

W. Rate Sheet Dated: 10/1/2021

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	99.940	99.940	99.518	2.250	99.721	99.721	99.299	2.250	98.113	98.113	97.813	3.125	96.398	96.398	96.098
2.375	100.156	100.156	99.734	2.375	99.904	99.904	99.482	2.500	98.445	98.445	98.145	3.250	97.664	97.664	97.364
2.500	100.370	100.370	99.948	2.500	100.077	100.077	99.656	2.625	98.609	98.609	98.309	3.375	97.742	97.742	97.442
2.625	100.585	100.585	100.163	2.625	100.255	100.255	99.833	2.750	100.129	100.129	99.829	3.500	97.820	97.820	97.520
2.750	101.860	101.860	101.470	2.750	101.660	101.660	101.269	2.875	100.289	100.289	99.989	3.625	97.898	97.898	97.598
2.875	102.067	102.067	101.677	2.875	101.833	101.833	101.442	3.000	100.446	100.446	100.146	Margin = 2.250		Index = 0.080	
3.000	102.272	102.272	101.881	3.000	102.002	102.002	101.612	3.125	100.564	100.564	100.264	30 Year OTC			
3.125	102.469	102.469	102.079	3.125	102.133	102.133	101.742	3.250	101.949	101.949	101.649	Rate	30 Day	45 Day	60 Day
3.250	103.005	103.005	102.614	3.250	102.769	102.769	102.379	3.375	102.118	102.118	101.818	4.000	101.585	101.585	101.085
3.375	103.103	103.103	102.713	3.375	102.822	102.822	102.431	3.500	102.251	102.251	101.951	4.125	101.707	101.707	101.207
3.500	103.299	103.299	102.909	3.500	102.966	102.966	102.575	3.625	102.313	102.313	102.013	4.375	102.419	102.419	101.919
3.625	103.483	103.483	103.093	3.625	103.006	103.006	102.616	3.750	102.780	102.780	102.480	4.500	102.543	102.543	102.043
3.750	103.515	103.515	103.215	3.750	103.280	103.280	102.980	3.875	102.895	102.895	102.595	4.625	102.700	102.700	102.200
3.875	103.584	103.584	103.284	3.875	103.304	103.304	103.004	4.000	103.005	103.005	102.705	4.875	102.905	102.905	102.405
4.000	103.760	103.760	103.460	4.000	103.423	103.423	103.123	4.125	103.088	103.088	102.788	5.000	103.029	103.029	102.529
4.125	103.882	103.882	103.582	4.125	103.514	103.514	103.214	4.250	103.169	103.169	102.869	5.125	103.186	103.186	102.686
4.250	103.890	103.890	103.690	4.250	103.675	103.675	103.475	4.375	103.285	103.285	102.985	5.500	103.874	103.874	103.374
4.375	103.894	103.894	103.694	4.375	103.700	103.700	103.500	4.500	103.394	103.394	103.094	5.625	104.031	104.031	103.531
6.250	106.000	106.000	105.800	6.250	103.960	103.960	103.760	4.625	103.477	103.477	103.177	6.250	103.385	103.385	102.885

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	100.040	99.940	99.940	99.518	2.250	99.671	99.571	99.571	99.149	2.250	100.243	100.143	100.143	99.843
2.375	100.256	100.156	100.156	99.734	2.375	99.854	99.754	99.754	99.332	2.375	100.414	100.314	100.314	100.014
2.500	100.470	100.370	100.370	99.948	2.500	100.027	99.927	99.927	99.506	2.500	100.575	100.475	100.475	100.175
2.625	100.685	100.585	100.585	100.163	2.625	100.205	100.105	100.105	99.683	2.625	100.739	100.639	100.639	100.339
2.750	101.960	101.860	101.860	101.470	2.750	101.485	101.385	101.385	100.994	2.750	101.159	101.059	101.059	100.759
2.875	102.167	102.067	102.067	101.677	2.875	101.658	101.558	101.558	101.167	2.875	101.319	101.219	101.219	100.919
3.000	102.372	102.272	102.272	101.881	3.000	101.827	101.727	101.727	101.337	3.000	101.476	101.376	101.376	101.076
3.125	102.569	102.469	102.469	102.079	3.125	101.958	101.858	101.858	101.467	3.125	101.594	101.494	101.494	101.194
3.250	103.105	103.005	103.005	102.614	3.250	102.569	102.469	102.469	102.079	3.250	103.579	103.479	103.479	103.179
3.375	103.303	103.203	103.203	102.813	3.375	102.722	102.622	102.622	102.231	3.375	103.748	103.648	103.648	103.348
3.500	103.499	103.399	103.399	103.009	3.500	102.866	102.766	102.766	102.375	3.500	103.881	103.781	103.781	103.481
3.625	103.683	103.583	103.583	103.193	3.625	102.906	102.806	102.806	102.416	3.625	103.943	103.843	103.843	103.543
3.750	103.715	103.615	103.615	103.315	3.750	103.480	103.380	103.380	103.080	3.750	104.910	104.810	104.810	104.510

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 LLPAs 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	98.835	98.835	98.835	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.957	98.957	98.457	4.750	101.000	101.000	100.500
3.875	99.516	99.516	99.016	6.250	103.750	103.750	103.500	4.375	99.669	99.669	99.169	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.340	99.340	98.840					4.500	99.793	99.793	99.293	Rate	30 Day	45 Day	60 Day
4.125	99.218	99.218	98.718					4.625	99.950	99.950	99.450	5.750	103.000	103.000	102.500
4.250	100.829	100.829	100.329					4.875	100.155	100.155	99.655	6.250	105.750	105.750	105.250
4.375	100.724	100.724	100.224					5.000	100.279	100.279	99.779	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.601	100.601	100.101					5.125	100.436	100.436	99.936				
4.625	100.444	100.444	99.944					5.500	101.124	101.124	100.624				
4.750	101.357	101.357	100.857					5.625	101.281	101.281	100.781				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.635	100.635	100.135				

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

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

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: 10/1/2021

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	98.677	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	100.754	100.754	100.454	Rate	30 Day	45 Day	60 Day
3.250	101.824	101.824	101.433	3.250	101.688	101.688	101.297	3.375	100.923	100.923	100.623	3.250	101.824	101.824	101.324
3.375	102.022	102.022	101.631	3.375	101.841	101.841	101.450	3.500	101.056	101.056	100.756	3.375	102.022	102.022	101.522
3.500	102.218	102.218	101.827	3.500	101.985	101.985	101.594	3.625	101.118	101.118	100.818	3.500	102.218	102.218	101.718
3.625	102.402	102.402	102.011	3.625	102.025	102.025	101.634	3.750	102.085	102.085	101.785	3.625	102.402	102.402	101.902
3.750	101.702	101.702	101.402	3.750	101.567	101.567	101.267	3.875	N/A	N/A	N/A	3.750	101.702	101.702	101.202
3.875	101.872	101.872	101.572	3.875	101.692	101.692	101.392	4.000	N/A	N/A	N/A	3.875	101.872	101.872	101.372
4.000	102.048	102.048	101.748	4.000	101.810	101.810	101.510	4.125	N/A	N/A	N/A	4.000	102.048	102.048	101.548
4.125	102.170	102.170	101.870	4.125	101.902	101.902	101.602	4.250	N/A	N/A	N/A	4.125	102.170	102.170	101.670
4.250	102.340	102.340	102.140	4.250	102.225	102.225	102.025	4.375	N/A	N/A	N/A	4.250	102.340	102.340	101.840
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	101.423	101.323	101.323	100.932	2.750	101.297	101.197	101.197	100.806	2.750	100.871	100.771	100.771	100.471
2.875	101.630	101.530	101.530	101.139	2.875	101.470	101.370	101.370	100.979	2.875	101.032	100.932	100.932	100.632
3.000	101.834	101.734	101.734	101.343	3.000	101.640	101.540	101.540	101.149	3.000	101.189	101.089	101.089	100.789
3.125	102.032	101.932	101.932	101.541	3.125	101.770	101.670	101.670	101.279	3.125	101.307	101.207	101.207	100.907
3.250	101.924	101.824	101.824	101.433	3.250	101.788	101.688	101.688	101.297	3.250	102.698	102.598	102.598	102.298
3.375	102.122	102.022	102.022	101.631	3.375	101.941	101.841	101.841	101.450	3.375	102.866	102.766	102.766	102.466
3.500	102.318	102.218	102.218	101.827	3.500	102.085	101.985	101.985	101.594	3.500	103.000	102.900	102.900	102.600
3.625	102.502	102.402	102.402	102.011	3.625	102.125	102.025	102.025	101.634	3.625	103.062	102.962	102.962	102.662
3.750	101.802	101.702	101.702	101.402	3.750	101.667	101.567	101.567	101.267	3.750	102.997	102.897	102.897	102.597

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	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.:

11/30/2021

W. Rate Sheet Dated: 10/1/2021

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.855	97.855	97.655	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.529	98.529	98.329	2.000	N/A	N/A	N/A	2.500	97.836	97.685	97.605
2.625	98.653	98.653	98.453	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.369	99.369	99.169	2.125	N/A	N/A	N/A	2.625	98.755	98.603	98.519
2.750	99.501	99.501	99.301	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.140	100.140	99.940	2.250	N/A	N/A	N/A	2.750	99.603	99.450	99.367
2.875	100.188	100.188	99.988	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.771	100.771	100.571	2.375	N/A	N/A	N/A	2.875	100.290	100.138	100.054
2.990	100.654	100.654	100.454	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.129	101.129	100.929	2.500	N/A	N/A	N/A	2.990	100.756	100.603	100.520
3.000	100.754	100.754	100.554	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.229	101.229	101.029	2.625	N/A	N/A	N/A	3.000	100.856	100.703	100.620
3.125	101.472	101.472	101.272	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.009	102.009	101.809	2.750	N/A	N/A	N/A	3.125	101.752	101.589	101.491
3.250	102.247	102.247	102.047	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.723	102.723	102.523	2.875	N/A	N/A	N/A	3.250	102.528	102.365	102.267
3.375	103.033	103.033	102.833	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.473	103.473	103.273	2.990	N/A	N/A	N/A	3.375	103.313	103.150	103.052
3.500	103.445	103.445	103.245	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.788	103.788	103.588	3.000	N/A	N/A	N/A	3.500	103.726	103.563	103.465
3.625	103.789	103.789	103.589	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.953	103.953	103.753	3.125	N/A	N/A	N/A	3.625	104.356	104.238	104.156
3.750	104.067	104.067	103.867	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.336	103.336	103.136	3.250	N/A	N/A	N/A	3.750	105.119	105.001	104.919
3.875	104.543	104.543	104.343	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.778	103.778	103.578	3.375	N/A	N/A	N/A	3.875	105.594	105.476	105.394
3.990	104.797	104.797	104.597	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.988	103.988	103.788	3.500	N/A	N/A	N/A	3.990	105.849	105.731	105.649
4.000	104.897	104.897	104.697	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	104.088	104.088	103.888	3.625	N/A	N/A	N/A	4.000	105.949	105.831	105.749
4.125	105.197	105.197	104.997	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.261	104.261	104.061	3.750	N/A	N/A	N/A	4.125	106.248	106.130	106.048
4.250	104.980	104.980	104.780	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.988	102.988	102.788	3.875	N/A	N/A	N/A	4.250	106.035	105.935	105.835
4.375	105.369	105.369	105.169	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.410	103.410	103.210	3.990	N/A	N/A	N/A	4.375	106.424	106.324	106.224
4.500	105.729	105.729	105.529	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.723	103.723	103.523	4.000	N/A	N/A	N/A	4.500	106.684	106.584	106.484
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.168	100.168	99.968	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.511	99.511	99.311	2.000	99.429	99.287	99.193
2.875	N/A	N/A	N/A	2.625	100.699	100.699	100.499	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.123	100.123	99.923	2.125	100.041	99.899	99.805
2.990	N/A	N/A	N/A	2.750	101.089	101.089	100.889	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.653	100.653	100.453	2.250	100.571	100.429	100.335
3.000	N/A	N/A	N/A	2.875	101.769	101.769	101.569	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.123	101.123	100.923	2.375	101.041	100.899	100.805
3.125	N/A	N/A	N/A	2.990	102.194	102.194	101.994	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.531	101.531	101.331	2.500	101.553	101.419	101.341
3.250	N/A	N/A	N/A	3.000	102.294	102.294	102.094	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.978	101.978	101.778	2.625	102.103	101.969	101.891
3.375	N/A	N/A	N/A	3.125	102.743	102.743	102.543	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.490	102.490	102.290	2.750	102.615	102.481	102.403
3.500	N/A	N/A	N/A	3.250	102.900	102.900	102.700	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.892	102.892	102.692	2.875	103.017	102.883	102.805
3.625	N/A	N/A	N/A	3.375	103.637	103.637	103.437	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.233	103.233	103.033	2.990	103.358	103.224	103.146
3.750	N/A	N/A	N/A	3.500	104.017	104.017	103.817	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.333	103.333	103.133	3.000	103.458	103.324	103.246
3.875	N/A	N/A	N/A	3.625	104.356	104.356	104.156	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.729	103.729	103.529	3.125	103.854	103.720	103.642
3.990	N/A	N/A	N/A	3.750	104.369	104.369	104.169	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.045	104.045	103.845	3.250	104.392	104.292	104.192
4.000	N/A	N/A	N/A	3.875	104.839	104.839	104.639	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.523	104.523	104.323	3.375	104.871	104.771	104.671
4.125	N/A	N/A	N/A	3.990	105.062	105.062	104.862	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.862	104.862	104.662	3.500	105.209	105.109	105.009
4.250	N/A	N/A	N/A	4.000	105.162	105.162	104.962	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.273	105.273	105.073	3.625	105.620	105.520	105.420
4.375	N/A	N/A	N/A	4.125	105.458	105.458	105.258	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.925	104.925	104.725	3.750	105.350	105.216	105.079
4.500	N/A	N/A	N/A	4.250	104.972	104.972	104.772	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.363	105.363	105.163	3.875	105.803	105.661	105.538
4.625	N/A	N/A	N/A	4.375	105.356	105.356	105.156	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.684	105.684	105.484	3.990	106.316	106.174	106.051
4.750	N/A	N/A	N/A	4.500	105.697	105.697	105.497	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.784	105.784	105.584	4.000	106.616	106.274	106.151
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	99.720	99.720	99.520	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.011	100.011	99.811
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.183	100.183	99.983	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.623	100.623	100.423
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.554	100.554	100.354	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.153	101.153	100.953
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.904	100.904	100.704	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.623	101.623	101.423
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.422	101.422	101.222	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.031	102.031	101.831
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.828	101.828	101.628	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.467	102.467	102.267
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.182	102.182	101.982	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.615	102.615	102.415
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.458	102.458	102.258	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.017	103.017	102.817
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.665	102.665	102.465	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.358	103.358	103.158
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.765	102.765	102.565	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.458	103.458	103.258
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.038	103.038	102.838	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.854	103.854	103.654
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.903	102.903	102.703	3.250	N/A	N/A	N/A	3.250							



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.:

11/30/2021

W. Rate Sheet Dated: 10/1/2021

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	97.855	97.855	97.655	2.500	98.529	98.529	98.329	2.875	101.769	101.769	101.569	2.000	99.511	99.511	99.311	2.000	99.720	99.720	99.520
2.625	98.653	98.653	98.453	2.625	99.369	99.369	99.169	2.990	102.194	102.194	101.994	2.125	100.123	100.123	99.923	2.125	100.183	100.183	99.983
2.750	99.501	99.501	99.301	2.750	100.140	100.140	99.940	3.000	102.294	102.294	102.094	2.250	100.653	100.653	100.453	2.250	100.554	100.554	100.354
2.875	100.188	100.188	99.988	2.875	100.771	100.771	100.571	3.125	102.743	102.743	102.543	2.375	101.123	101.123	100.923	2.375	100.904	100.904	100.704
2.990	100.654	100.654	100.454	2.990	101.129	101.129	100.929	3.250	102.900	102.900	102.700	2.500	101.531	101.531	101.331	2.500	101.422	101.422	101.222
3.000	100.754	100.754	100.554	3.000	101.229	101.229	101.029	3.375	103.637	103.637	103.437	2.625	101.978	101.978	101.778	2.625	101.828	101.828	101.628
3.125	101.472	101.472	101.272	3.125	102.009	102.009	101.809	3.500	104.017	104.017	103.817	2.750	102.490	102.490	102.290	2.750	102.182	102.182	101.982
3.250	102.247	102.247	102.047	3.250	102.723	102.723	102.523	3.625	104.356	104.356	104.156	2.875	102.892	102.892	102.692	2.875	102.458	102.458	102.258
3.375	103.033	103.033	102.833	3.375	103.473	103.473	103.273	3.750	104.369	104.369	104.169	2.990	103.233	103.233	103.033	2.990	102.665	102.665	102.465
3.500	103.445	103.445	103.245	3.500	103.788	103.788	103.588	3.875	104.839	104.839	104.639	3.000	103.333	103.333	103.133	3.000	102.765	102.765	102.565
3.625	103.789	103.789	103.589	3.625	103.953	103.953	103.753	3.990	105.062	105.062	104.862	3.125	103.729	103.729	103.529	3.125	103.038	103.038	102.838
3.750	104.067	104.067	103.867	3.750	103.336	103.336	103.136	4.000	105.162	105.162	104.962	3.250	104.045	104.045	103.845	3.250	102.903	102.903	102.703
3.875	104.543	104.543	104.343	3.875	103.778	103.778	103.578	4.125	105.458	105.458	105.258	3.375	104.523	104.523	104.323	3.375	103.265	103.265	103.065
3.990	104.797	104.797	104.597	3.990	103.988	103.988	103.788	4.250	104.972	104.972	104.772	3.500	104.862	104.862	104.662	3.500	103.499	103.499	103.299
4.000	104.897	104.897	104.697	4.000	104.088	104.088	103.888	4.375	105.356	105.356	105.156	3.625	105.273	105.273	105.073	3.625	103.787	103.787	103.587
4.125	105.197	105.197	104.997	4.125	104.261	104.261	104.061	4.500	105.697	105.697	105.497	3.750	104.925	104.925	104.725	3.750	102.940	102.940	102.740
4.250	104.980	104.980	104.780	4.250	102.988	102.988	102.788	4.625	105.934	105.934	105.734	3.875	105.363	105.363	105.163	3.875	103.245	103.245	103.045
4.375	105.369	105.369	105.169	4.375	103.410	103.410	103.210	4.750	106.029	106.029	105.829	3.990	105.684	105.684	105.484	3.990	103.440	103.440	103.240
4.500	105.729	105.729	105.529	4.500	103.723	103.723	103.523	4.875	106.379	106.379	106.179	4.000	105.784	105.784	105.584	4.000	103.540	103.540	103.340

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

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

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

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

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

W. Rate Sheet Dated: 10/1/2021

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	97.784	97.784	97.559	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.392	97.392	97.167	2.750	N/A	N/A	N/A	2.500	97.534	97.434	97.308
2.625	98.726	98.726	98.499	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.334	98.334	98.107	2.875	N/A	N/A	N/A	2.625	98.476	98.376	98.249
2.750	99.573	99.573	99.348	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.181	99.181	98.956	2.990	N/A	N/A	N/A	2.750	99.323	99.223	99.098
2.875	100.263	100.263	100.042	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.871	99.871	99.650	3.000	N/A	N/A	N/A	2.875	100.013	99.913	99.792
2.990	100.671	100.671	100.454	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.279	100.279	100.062	3.125	N/A	N/A	N/A	2.990	100.421	100.321	100.204
3.000	100.771	100.771	100.554	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.379	100.379	100.162	3.250	N/A	N/A	N/A	3.000	100.521	100.421	100.304
3.125	101.550	101.550	101.309	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.786	100.786	100.565	3.375	N/A	N/A	N/A	3.125	101.300	101.172	101.059
3.250	102.286	102.286	102.050	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.522	101.522	101.286	3.500	N/A	N/A	N/A	3.250	102.036	101.909	101.800
3.375	103.047	103.047	102.814	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.283	102.283	102.050	3.625	N/A	N/A	N/A	3.375	102.797	102.673	102.564
3.500	103.395	103.395	103.166	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.631	102.631	102.402	3.750	N/A	N/A	N/A	3.500	103.145	103.024	102.916
3.625	103.720	103.720	103.492	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.956	102.956	102.728	3.875	N/A	N/A	N/A	3.625	103.470	103.349	103.242
3.750	104.034	104.034	103.752	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.552	103.552	103.320	3.990	N/A	N/A	N/A	3.750	103.784	103.647	103.502
3.875	104.461	104.461	104.182	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.979	103.979	103.700	4.000	N/A	N/A	N/A	3.875	104.211	104.076	103.932
3.990	104.679	104.679	104.403	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.197	101.197	100.921	4.125	N/A	N/A	N/A	3.990	104.429	104.296	104.153
4.000	104.779	104.779	104.503	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.297	101.297	101.021	4.250	N/A	N/A	N/A	4.000	104.529	104.396	104.253
4.125	105.640	104.640	104.440	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.340	100.340	100.140	4.375	N/A	N/A	N/A	4.125	104.390	104.290	104.190
4.250	105.040	105.040	104.840	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.740	100.740	100.540	4.500	N/A	N/A	N/A	4.250	104.790	104.690	104.590
4.375	105.425	105.425	105.225	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.125	101.125	100.925	4.625	N/A	N/A	N/A	4.375	105.175	105.075	104.975
4.500	105.750	105.750	105.550	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.450	101.450	101.250	4.750	N/A	N/A	N/A	4.500	105.500	105.400	105.300

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	99.599	99.599	99.399	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.610	99.610	99.410	2.000	99.360	99.211	99.160
2.875	N/A	N/A	N/A	2.625	100.485	100.485	100.229	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.204	100.204	100.004	2.125	99.954	99.804	99.754
2.990	N/A	N/A	N/A	2.750	100.966	100.966	100.710	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.657	100.657	100.457	2.250	100.407	100.257	100.207
3.000	N/A	N/A	N/A	2.875	101.580	101.580	101.324	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.066	101.066	100.866	2.375	100.816	100.666	100.616
3.125	N/A	N/A	N/A	2.990	101.962	101.962	101.706	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.617	101.617	101.417	2.500	101.367	101.217	101.167
3.250	N/A	N/A	N/A	3.000	102.062	102.062	101.806	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.111	102.111	101.911	2.625	101.861	101.761	101.661
3.375	N/A	N/A	N/A	3.125	102.341	102.341	102.101	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.565	102.565	102.365	2.750	102.315	102.215	102.115
3.500	N/A	N/A	N/A	3.250	102.821	102.821	102.583	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.907	102.907	102.707	2.875	102.657	102.557	102.457
3.625	N/A	N/A	N/A	3.375	103.532	103.532	103.298	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.172	103.172	102.972	2.990	102.922	102.822	102.722
3.750	N/A	N/A	N/A	3.500	103.910	103.910	103.670	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.622	103.622	103.422	3.000	103.372	103.272	103.172
3.875	N/A	N/A	N/A	3.625	104.198	104.198	103.970	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.243	103.243	103.043	3.125	102.993	102.893	102.793
3.990	N/A	N/A	N/A	3.750	104.177	104.177	103.977	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.758	103.758	103.558	3.250	103.508	103.408	103.308
4.000	N/A	N/A	N/A	3.875	104.537	104.537	104.337	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.168	104.168	103.968	3.375	103.918	103.818	103.718
4.125	N/A	N/A	N/A	3.990	104.752	104.752	104.552	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.396	104.396	104.196	3.500	104.146	104.046	103.946
4.250	N/A	N/A	N/A	4.000	104.852	104.852	104.652	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.152	104.152	103.952	3.625	103.902	103.802	103.702
4.375	N/A	N/A	N/A	4.125	104.530	104.530	104.330	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.494	104.494	104.294	3.750	104.244	104.144	104.044
4.500	N/A	N/A	N/A	4.250	104.933	104.933	104.733	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.645	104.645	104.445	3.875	104.395	104.295	104.195
4.625	N/A	N/A	N/A	4.375	105.171	105.171	104.971	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.870	104.870	104.670	3.990	104.620	104.520	104.420
4.750	N/A	N/A	N/A	4.500	105.378	105.378	105.178	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.970	104.970	104.770	4.000	104.720	104.620	104.520

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	98.510	98.510	98.310	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	99.104	99.104	98.904	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	99.557	99.557	99.357	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	99.966	99.966	99.766	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	100.517	100.517	100.317	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	99.635	99.635	99.435	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	100.089	100.089	99.889	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	100.431	100.431	100.231	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	100.696	100.696	100.496	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	100.796	100.796	100.596	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	101.017	101.017	100.817	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	101.532	101.532	101.332	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.942	101.942	101.742	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.170	102.170	101.970	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	100.926	100.926	100.726	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	101.268	101.268	101.068	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	101.419	101.419	101.219	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	101.644	101.644	101.444	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	101.744	101.744	101.544	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A

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	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%	-0.75%
720 - 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%	-1.00%
700 - 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%	-1.50%
680 - 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%	-1.50%
660 - 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%	-2.25%	-2.25%
640 - 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%	-2.75%
620 - 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%

Cash Out Refi				
FICO ↓ / LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

Program Features										
Product Feature < \ / RT >	≤ 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	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/RT Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	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.

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.70% on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

Subordination			
LTV	LTIV	< 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

Subordination Enhanced Refief Refi			
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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

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
CHOICE Renovation	-1.000
Loan Size Doesn't apply to standard co-ops loans (primary/2nd homes)	
\$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

Enhanced Refried Refi ILPA Caps						
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap		
Primary	1	105.01 -115.00%	0.750	2.000		
		>115.00%	0.000	0.750		
		90.01 -100.00%	0.750	2.000		
	2	>100.00%	0.000	0.750		
		3-4	85.01-95.00%	0.750	2.000	
			>95.00%	0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000		
		>105.00%	1.500	2.000		
Investment	1	90.01-100.00%	2.000	3.000		
		>100.00%	1.500	2.000		
		80.01 -90.00%	2.000	3.000		
	2-4	>90.00%	1.500	2.000		

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 buyout = \$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. <i>For use by mortgage professionals only and should not be distributed to borrowers</i>			



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.:

11/30/2021

W. Rate Sheet Dated: 10/1/2021

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	99.573	99.573	99.348	2.750	99.181	99.181	98.956	2.500	99.599	99.599	99.399	2.000	99.610	99.610	99.410	2.000	98.510	98.510	98.310
2.875	100.263	100.263	100.042	2.875	99.871	99.871	99.650	2.625	100.485	100.485	100.229	2.125	100.204	100.204	100.004	2.125	99.104	99.104	98.904
2.990	100.671	100.671	100.454	2.990	100.279	100.279	100.062	2.750	100.966	100.966	100.710	2.250	100.657	100.657	100.457	2.250	99.557	99.557	99.357
3.000	100.771	100.771	100.554	3.000	100.379	100.379	100.162	2.875	101.580	101.580	101.324	2.375	101.066	101.066	100.866	2.375	99.966	99.966	99.766
3.125	101.550	101.550	101.309	3.125	100.786	100.786	100.545	2.990	101.962	101.962	101.706	2.500	101.617	101.617	101.417	2.500	100.517	100.517	100.317
3.250	102.286	102.286	102.050	3.250	101.522	101.522	101.286	3.000	102.062	102.062	101.806	2.625	102.111	102.111	101.911	2.625	99.635	99.635	99.435
3.375	103.047	103.047	102.814	3.375	102.283	102.283	102.050	3.125	102.341	102.341	102.101	2.750	102.565	102.565	102.365	2.750	100.089	100.089	99.889
3.500	103.395	103.395	103.166	3.500	102.631	102.631	102.402	3.250	102.821	102.821	102.583	2.875	102.907	102.907	102.707	2.875	100.431	100.431	100.231
3.625	103.720	103.720	103.492	3.625	102.956	102.956	102.728	3.375	103.532	103.532	103.298	2.990	103.172	103.172	102.972	2.990	100.696	100.696	100.496
3.750	104.034	104.034	103.752	3.750	103.552	103.552	103.270	3.500	103.910	103.910	103.677	3.000	103.272	103.272	103.072	3.000	100.796	100.796	100.596
3.875	104.461	104.461	104.182	3.875	103.979	103.979	103.700	3.625	104.198	104.198	103.970	3.125	103.243	103.243	103.043	3.125	101.017	101.017	100.817
3.990	104.679	104.679	104.403	3.990	101.197	101.197	100.921	3.750	104.177	104.177	103.977	3.250	103.758	103.758	103.558	3.250	101.532	101.532	101.332
4.000	104.779	104.779	104.503	4.000	101.297	101.297	101.021	3.875	104.537	104.537	104.337	3.375	104.168	104.168	103.968	3.375	101.942	101.942	101.742
4.125	104.640	104.640	104.440	4.125	100.340	100.340	100.140	3.990	104.752	104.752	104.552	3.500	104.396	104.396	104.196	3.500	102.170	102.170	101.970
4.250	105.040	105.040	104.840	4.250	100.740	100.740	100.540	4.000	104.852	104.852	104.652	3.625	104.152	104.152	103.952	3.625	100.926	100.926	100.726
4.375	105.425	105.425	105.225	4.375	101.125	101.125	100.925	4.125	104.530	104.530	104.330	3.750	104.494	104.494	104.294	3.750	101.268	101.268	101.068
4.500	105.750	105.750	105.550	4.500	101.450	101.450	101.250	4.250	104.933	104.933	104.733	3.875	104.645	104.645	104.445	3.875	101.419	101.419	101.219
4.625	105.652	105.652	105.452	4.625	100.976	100.976	100.776	4.375	105.171	105.171	104.971	3.990	104.870	104.870	104.670	3.990	101.644	101.644	101.444
4.750	106.038	106.038	105.838	4.750	101.362	101.362	101.162	4.500	105.378	105.378	105.178	4.000	104.970	104.970	104.770	4.000	101.744	101.744	101.544

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	0.000	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			
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11/30/2021

W. Rate Sheet Dated: 10/1/2021

Release Time: 10:00 am ET

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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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.:

11/30/2021

W. Rate Sheet Dated: 10/1/2021

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	97.784	97.784	97.559	2.500	99.599	99.599	99.399	2.000	99.610	99.610	99.410	2.500	96.913	96.913	96.688	2.000	98.410	98.410	98.210
2.625	98.726	98.726	98.499	2.625	100.485	100.485	100.229	2.125	100.204	100.204	100.004	2.625	97.855	97.855	97.628	2.125	99.004	99.004	98.804
2.750	99.573	99.573	99.348	2.750	100.966	100.966	100.710	2.250	100.657	100.657	100.457	2.750	98.702	98.702	98.477	2.250	99.457	99.457	99.257
2.875	100.263	100.263	100.042	2.875	101.580	101.580	101.324	2.375	101.066	101.066	100.866	2.875	99.392	99.392	99.171	2.375	99.866	99.866	99.666
2.990	100.671	100.671	100.454	2.990	101.962	101.962	101.706	2.500	101.617	101.617	101.417	2.990	99.800	99.800	99.583	2.500	100.417	100.417	100.217
3.000	100.771	100.771	100.554	3.000	102.062	102.062	101.806	2.625	102.111	102.111	101.911	3.000	99.900	99.900	99.683	2.625	100.223	100.223	100.023
3.125	101.550	101.550	101.309	3.125	102.341	102.341	102.101	2.750	102.565	102.565	102.365	3.125	100.493	100.493	100.252	2.750	100.677	100.677	100.477
3.250	102.286	102.286	102.050	3.250	102.821	102.821	102.583	2.875	102.907	102.907	102.707	3.250	101.229	101.229	100.993	2.875	101.019	101.019	100.819
3.375	103.047	103.047	102.814	3.375	103.532	103.532	103.298	2.990	103.172	103.172	102.972	3.375	101.990	101.990	101.757	2.990	101.284	101.284	101.084
3.500	103.395	103.395	103.166	3.500	103.910	103.910	103.677	3.000	103.272	103.272	103.072	3.500	102.338	102.338	102.109	3.000	101.384	101.384	101.184
3.625	103.720	103.720	103.492	3.625	104.198	104.198	103.970	3.125	103.243	103.243	103.043	3.625	102.663	102.663	102.435	3.125	101.480	101.480	101.280
3.750	104.034	104.034	103.752	3.750	104.177	104.177	103.977	3.250	103.758	103.758	103.558	3.750	101.618	101.618	101.336	3.250	101.995	101.995	101.795
3.875	104.461	104.461	104.182	3.875	104.537	104.537	104.337	3.375	104.168	104.168	103.968	3.875	102.045	102.045	101.766	3.375	102.405	102.405	102.205
3.990	104.679	104.679	104.403	3.990	104.752	104.752	104.552	3.500	104.396	104.396	104.196	3.990	102.263	102.263	101.987	3.500	102.633	102.633	102.433
4.000	104.779	104.779	104.503	4.000	104.852	104.852	104.652	3.625	104.152	104.152	103.952	4.000	102.363	102.363	102.087	3.625	101.889	101.889	101.689
4.125	104.640	104.640	104.440	4.125	104.530	104.530	104.330	3.750	104.494	104.494	104.294	4.125	101.815	101.815	101.615	3.750	102.231	102.231	102.031
4.250	105.040	105.040	104.840	4.250	104.933	104.933	104.733	3.875	104.645	104.645	104.445	4.250	102.215	102.215	102.015	3.875	102.382	102.382	102.182
4.375	105.425	105.425	105.225	4.375	105.171	105.171	104.971	3.990	104.870	104.870	104.670	4.375	102.600	102.600	102.400	3.990	102.607	102.607	102.407
4.500	105.750	105.750	105.550	4.500	105.378	105.378	105.178	4.000	104.970	104.970	104.770	4.500	102.925	102.925	102.725	4.000	102.707	102.707	102.507

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	-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			
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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

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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.:

11/30/2021

W. Rate Sheet Dated: 10/1/2021

Release Time: 10:00 am ET

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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

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

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

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

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