104.727	104.627

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	98.213	98.213	98.013	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	98.809	98.809	98.609	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	99.266	99.266	99.066	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	99.677	99.677	99.477	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	100.280	100.280	100.080	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	99.404	99.404	99.204	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	99.861	99.861	99.661	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	100.205	100.205	100.005	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	100.474	100.474	100.274	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	100.574	100.574	100.374	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	100.910	100.910	100.710	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	101.430	101.430	101.230	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	101.841	101.841	101.641	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	102.075	102.075	101.875	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	101.049	101.049	100.849	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	101.395	101.395	101.195	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	101.549	101.549	101.349	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	101.779	101.779	101.579	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	101.879	101.879	101.679	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.:

11/1/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/30/2021

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	99.206	99.206	98.985	2.750	98.818	98.818	98.597	2.500	99.304	99.304	99.104	2.000	99.313	99.313	99.113	2.000	98.213	98.213	98.013
2.875	99.905	99.905	99.686	2.875	99.517	99.517	99.298	2.625	100.152	100.152	99.900	2.125	99.909	99.909	99.709	2.125	98.809	98.809	98.609
2.990	100.318	100.318	100.102	2.990	99.930	99.930	99.714	2.750	100.636	100.636	100.383	2.250	100.366	100.366	100.166	2.250	99.266	99.266	99.066
3.000	100.418	100.418	100.202	3.000	100.030	100.030	99.814	2.875	101.256	101.256	101.002	2.375	100.777	100.777	100.577	2.375	99.677	99.677	99.477
3.125	101.201	101.201	100.966	3.125	100.445	100.445	100.210	2.990	101.642	101.642	101.390	2.500	101.380	101.380	101.180	2.500	100.280	100.280	100.080
3.250	101.945	101.945	101.713	3.250	101.189	101.189	100.957	3.000	101.742	101.742	101.490	2.625	101.880	101.880	101.680	2.625	99.404	99.404	99.204
3.375	102.715	102.715	102.485	3.375	101.959	101.959	101.729	3.125	102.012	102.012	101.777	2.750	102.337	102.337	102.137	2.750	99.861	99.861	99.661
3.500	103.069	103.069	102.840	3.500	102.313	102.313	102.084	3.250	102.497	102.497	102.263	2.875	102.681	102.681	102.481	2.875	100.205	100.205	100.005
3.625	103.400	103.400	103.173	3.625	102.644	102.644	102.417	3.375	103.216	103.216	102.985	2.990	102.950	102.950	102.750	2.990	100.474	100.474	100.274
3.750	103.832	103.832	103.556	3.750	103.310	103.310	103.034	3.500	103.598	103.598	103.369	3.000	103.050	103.050	102.850	3.000	100.574	100.574	100.374
3.875	104.266	104.266	103.992	3.875	100.744	100.744	100.470	3.625	103.889	103.889	103.667	3.125	103.136	103.136	102.936	3.125	100.910	100.910	100.710
3.990	104.490	104.490	104.220	3.990	100.968	100.968	100.698	3.750	103.986	103.986	103.786	3.250	103.656	103.656	103.456	3.250	101.430	101.430	101.230
4.000	104.590	104.590	104.320	4.000	101.068	101.068	100.798	3.875	104.351	104.351	104.151	3.375	104.067	104.067	103.867	3.375	101.841	101.841	101.641
4.125	104.632	104.632	104.432	4.125	100.332	100.332	100.132	3.990	104.571	104.571	104.371	3.500	104.301	104.301	104.101	3.500	102.075	102.075	101.875
4.250	105.038	105.038	104.838	4.250	100.738	100.738	100.538	4.000	104.671	104.671	104.471	3.625	104.247	104.247	104.047	3.625	101.049	101.049	100.849
4.375	105.430	105.430	105.230	4.375	101.130	101.130	100.930	4.125	104.521	104.521	104.321	3.750	104.593	104.593	104.393	3.750	101.395	101.395	101.195
4.500	105.762	105.762	105.562	4.500	101.462	101.462	101.262	4.250	104.928	104.928	104.728	3.875	104.747	104.747	104.547	3.875	101.549	101.549	101.349
4.625	105.848	105.848	105.648	4.625	101.172	101.172	100.972	4.375	105.170	105.170	104.970	3.990	104.977	104.977	104.777	3.990	101.779	101.779	101.579
4.750	106.240	106.240	106.040	4.750	101.564	101.564	101.364	4.500	105.382	105.382	105.182	4.000	105.077	105.077	104.877	4.000	101.879	101.879	101.679

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/1/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/30/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/1/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/30/2021

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	97.410	97.410	97.191	2.500	99.304	99.304	99.104	2.000	99.313	99.313	99.113	2.500	96.541	96.541	96.322	2.000	98.113	98.113	97.913
2.625	98.355	98.355	98.133	2.625	100.152	100.152	99.900	2.125	99.909	99.909	99.709	2.625	97.486	97.486	97.264	2.125	98.709	98.709	98.509
2.750	99.206	99.206	98.985	2.750	100.636	100.636	100.383	2.250	100.366	100.366	100.166	2.750	98.337	98.337	98.116	2.250	99.166	99.166	98.966
2.875	99.905	99.905	99.686	2.875	101.256	101.256	101.002	2.375	100.777	100.777	100.577	2.875	99.036	99.036	98.817	2.375	99.577	99.577	99.377
2.990	100.318	100.318	100.102	2.990	101.642	101.642	101.390	2.500	101.380	101.380	101.180	2.990	99.449	99.449	99.233	2.500	100.180	100.180	99.980
3.000	100.418	100.418	100.202	3.000	101.742	101.742	101.490	2.625	101.880	101.880	101.680	3.000	99.549	99.549	99.333	2.625	99.992	99.992	99.792
3.125	101.201	101.201	100.966	3.125	102.012	102.012	101.777	2.750	102.337	102.337	102.137	3.125	100.148	100.148	99.913	2.750	100.449	100.449	100.249
3.250	101.945	101.945	101.713	3.250	102.497	102.497	102.263	2.875	102.681	102.681	102.481	3.250	100.892	100.892	100.660	2.875	100.793	100.793	100.593
3.375	102.715	102.715	102.485	3.375	103.216	103.216	102.985	2.990	102.950	102.950	102.750	3.375	101.662	101.662	101.432	2.990	101.062	101.062	100.862
3.500	103.069	103.069	102.840	3.500	103.598	103.598	103.369	3.000	103.050	103.050	102.850	3.500	102.016	102.016	101.787	3.000	101.162	101.162	100.962
3.625	103.400	103.400	103.173	3.625	103.889	103.889	103.667	3.125	103.136	103.136	102.936	3.625	102.347	102.347	102.120	3.125	101.373	101.373	101.173
3.750	103.832	103.832	103.556	3.750	103.986	103.986	103.786	3.250	103.656	103.656	103.456	3.750	101.396	101.396	101.120	3.250	101.893	101.893	101.693
3.875	104.266	104.266	103.992	3.875	104.351	104.351	104.151	3.375	104.067	104.067	103.867	3.875	101.830	101.830	101.556	3.375	102.304	102.304	102.104
3.990	104.490	104.490	104.220	3.990	104.571	104.571	104.371	3.500	104.301	104.301	104.101	3.990	102.054	102.054	101.784	3.500	102.538	102.538	102.338
4.000	104.590	104.590	104.320	4.000	104.671	104.671	104.471	3.625	104.247	104.247	104.047	4.000	102.154	102.154	101.884	3.625	101.998	101.998	101.798
4.125	104.632	104.632	104.432	4.125	104.521	104.521	104.321	3.750	104.593	104.593	104.393	4.125	101.807	101.807	101.607	3.750	102.344	102.344	102.144
4.250	105.038	105.038	104.838	4.250	104.928	104.928	104.728	3.875	104.747	104.747	104.547	4.250	102.213	102.213	102.013	3.875	102.498	102.498	102.298
4.375	105.430	105.430	105.230	4.375	105.170	105.170	104.970	3.990	104.977	104.977	104.777	4.375	102.605	102.605	102.405	3.990	102.728	102.728	102.528
4.500	105.762	105.762	105.562	4.500	105.382	105.382	105.182	4.000	105.077	105.077	104.877	4.500	102.937	102.937	102.737	4.000	102.828	102.828	102.628

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year	0.000	0.000	0.000	-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

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.		
For use by mortgage professionals only and should not be distributed to borrowers.		
FHA ID# - 1358600006		



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.:

11/1/2021

45 Day Lock Exp.:

11/15/2021

60 Day Lock Exp.:

11/29/2021

W. Rate Sheet Dated: 9/30/2021

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)