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.: **11/3/2021**
45 Day Lock Exp.: **11/18/2021**
60 Day Lock Exp.: **12/3/2021**

W. Rate Sheet Dated: **10/4/2021** **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	100.158	100.158	99.752	2.250	99.813	99.813	99.406	2.250	98.048	98.048	97.748	3.125	96.398	96.398	96.098
2.375	100.375	100.375	99.969	2.375	99.996	99.996	99.590	2.500	98.379	98.379	98.079	3.250	97.664	97.664	97.364
2.500	100.588	100.588	100.182	2.500	100.169	100.169	99.763	2.625	98.544	98.544	98.244	3.375	97.742	97.742	97.442
2.625	100.804	100.804	100.398	2.625	100.346	100.346	99.940	2.750	100.165	100.165	99.865	3.500	97.820	97.820	97.520
2.750	101.829	101.829	101.454	2.750	101.501	101.501	101.126	2.875	100.325	100.325	100.025	3.625	97.898	97.898	97.598
2.875	102.036	102.036	101.661	2.875	101.675	101.675	101.300	3.000	100.482	100.482	100.182	Margin = 2.250		Index = 0.080	
3.000	102.241	102.241	101.866	3.000	101.844	101.844	101.469	3.125	100.600	100.600	100.300	30 Year OTC			
3.125	102.438	102.438	102.063	3.125	101.975	101.975	101.600	3.250	101.907	101.907	101.607	Rate	30 Day	45 Day	60 Day
3.250	103.130	103.130	102.739	3.250	102.767	102.767	102.377	3.375	102.083	102.083	101.783	4.000	101.710	101.710	101.210
3.375	103.228	103.228	102.838	3.375	102.839	102.839	102.448	3.500	102.216	102.216	101.916	4.125	101.832	101.832	101.332
3.500	103.424	103.424	103.034	3.500	102.983	102.983	102.592	3.625	102.286	102.286	101.986	4.375	102.326	102.326	101.826
3.625	103.608	103.608	103.218	3.625	103.043	103.043	102.652	3.750	102.620	102.620	102.320	4.500	102.449	102.449	101.949
3.750	103.640	103.640	103.340	3.750	103.316	103.316	103.016	3.875	102.735	102.735	102.435	4.625	102.606	102.606	102.106
3.875	103.709	103.709	103.409	3.875	103.340	103.340	103.040	4.000	102.845	102.845	102.545	4.875	102.890	102.890	102.390
4.000	103.885	103.885	103.585	4.000	103.459	103.459	103.159	4.125	102.928	102.928	102.628	5.000	103.013	103.013	102.513
4.125	104.007	104.007	103.707	4.125	103.550	103.550	103.250	4.250	103.197	103.197	102.897	5.125	103.170	103.170	102.670
4.250	103.796	103.796	103.596	4.250	103.493	103.493	103.293	4.375	103.312	103.312	103.012	5.500	103.858	103.858	103.358
4.375	103.801	103.801	103.601	4.375	103.517	103.517	103.317	4.500	103.422	103.422	103.122	5.625	104.016	104.016	103.516
6.250	106.000	106.000	105.800	6.250	103.871	103.871	103.671	4.625	103.505	103.505	103.205	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	100.258	100.158	100.158	99.752	2.250	99.763	99.663	99.663	99.256	2.250	100.178	100.078	100.078	99.778
2.375	100.475	100.375	100.375	99.969	2.375	99.946	99.846	99.846	99.440	2.375	100.349	100.249	100.249	99.949
2.500	100.688	100.588	100.588	100.182	2.500	100.119	100.019	100.019	99.613	2.500	100.509	100.409	100.409	100.109
2.625	100.904	100.804	100.804	100.398	2.625	100.296	100.196	100.196	99.790	2.625	100.674	100.574	100.574	100.274
2.750	101.929	101.829	101.829	101.454	2.750	101.326	101.226	101.226	100.851	2.750	101.195	101.095	101.095	100.795
2.875	102.136	102.036	102.036	101.661	2.875	101.500	101.400	101.400	101.025	2.875	101.355	101.255	101.255	100.955
3.000	102.341	102.241	102.241	101.866	3.000	101.669	101.569	101.569	101.194	3.000	101.512	101.412	101.412	101.112
3.125	102.538	102.438	102.438	102.063	3.125	101.800	101.700	101.700	101.325	3.125	101.630	101.530	101.530	101.230
3.250	103.230	103.130	103.130	102.739	3.250	102.567	102.467	102.467	102.077	3.250	103.537	103.437	103.437	103.137
3.375	103.428	103.328	103.328	102.938	3.375	102.739	102.639	102.639	102.248	3.375	103.713	103.613	103.613	103.313
3.500	103.624	103.524	103.524	103.134	3.500	102.883	102.783	102.783	102.392	3.500	103.846	103.746	103.746	103.446
3.625	103.808	103.708	103.708	103.318	3.625	102.943	102.843	102.843	102.452	3.625	103.916	103.816	103.816	103.516
3.750	103.840	103.740	103.740	103.440	3.750	103.516	103.416	103.416	103.116	3.750	104.750	104.650	104.650	104.350

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 ≤ 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	0.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
3.25-3.625	1.000	0.875	0.750	0.625	0.625	0.500	0.375	0.000
3.75-4.125	1.250	1.125	0.875	0.875	0.750	0.625	0.500	0.250
4.25-4.625	1.250	1.125	0.875	0.750	0.750	0.625	0.500	0.250
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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	99.641	99.641	99.141	6.250	103.750	103.750	103.500
4.000	99.465	99.465	98.965				
4.125	99.343	99.343	98.843				
4.250	100.735	100.735	100.235				
4.375	100.631	100.631	100.131				
4.500	100.507	100.507	100.007				
4.625	100.350	100.350	99.850				
4.750	101.342	101.342	100.842				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

Rate	30 Day	45 Day	60 Day
4.000	98.960	98.960	98.460
4.125	99.082	99.082	98.582
4.375	99.576	99.576	99.076
4.500	99.699	99.699	99.199
4.625	99.856	99.856	99.356
4.875	100.140	100.140	99.640
5.000	100.263	100.263	99.763
5.125	100.420	100.420	99.920
5.500	101.108	101.108	100.608
5.625	101.266	101.266	100.766
6.250	100.635	100.635	100.135

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	100.000	100.000	99.500
4.750	101.000	101.000	100.500

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
5.750	103.000	103.000	102.500
6.250	105.750	105.750	105.250

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

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)

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.: **11/3/2021**
45 Day Lock Exp.: **11/18/2021**
60 Day Lock Exp.: **12/3/2021**

W. Rate Sheet Dated: **10/4/2021** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT

30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.148	96.148	95.848
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.414	97.414	97.114
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.492	97.492	97.192
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.713	98.713	98.413	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	98.874	98.874	98.574	3.625	97.648	97.648	97.348
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.031	99.031	98.731	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.149	99.149	98.849	**30 Year OTC**			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.712	100.712	100.412	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	101.949	101.949	101.558	3.250	101.686	101.686	101.295	3.375	100.888	100.888	100.588	3.250	101.949	101.949	101.449
3.375	102.147	102.147	101.756	3.375	101.858	101.858	101.467	3.500	101.021	101.021	100.721	3.375	102.147	102.147	101.647
3.500	102.343	102.343	101.952	3.500	102.002	102.002	101.611	3.625	101.091	101.091	100.791	3.500	102.343	102.343	101.843
3.625	102.527	102.527	102.136	3.625	102.061	102.061	101.670	3.750	101.925	101.925	101.625	3.625	102.527	102.527	102.027
3.750	101.827	101.827	101.527	3.750	101.604	101.604	101.304	3.875	N/A	N/A	N/A	3.750	101.827	101.827	101.327
3.875	101.997	101.997	101.697	3.875	101.728	101.728	101.428	4.000	N/A	N/A	N/A	3.875	101.997	101.997	101.497
4.000	102.173	102.173	101.873	4.000	101.846	101.846	101.546	4.125	N/A	N/A	N/A	4.000	102.173	102.173	101.673
4.125	102.295	102.295	101.995	4.125	101.938	101.938	101.638	4.250	N/A	N/A	N/A	4.125	102.295	102.295	101.795
4.250	102.246	102.246	102.046	4.250	102.043	102.043	101.843	4.375	N/A	N/A	N/A	4.250	102.246	102.246	101.746
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline

30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.392	101.292	101.292	100.917	2.750	101.139	101.039	101.039	100.664	2.750	100.907	100.807	100.807	100.507
2.875	101.599	101.499	101.499	101.124	2.875	101.312	101.212	101.212	100.837	2.875	101.068	100.968	100.968	100.668
3.000	101.803	101.703	101.703	101.328	3.000	101.481	101.381	101.381	101.006	3.000	101.225	101.125	101.125	100.825
3.125	102.001	101.901	101.901	101.526	3.125	101.612	101.512	101.512	101.137	3.125	101.343	101.243	101.243	100.943
3.250	102.049	101.949	101.949	101.558	3.250	101.786	101.686	101.686	101.295	3.250	102.656	102.556	102.556	102.256
3.375	102.247	102.147	102.147	101.756	3.375	101.958	101.858	101.858	101.467	3.375	102.832	102.732	102.732	102.432
3.500	102.443	102.343	102.343	101.952	3.500	102.102	102.002	102.002	101.611	3.500	102.965	102.865	102.865	102.565
3.625	102.627	102.527	102.527	102.136	3.625	102.161	102.061	102.061	101.670	3.625	103.035	102.935	102.935	102.635
3.750	101.927	101.827	101.827	101.527	3.750	101.704	101.604	101.604	101.304	3.750	102.837	102.737	102.737	102.437

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs

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

Specialty Adjustment

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	N/A	N/A	N/A	6.250	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				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

Rate	30 Day	45 Day	60 Day
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

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
5.750	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 *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)

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Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	97.896	97.896	97.696
2.625	98.808	98.808	98.608
2.750	99.650	99.650	99.450
2.875	100.330	100.330	100.130
2.990	100.788	100.788	100.588
3.000	100.888	100.888	100.688
3.125	101.564	101.564	101.364
3.250	102.331	102.331	102.131
3.375	103.111	103.111	102.911
3.500	103.514	103.514	103.314
3.625	103.856	103.856	103.656
3.750	104.103	104.103	103.903
3.875	104.572	104.572	104.372
3.990	104.824	104.824	104.624
4.000	104.924	104.924	104.724
4.125	105.219	105.219	105.019
4.250	105.015	105.015	104.815
4.375	105.401	105.401	105.201
4.500	105.757	105.757	105.557

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
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
3.990	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

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
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
3.990	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

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	98.683	98.683	98.483
2.625	99.520	99.520	99.320
2.750	100.286	100.286	100.086
2.875	100.910	100.910	100.710
2.990	101.260	101.260	101.060
3.000	101.360	101.360	101.160
3.125	102.097	102.097	101.897
3.250	102.804	102.804	102.604
3.375	103.546	103.546	103.346
3.500	103.858	103.858	103.658
3.625	104.023	104.023	103.823
3.750	103.371	103.371	103.171
3.875	103.810	103.810	103.610
3.990	104.015	104.015	103.815
4.000	104.115	104.115	103.915
4.125	104.286	104.286	104.086
4.250	103.023	103.023	102.823
4.375	103.441	103.441	103.241
4.500	103.751	103.751	103.551

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	97.993	97.841	97.742
2.625	98.910	98.758	98.659
2.750	99.752	99.600	99.501
2.875	100.432	100.280	100.181
2.990	100.890	100.738	100.639
3.000	100.990	100.838	100.739
3.125	101.845	101.682	101.568
3.250	102.612	102.449	102.335
3.375	103.391	103.228	103.114
3.500	103.795	103.632	103.518
3.625	104.430	104.326	104.230
3.750	105.184	105.080	104.984
3.875	105.653	105.549	105.453
3.990	105.905	105.801	105.705
4.000	106.005	105.901	105.805
4.125	106.300	106.196	106.100
4.250	106.073	105.973	105.873
4.375	106.459	106.359	106.259
4.500	106.716	106.616	106.516

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	100.226	100.226	100.026
2.625	100.750	100.750	100.550
2.750	101.259	101.259	101.059
2.875	101.933	101.933	101.733
2.990	102.350	102.350	102.150
3.000	102.450	102.450	102.250
3.125	102.892	102.892	102.692
3.250	103.006	103.006	102.806
3.375	103.751	103.751	103.551
3.500	104.123	104.123	103.923
3.625	104.460	104.460	104.260
3.750	104.445	104.445	104.245
3.875	104.908	104.908	104.708
3.990	105.129	105.129	104.929
4.000	105.229	105.229	105.029
4.125	105.521	105.521	105.321
4.250	105.047	105.047	104.847
4.375	105.428	105.428	105.228
4.500	105.765	105.765	105.565

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

15 Year

Rate	30 Day	45 Day	60 Day
2.000	99.536	99.536	99.336
2.125	100.143	100.143	99.943
2.250	100.670	100.670	100.470
2.375	101.133	101.133	100.933
2.500	101.533	101.533	101.333
2.625	101.968	101.968	101.768
2.750	102.469	102.469	102.269
2.875	102.865	102.865	102.665
2.990	103.205	103.205	103.005
3.000	103.305	103.305	103.105
3.125	103.691	103.691	103.491
3.250	104.096	104.096	103.896
3.375	104.570	104.570	104.370
3.500	104.904	104.904	104.704
3.625	105.310	105.310	105.110
3.750	104.971	104.971	104.771
3.875	105.404	105.404	105.204
3.990	105.725	105.725	105.525
4.000	105.825	105.825	105.625

15/10 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	99.443	99.301	99.207
2.125	100.051	99.909	99.815
2.250	100.578	100.436	100.342
2.375	101.041	100.899	100.805
2.500	101.530	101.390	101.312
2.625	102.075	101.935	101.857
2.750	102.580	102.440	102.362
2.875	102.976	102.836	102.758
2.990	103.316	103.176	103.098
3.000	103.416	103.276	103.198
3.125	103.817	103.688	103.596
3.250	104.437	104.330	104.228
3.375	104.910	104.803	104.701
3.500	105.244	105.137	105.035
3.625	105.651	105.544	105.442
3.750	105.387	105.246	105.105
3.875	105.855	105.709	105.584
3.990	106.362	106.216	106.091
4.000	106.462	106.316	106.191

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.000	99.744	99.744	99.544
2.125	100.205	100.205	100.005
2.250	100.571	100.571	100.371
2.375	100.897	100.897	100.697
2.500	101.412	101.412	101.212
2.625	101.815	101.815	101.615
2.750	102.163	102.163	101.963
2.875	102.437	102.437	102.237
2.990	102.641	102.641	102.441
3.000	102.741	102.741	102.541
3.125	103.010	103.010	102.810
3.250	102.957	102.957	102.757
3.375	103.315	103.315	103.115
3.500	103.545	103.545	103.345
3.625	103.831	103.831	103.631
3.750	102.988	102.988	102.788
3.875	103.293	103.293	103.093
3.990	103.486	103.486	103.286
4.000	103.586	103.586	103.386

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

10 Year

Rate	30 Day	45 Day	60 Day
2.000	100.036	100.036	99.836
2.125	100.643	100.643	100.443
2.250	101.170	101.170	100.970
2.375	101.633	101.633	101.433
2.500	102.033	102.033	101.833
2.625	102.468	102.468	102.268
2.750	102.594	102.594	102.394
2.875	102.990	102.990	102.790
2.990	103.330	103.330	103.130
3.000	103.430	103.430	103.230
3.125	103.816	103.816	103.616
3.250	103.800	103.800	103.600
3.375	104.273	104.273	104.073
3.500	104.607	104.607	104.407
3.625	105.014	105.014	104.814
3.750	104.659	104.659	104.459
3.875	105.092	105.092	104.892
3.990	105.413	105.413	105.213
4.000	105.513	105.513	105.313

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	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500

Cash-Out Refinance*

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

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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	-2.125	-2.125	-2.125	-3.375	-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
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto 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
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size "doesn't apply to standard conv 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 HB	0.125

High LTV Refi Option LLPA 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
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*

Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LLPA's: State; Extension; Loan Size ; UW Fee Buyout

*** Does not apply to loan amt =<$125K ; HomeReady or RefiNow =<$300K

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%	-1.500	-1.500

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

30 Day Lock Exp.: 11/3/2021
45 Day Lock Exp.: 11/18/2021
60 Day Lock Exp.: 12/3/2021

W. Rate Sheet Dated: 10/4/2021 **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	97.896	97.896	97.696	2.500	98.683	98.683	98.483	2.875	101.933	101.933	101.733	2.000	99.536	99.536	99.336	2.000	99.744	99.744	99.544
2.625	98.808	98.808	98.608	2.625	99.520	99.520	99.320	2.990	102.350	102.350	102.150	2.125	100.143	100.143	99.943	2.125	100.205	100.205	100.005
2.750	99.650	99.650	99.450	2.750	100.286	100.286	100.086	3.000	102.450	102.450	102.250	2.250	100.670	100.670	100.470	2.250	100.571	100.571	100.371
2.875	100.330	100.330	100.130	2.875	100.910	100.910	100.710	3.125	102.892	102.892	102.692	2.375	101.133	101.133	100.933	2.375	100.897	100.897	100.697
2.990	100.788	100.788	100.588	2.990	101.260	101.260	101.060	3.250	103.006	103.006	102.806	2.500	101.533	101.533	101.333	2.500	101.412	101.412	101.212
3.000	100.888	100.888	100.688	3.000	101.360	101.360	101.160	3.375	103.751	103.751	103.551	2.625	101.968	101.968	101.768	2.625	101.815	101.815	101.615
3.125	101.564	101.564	101.364	3.125	102.097	102.097	101.897	3.500	104.123	104.123	103.923	2.750	102.469	102.469	102.269	2.750	102.163	102.163	101.963
3.250	102.331	102.331	102.131	3.250	102.804	102.804	102.604	3.625	104.460	104.460	104.260	2.875	102.865	102.865	102.665	2.875	102.437	102.437	102.237
3.375	103.111	103.111	102.911	3.375	103.546	103.546	103.346	3.750	104.445	104.445	104.245	2.990	103.205	103.205	103.005	2.990	102.641	102.641	102.441
3.500	103.514	103.514	103.314	3.500	103.858	103.858	103.658	3.875	104.908	104.908	104.708	3.000	103.305	103.305	103.105	3.000	102.741	102.741	102.541
3.625	103.856	103.856	103.656	3.625	104.023	104.023	103.823	3.990	105.129	105.129	104.929	3.125	103.691	103.691	103.491	3.125	103.010	103.010	102.810
3.750	104.103	104.103	103.903	3.750	103.371	103.371	103.171	4.000	105.229	105.229	105.029	3.250	104.096	104.096	103.896	3.250	102.957	102.957	102.757
3.875	104.572	104.572	104.372	3.875	103.810	103.810	103.610	4.125	105.521	105.521	105.321	3.375	104.570	104.570	104.370	3.375	103.315	103.315	103.115
3.990	104.824	104.824	104.624	3.990	104.015	104.015	103.815	4.250	105.047	105.047	104.847	3.500	104.904	104.904	104.704	3.500	103.545	103.545	103.345
4.000	104.924	104.924	104.724	4.000	104.115	104.115	103.915	4.375	105.428	105.428	105.228	3.625	105.310	105.310	105.110	3.625	103.831	103.831	103.631
4.125	105.219	105.219	105.019	4.125	104.286	104.286	104.086	4.500	105.765	105.765	105.565	3.750	104.971	104.971	104.771	3.750	102.988	102.988	102.788
4.250	105.015	105.015	104.815	4.250	103.023	103.023	102.823	4.625	106.000	106.000	105.800	3.875	105.404	105.404	105.204	3.875	103.293	103.293	103.093
4.375	105.401	105.401	105.201	4.375	103.441	103.441	103.241	4.750	106.099	106.099	105.899	3.990	105.725	105.725	105.525	3.990	103.486	103.486	103.286
4.500	105.757	105.757	105.557	4.500	103.751	103.751	103.551	4.875	106.446	106.446	106.246	4.000	105.825	105.825	105.625	4.000	103.586	103.586	103.386

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 applicableto 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.

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30 Day Lock Exp.: **11/3/2021**
45 Day Lock Exp.: **11/18/2021**
60 Day Lock Exp.: **12/3/2021**

W. Rate Sheet Dated: 10/4/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	97.945	97.945	97.739
2.625	98.885	98.885	98.678
2.750	99.729	99.729	99.523
2.875	100.415	100.415	100.211
2.990	100.814	100.814	100.614
3.000	100.914	100.914	100.714
3.125	101.680	101.680	101.424
3.250	102.409	102.409	102.158
3.375	103.164	103.164	102.916
3.500	103.507	103.507	103.261
3.625	103.826	103.826	103.585
3.750	104.097	104.097	103.816
3.875	104.517	104.517	104.240
3.990	104.728	104.728	104.456
4.000	104.828	104.828	104.556
4.125	104.721	104.721	104.521
4.250	105.116	105.116	104.916
4.375	105.495	105.495	105.295
4.500	105.814	105.814	105.614

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	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
4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year SC

Rate	30 Day	45 Day	60 Day
2.500	97.451	97.451	97.245
2.625	98.391	98.391	98.184
2.750	99.235	99.235	99.029
2.875	99.921	99.921	99.717
2.990	100.320	100.320	100.120
3.000	100.420	100.420	100.220
3.125	100.872	100.872	100.616
3.250	101.601	101.601	101.350
3.375	102.356	102.356	102.108
3.500	102.699	102.699	102.453
3.625	103.018	103.018	102.777
3.750	100.589	100.589	100.308
3.875	101.009	101.009	100.732
3.990	101.220	101.220	100.948
4.000	101.320	101.320	101.048
4.125	100.405	100.405	100.205
4.250	100.800	100.800	100.600
4.375	101.179	101.179	100.979
4.500	101.498	101.498	101.298

30/25 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	97.695	97.595	97.489
2.625	98.635	98.535	98.428
2.750	99.479	99.379	99.273
2.875	100.165	100.065	99.961
2.990	100.564	100.464	100.364
3.000	100.664	100.564	100.464
3.125	101.430	101.286	101.174
3.250	102.159	102.016	101.908
3.375	102.914	102.774	102.666
3.500	103.257	103.118	103.011
3.625	103.576	103.441	103.335
3.750	103.847	103.710	103.566
3.875	104.267	104.133	103.990
3.990	104.478	104.348	104.206
4.000	104.578	104.448	104.306
4.125	104.471	104.371	104.271
4.250	104.866	104.766	104.666
4.375	105.245	105.145	105.045
4.500	105.564	105.464	105.364

30/25 Year SC >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	99.943	99.943	99.681
2.625	100.699	100.699	100.455
2.750	101.177	101.177	100.933
2.875	101.786	101.786	101.544
2.990	102.164	102.164	101.923
3.000	102.264	102.264	102.023
3.125	102.518	102.518	102.258
3.250	102.994	102.994	102.735
3.375	103.715	103.715	103.461
3.500	104.086	104.086	103.835
3.625	104.372	104.372	104.125
3.750	104.283	104.283	104.083
3.875	104.639	104.639	104.439
3.990	104.848	104.848	104.648
4.000	104.948	104.948	104.748
4.125	104.652	104.652	104.452
4.250	105.051	105.051	104.851
4.375	105.287	105.287	105.087
4.500	105.494	105.494	105.294

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

15 Year

Rate	30 Day	45 Day	60 Day
2.000	99.653	99.653	99.453
2.125	100.244	100.244	100.044
2.250	100.695	100.695	100.495
2.375	101.102	101.102	100.902
2.500	101.594	101.594	101.394
2.625	102.085	102.085	101.885
2.750	102.536	102.536	102.336
2.875	102.875	102.875	102.675
2.990	103.137	103.137	102.937
3.000	103.237	103.237	103.037
3.125	103.294	103.294	103.094
3.250	103.804	103.804	103.604
3.375	104.211	104.211	104.011
3.500	104.437	104.437	104.237
3.625	104.237	104.237	104.037
3.750	104.576	104.576	104.376
3.875	104.724	104.724	104.524
3.990	104.944	104.944	104.744
4.000	105.044	105.044	104.844

15 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	99.403	99.251	99.203
2.125	99.994	99.843	99.794
2.250	100.445	100.295	100.245
2.375	100.852	100.702	100.652
2.500	101.344	101.242	101.144
2.625	101.835	101.735	101.635
2.750	102.286	102.186	102.086
2.875	102.625	102.525	102.425
2.990	102.887	102.787	102.687
3.000	102.987	102.887	102.787
3.125	103.044	102.944	102.844
3.250	103.554	103.454	103.354
3.375	103.961	103.861	103.761
3.500	104.187	104.087	103.987
3.625	103.987	103.887	103.787
3.750	104.326	104.226	104.126
3.875	104.474	104.374	104.274
3.990	104.694	104.594	104.494
4.000	104.794	104.694	104.594

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC

Rate	30 Day	45 Day	60 Day
2.000	98.553	98.553	98.353
2.125	99.144	99.144	98.944
2.250	99.595	99.595	99.395
2.375	100.002	100.002	99.802
2.500	100.494	100.494	100.294
2.625	99.609	99.609	99.409
2.750	100.060	100.060	99.860
2.875	100.399	100.399	100.199
2.990	100.661	100.661	100.461
3.000	100.761	100.761	100.561
3.125	101.068	101.068	100.868
3.250	101.578	101.578	101.378
3.375	101.985	101.985	101.785
3.500	102.211	102.211	102.011
3.625	101.005	101.005	100.805
3.750	101.344	101.344	101.144
3.875	101.492	101.492	101.292
3.990	101.712	101.712	101.512
4.000	101.812	101.812	101.612

15 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500

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 ↓ \ 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	-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/T 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.

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 conv 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

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

*** Does not apply to loan amt =<$125K or any Home Possible

Subordination Enhanced Reflief 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

Enhanced Reflief Refi LLPA 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
	2	90.01 -100.00%	0.750	2.000
		>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
	2-4	80.01 -90.00%	2.000	3.000
		>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 buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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

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

30 Day Lock Exp.: 11/3/2021
45 Day Lock Exp.: 11/18/2021
60 Day Lock Exp.: 12/3/2021

W. Rate Sheet Dated: 10/4/2021 **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	99.729	99.729	99.523	2.750	99.235	99.235	99.029	2.500	99.943	99.943	99.681	2.000	99.653	99.653	99.453	2.000	98.553	98.553	98.353
2.875	100.415	100.415	100.211	2.875	99.921	99.921	99.717	2.625	100.699	100.699	100.455	2.125	100.244	100.244	100.044	2.125	99.144	99.144	98.944
2.990	100.814	100.814	100.614	2.990	100.320	100.320	100.120	2.750	101.177	101.177	100.933	2.250	100.695	100.695	100.495	2.250	99.595	99.595	99.395
3.000	100.914	100.914	100.714	3.000	100.420	100.420	100.220	2.875	101.786	101.786	101.544	2.375	101.102	101.102	100.902	2.375	100.002	100.002	99.802
3.125	101.680	101.680	101.424	3.125	100.872	100.872	100.616	2.990	102.164	102.164	101.923	2.500	101.594	101.594	101.394	2.500	100.494	100.494	100.294
3.250	102.409	102.409	102.158	3.250	101.601	101.601	101.350	3.000	102.264	102.264	102.023	2.625	102.085	102.085	101.885	2.625	99.609	99.609	99.409
3.375	103.164	103.164	102.916	3.375	102.356	102.356	102.108	3.125	102.518	102.518	102.258	2.750	102.536	102.536	102.336	2.750	100.060	100.060	99.860
3.500	103.507	103.507	103.261	3.500	102.699	102.699	102.453	3.250	102.994	102.994	102.735	2.875	102.875	102.875	102.675	2.875	100.399	100.399	100.199
3.625	103.826	103.826	103.585	3.625	103.018	103.018	102.777	3.375	103.715	103.715	103.461	2.990	103.137	103.137	102.937	2.990	100.661	100.661	100.461
3.750	104.097	104.097	103.816	3.750	100.589	100.589	100.308	3.500	104.086	104.086	103.835	3.000	103.237	103.237	103.037	3.000	100.761	100.761	100.561
3.875	104.517	104.517	104.240	3.875	101.009	101.009	100.732	3.625	104.372	104.372	104.125	3.125	103.294	103.294	103.094	3.125	101.068	101.068	100.868
3.990	104.728	104.728	104.456	3.990	101.220	101.220	100.948	3.750	104.283	104.283	104.083	3.250	103.804	103.804	103.604	3.250	101.578	101.578	101.378
4.000	104.828	104.828	104.556	4.000	101.320	101.320	101.048	3.875	104.639	104.639	104.439	3.375	104.211	104.211	104.011	3.375	101.985	101.985	101.785
4.125	104.721	104.721	104.521	4.125	100.405	100.405	100.205	3.990	104.848	104.848	104.648	3.500	104.437	104.437	104.237	3.500	102.211	102.211	102.011
4.250	105.116	105.116	104.916	4.250	100.800	100.800	100.600	4.000	104.948	104.948	104.748	3.625	104.237	104.237	104.037	3.625	101.005	101.005	100.805
4.375	105.495	105.495	105.295	4.375	101.179	101.179	100.979	4.125	104.652	104.652	104.452	3.750	104.576	104.576	104.376	3.750	101.344	101.344	101.144
4.500	105.814	105.814	105.614	4.500	101.498	101.498	101.298	4.250	105.051	105.051	104.851	3.875	104.724	104.724	104.524	3.875	101.492	101.492	101.292
4.625	105.878	105.878	105.678	4.625	101.186	101.186	100.986	4.375	105.287	105.287	105.087	3.990	104.944	104.944	104.744	3.990	101.712	101.712	101.512
4.750	106.259	106.259	106.059	4.750	101.567	101.567	101.367	4.500	105.494	105.494	105.294	4.000	105.044	105.044	104.844	4.000	101.812	101.812	101.612

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

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

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.

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

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

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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

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

30 Day Lock Exp.: 11/3/2021
45 Day Lock Exp.: 11/18/2021
60 Day Lock Exp.: 12/3/2021

W. Rate Sheet Dated: 10/4/2021 **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 aplicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC , FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year

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

FHLMC 30/25 Year

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

FNMA 20 Year

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

FHLMC 20 Year

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

FNMA 15 Year

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

FHLMC 15 Year

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

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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

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

30 Day Lock Exp.: 11/3/2021
45 Day Lock Exp.: 11/18/2021
60 Day Lock Exp.: 12/3/2021

W. Rate Sheet Dated: 10/4/2021 **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	97.945	97.945	97.739	2.500	99.943	99.943	99.681	2.000	99.653	99.653	99.453	2.500	97.023	97.023	96.817	2.000	98.453	98.453	98.253
2.625	98.885	98.885	98.678	2.625	100.699	100.699	100.455	2.125	100.244	100.244	100.044	2.625	97.963	97.963	97.756	2.125	99.044	99.044	98.844
2.750	99.729	99.729	99.523	2.750	101.177	101.177	100.933	2.250	100.695	100.695	100.495	2.750	98.807	98.807	98.601	2.250	99.495	99.495	99.295
2.875	100.415	100.415	100.211	2.875	101.786	101.786	101.544	2.375	101.102	101.102	100.902	2.875	99.493	99.493	99.289	2.375	99.902	99.902	99.702
2.990	100.814	100.814	100.614	2.990	102.164	102.164	101.923	2.500	101.594	101.594	101.394	2.990	99.892	99.892	99.692	2.500	100.394	100.394	100.194
3.000	100.914	100.914	100.714	3.000	102.264	102.264	102.023	2.625	102.085	102.085	101.885	3.000	99.992	99.992	99.792	2.625	100.197	100.197	99.997
3.125	101.680	101.680	101.424	3.125	102.518	102.518	102.258	2.750	102.536	102.536	102.336	3.125	100.601	100.601	100.345	2.750	100.648	100.648	100.448
3.250	102.409	102.409	102.158	3.250	102.994	102.994	102.735	2.875	102.875	102.875	102.675	3.250	101.330	101.330	101.079	2.875	100.987	100.987	100.787
3.375	103.164	103.164	102.916	3.375	103.715	103.715	103.461	2.990	103.137	103.137	102.937	3.375	102.085	102.085	101.837	2.990	101.249	101.249	101.049
3.500	103.507	103.507	103.261	3.500	104.086	104.086	103.835	3.000	103.237	103.237	103.037	3.500	102.428	102.428	102.182	3.000	101.349	101.349	101.149
3.625	103.826	103.826	103.585	3.625	104.372	104.372	104.125	3.125	103.294	103.294	103.094	3.625	102.747	102.747	102.506	3.125	101.531	101.531	101.331
3.750	104.097	104.097	103.816	3.750	104.283	104.283	104.083	3.250	103.804	103.804	103.604	3.750	101.668	101.668	101.387	3.250	102.041	102.041	101.841
3.875	104.517	104.517	104.240	3.875	104.639	104.639	104.439	3.375	104.211	104.211	104.011	3.875	102.088	102.088	101.811	3.375	102.448	102.448	102.248
3.990	104.728	104.728	104.456	3.990	104.848	104.848	104.648	3.500	104.437	104.437	104.237	3.990	102.299	102.299	102.027	3.500	102.674	102.674	102.474
4.000	104.828	104.828	104.556	4.000	104.948	104.948	104.748	3.625	104.237	104.237	104.037	4.000	102.399	102.399	102.127	3.625	101.971	101.971	101.771
4.125	104.721	104.721	104.521	4.125	104.652	104.652	104.452	3.750	104.576	104.576	104.376	4.125	101.888	101.888	101.688	3.750	102.310	102.310	102.110
4.250	105.116	105.116	104.916	4.250	105.051	105.051	104.851	3.875	104.724	104.724	104.524	4.250	102.283	102.283	102.083	3.875	102.458	102.458	102.258
4.375	105.495	105.495	105.295	4.375	105.287	105.287	105.087	3.990	104.944	104.944	104.744	4.375	102.662	102.662	102.462	3.990	102.678	102.678	102.478
4.500	105.814	105.814	105.614	4.500	105.494	105.494	105.294	4.000	105.044	105.044	104.844	4.500	102.981	102.981	102.781	4.000	102.778	102.778	102.578

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	0.000
$125,001 - $175,000	0.000
$175,001 - $275,000	0.000
$275,001 up to SC	0.125

Lock Desk Policy

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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

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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.: **11/3/2021**
45 Day Lock Exp.: **11/18/2021**
60 Day Lock Exp.: **12/3/2021**

W. Rate Sheet Dated: **10/4/2021** **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 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

[1]Full Am. [2]ARMs 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)