

W. Rate Sheet Dated: 10/5/2021

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	100.018	100.018	99.611	2.250	99.672	99.672	99.266	2.250	98.079	98.079	97.779	3.125	96.398	96.398	96.098
2.375	100.234	100.234	99.828	2.375	99.855	99.855	99.449	2.500	98.410	98.410	98.110	3.250	97.664	97.664	97.364
2.500	100.448	100.448	100.041	2.500	100.029	100.029	99.622	2.625	98.575	98.575	98.275	3.375	97.742	97.742	97.442
2.625	100.663	100.663	100.257	2.625	100.206	100.206	99.799	2.750	100.125	100.125	99.825	3.500	97.820	97.820	97.520
2.750	101.688	101.688	101.313	2.750	101.361	101.361	100.986	2.875	100.286	100.286	99.986	3.625	97.898	97.898	97.598
2.875	101.895	101.895	101.520	2.875	101.534	101.534	101.159	3.000	100.443	100.443	100.143	Margin = 2.250		Index = 0.090	
3.000	102.100	102.100	101.725	3.000	101.703	101.703	101.328	3.125	100.561	100.561	100.261	30 Year OTC			
3.125	102.298	102.298	101.923	3.125	101.834	101.834	101.459	3.250	101.782	101.782	101.482	Rate	30 Day	45 Day	60 Day
3.250	103.036	103.036	102.630	3.250	102.674	102.674	102.267	3.375	101.958	101.958	101.658	4.000	101.664	101.664	101.164
3.375	103.135	103.135	102.728	3.375	102.745	102.745	102.339	3.500	102.091	102.091	101.791	4.125	101.786	101.786	101.286
3.500	103.331	103.331	102.924	3.500	102.889	102.889	102.483	3.625	102.161	102.161	101.861	4.375	102.466	102.466	101.966
3.625	103.515	103.515	103.108	3.625	102.949	102.949	102.543	3.750	102.917	102.917	102.617	4.500	102.590	102.590	102.090
3.750	103.593	103.593	103.293	3.750	103.269	103.269	102.969	3.875	103.032	103.032	102.732	4.625	102.747	102.747	102.247
3.875	103.662	103.662	103.362	3.875	103.294	103.294	102.994	4.000	103.142	103.142	102.842	4.875	103.249	103.249	102.749
4.000	103.839	103.839	103.539	4.000	103.412	103.412	103.112	4.125	103.225	103.225	102.925	5.000	103.372	103.372	102.872
4.125	103.961	103.961	103.661	4.125	103.504	103.504	103.204	4.250	103.118	103.118	102.818	5.125	103.530	103.530	103.030
4.250	103.937	103.937	103.737	4.250	103.633	103.633	103.433	4.375	103.234	103.234	102.934	5.500	103.858	103.858	103.358
4.375	103.941	103.941	103.741	4.375	103.658	103.658	103.458	4.500	103.344	103.344	103.044	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	103.427	103.427	103.127	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	100.118	100.018	100.018	99.611	2.250	99.622	99.522	99.522	99.116	2.250	100.209	100.109	100.109	99.809
2.375	100.334	100.234	100.234	99.828	2.375	99.805	99.705	99.705	99.299	2.375	100.380	100.280	100.280	99.980
2.500	100.548	100.448	100.448	100.041	2.500	99.979	99.879	99.879	99.472	2.500	100.540	100.440	100.440	100.140
2.625	100.763	100.663	100.663	100.257	2.625	100.156	100.056	100.056	99.649	2.625	100.705	100.605	100.605	100.305
2.750	101.788	101.688	101.688	101.313	2.750	101.186	101.086	101.086	100.711	2.750	101.155	101.055	101.055	100.755
2.875	101.995	101.895	101.895	101.520	2.875	101.359	101.259	101.259	100.884	2.875	101.316	101.216	101.216	100.916
3.000	102.200	102.100	102.100	101.725	3.000	101.528	101.428	101.428	101.053	3.000	101.473	101.373	101.373	101.073
3.125	102.398	102.298	102.298	101.923	3.125	101.659	101.559	101.559	101.184	3.125	101.591	101.491	101.491	101.191
3.250	103.136	103.036	103.036	102.630	3.250	102.474	102.374	102.374	101.967	3.250	103.412	103.312	103.312	103.012
3.375	103.335	103.235	103.235	102.828	3.375	102.645	102.545	102.545	102.139	3.375	103.588	103.488	103.488	103.188
3.500	103.531	103.431	103.431	103.024	3.500	102.789	102.689	102.689	102.283	3.500	103.721	103.621	103.621	103.321
3.625	103.715	103.615	103.615	103.208	3.625	102.849	102.749	102.749	102.343	3.625	103.791	103.691	103.691	103.391
3.750	103.793	103.693	103.693	103.393	3.750	103.469	103.369	103.369	103.069	3.750	105.047	104.947	104.947	104.647

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

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	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 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	98.914	98.914	98.414	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.036	99.036	98.536	4.750	101.000	101.000	100.500
3.875	99.594	99.594	99.094	6.250	103.750	103.750	103.500	4.375	99.716	99.716	99.216	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.418	99.418	98.918					4.500	99.840	99.840	99.340	Rate	30 Day	45 Day	60 Day
4.125	99.296	99.296	98.796					4.625	99.997	99.997	99.497	5.750	103.000	103.000	102.500
4.250	100.876	100.876	100.376					4.875	100.499	100.499	99.999	6.250	105.750	105.750	105.250
4.375	100.771	100.771	100.271					5.000	100.622	100.622	100.122	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.648	100.648	100.148					5.125	100.780	100.780	100.280				
4.625	100.491	100.491	99.991					5.500	101.108	101.108	100.608				
4.750	101.701	101.701	101.201					5.625	101.266	101.266	100.766				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.635	100.635	100.135				

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

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

FHA ID# - 1358600006

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.:

11/4/2021

45 Day Lock Exp.:

11/19/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/5/2021

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	98.674	98.674	98.374	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	98.835	98.835	98.535	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	98.992	98.992	98.692	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.110	99.110	98.810	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.587	100.587	100.287	Rate	30 Day	45 Day	60 Day
3.250	101.855	101.855	101.449	3.250	101.592	101.592	101.186	3.375	100.763	100.763	100.463	3.250	101.855	101.855	101.355
3.375	102.053	102.053	101.647	3.375	101.764	101.764	101.358	3.500	100.896	100.896	100.596	3.375	102.053	102.053	101.553
3.500	102.249	102.249	101.843	3.500	101.908	101.908	101.502	3.625	100.966	100.966	100.666	3.500	102.249	102.249	101.749
3.625	102.433	102.433	102.027	3.625	101.968	101.968	101.562	3.750	102.222	102.222	101.922	3.625	102.433	102.433	101.933
3.750	101.780	101.780	101.480	3.750	101.557	101.557	101.257	3.875	N/A	N/A	N/A	3.750	101.780	101.780	101.280
3.875	101.950	101.950	101.650	3.875	101.681	101.681	101.381	4.000	N/A	N/A	N/A	3.875	101.950	101.950	101.450
4.000	102.126	102.126	101.826	4.000	101.800	101.800	101.500	4.125	N/A	N/A	N/A	4.000	102.126	102.126	101.626
4.125	102.248	102.248	101.948	4.125	101.891	101.891	101.591	4.250	N/A	N/A	N/A	4.125	102.248	102.248	101.748
4.250	102.387	102.387	102.187	4.250	102.183	102.183	101.983	4.375	N/A	N/A	N/A	4.250	102.387	102.387	101.887
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	101.251	101.151	101.151	100.776	2.750	100.998	100.898	100.898	100.523	2.750	100.868	100.768	100.768	100.468
2.875	101.458	101.358	101.358	100.983	2.875	101.171	101.071	101.071	100.696	2.875	101.029	100.929	100.929	100.629
3.000	101.662	101.562	101.562	101.187	3.000	101.341	101.241	101.241	100.866	3.000	101.186	101.086	101.086	100.786
3.125	101.860	101.760	101.760	101.385	3.125	101.471	101.371	101.371	100.996	3.125	101.304	101.204	101.204	100.904
3.250	101.955	101.855	101.855	101.449	3.250	101.692	101.592	101.592	101.186	3.250	102.531	102.431	102.431	102.131
3.375	102.153	102.053	102.053	101.647	3.375	101.864	101.764	101.764	101.358	3.375	102.707	102.607	102.607	102.307
3.500	102.349	102.249	102.249	101.843	3.500	102.008	101.908	101.908	101.502	3.500	102.840	102.740	102.740	102.440
3.625	102.533	102.433	102.433	102.027	3.625	102.068	101.968	101.968	101.562	3.625	102.910	102.810	102.810	102.510
3.750	101.880	101.780	101.780	101.480	3.750	101.657	101.557	101.557	101.257	3.750	103.134	103.034	103.034	102.734

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/4/2021

45 Day Lock Exp.:

11/19/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/5/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year High Balance					
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	97.757	97.757	97.557	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.538	98.538	98.338	2.000	N/A	N/A	N/A	2.500	97.852	97.701	97.601
2.625	98.661	98.661	98.461	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.372	99.372	99.172	2.125	N/A	N/A	N/A	2.625	98.763	98.612	98.512
2.750	99.503	99.503	99.303	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.138	100.138	99.938	2.250	N/A	N/A	N/A	2.750	99.605	99.454	99.354
2.875	100.186	100.186	99.986	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.764	100.764	100.564	2.375	N/A	N/A	N/A	2.875	100.288	100.137	100.037
2.990	100.652	100.652	100.452	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.122	101.122	100.922	2.500	N/A	N/A	N/A	2.990	100.754	100.603	100.503
3.000	100.752	100.752	100.552	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.222	101.222	101.022	2.625	N/A	N/A	N/A	3.000	100.854	100.703	100.603
3.125	101.412	101.412	101.212	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.945	101.945	101.745	2.750	N/A	N/A	N/A	3.125	101.693	101.530	101.416
3.250	102.184	102.184	101.984	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.656	102.656	102.456	2.875	N/A	N/A	N/A	3.250	102.465	102.302	102.188
3.375	102.966	102.966	102.766	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.402	103.402	103.202	2.990	N/A	N/A	N/A	3.375	103.247	103.084	102.970
3.500	103.372	103.372	103.172	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.714	103.714	103.514	3.000	N/A	N/A	N/A	3.500	103.653	103.503	103.411
3.625	103.716	103.716	103.516	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.881	103.881	103.681	3.125	N/A	N/A	N/A	3.625	104.361	104.255	104.161
3.750	104.038	104.038	103.838	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.306	103.306	103.106	3.250	N/A	N/A	N/A	3.750	105.120	105.014	104.920
3.875	104.511	104.511	104.311	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.748	103.748	103.548	3.375	N/A	N/A	N/A	3.875	105.593	105.487	105.393
3.990	104.766	104.766	104.566	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.957	103.957	103.757	3.500	N/A	N/A	N/A	3.990	105.948	105.742	105.648
4.000	104.866	104.866	104.666	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	104.057	104.057	103.857	3.625	N/A	N/A	N/A	4.000	105.948	105.842	105.748
4.125	105.164	105.164	104.964	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.229	104.229	104.029	3.750	N/A	N/A	N/A	4.125	106.247	106.141	106.047
4.250	104.950	104.950	104.750	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.958	102.958	102.758	3.875	N/A	N/A	N/A	4.250	106.010	105.910	105.810
4.375	105.338	105.338	105.138	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.378	103.378	103.178	3.990	N/A	N/A	N/A	4.375	106.398	106.298	106.198
4.500	105.697	105.697	105.497	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.691	103.691	103.491	4.000	N/A	N/A	N/A	4.500	106.657	106.557	106.457
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >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	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.500	100.078	100.078	99.878	2.875	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.437	99.437	99.237
2.875	N/A	N/A	N/A	N/A	2.625	100.605	100.605	100.405	2.990	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.044	100.044	99.844	2.125	99.960	99.824	99.731
2.990	N/A	N/A	N/A	N/A	2.750	101.110	101.110	100.910	3.000	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.571	100.571	100.371	2.250	100.487	100.351	100.258
3.000	N/A	N/A	N/A	N/A	2.875	101.787	101.787	101.587	3.125	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.040	101.040	100.840	2.375	100.956	100.820	100.727
3.125	N/A	N/A	N/A	N/A	2.990	102.212	102.212	102.012	3.250	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.447	101.447	101.247	2.500	101.554	101.415	101.337
3.250	N/A	N/A	N/A	N/A	3.000	102.312	102.312	102.112	3.375	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.992	101.992	101.792	2.625	102.102	101.963	101.885
3.375	N/A	N/A	N/A	N/A	3.125	102.754	102.754	102.554	3.500	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.501	102.501	102.301	2.750	102.611	102.472	102.394
3.500	N/A	N/A	N/A	N/A	3.250	102.857	102.857	102.657	3.625	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.898	102.898	102.698	2.875	103.008	102.869	102.791
3.625	N/A	N/A	N/A	N/A	3.375	103.605	103.605	103.405	3.750	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.235	103.235	103.035	2.990	103.345	103.206	103.128
3.750	N/A	N/A	N/A	N/A	3.500	103.979	103.979	103.779	3.875	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.335	103.335	103.135	3.000	103.445	103.306	103.228
3.875	N/A	N/A	N/A	N/A	3.625	104.318	104.318	104.118	3.990	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.728	103.728	103.528	3.125	103.838	103.699	103.621
3.990	N/A	N/A	N/A	N/A	3.750	104.379	104.379	104.179	4.000	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.050	104.050	103.850	3.250	104.391	104.279	104.170
4.000	N/A	N/A	N/A	N/A	3.875	104.847	104.847	104.647	4.125	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.529	104.529	104.329	3.375	104.870	104.758	104.649
4.125	N/A	N/A	N/A	N/A	3.990	105.071	105.071	104.871	4.250	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.867	104.867	104.667	3.500	105.207	105.095	104.986
4.250	N/A	N/A	N/A	N/A	4.000	105.171	105.171	104.971	4.375	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.277	105.277	105.077	3.625	105.617	105.505	105.396
4.375	N/A	N/A	N/A	N/A	4.125	105.466	105.466	105.266	4.500	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.925	104.925	104.725	3.750	105.341	105.196	105.055
4.500	N/A	N/A	N/A	N/A	4.250	104.982	104.982	104.782	4.625	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.358	105.358	105.158	3.875	105.775	105.631	105.499
4.625	N/A	N/A	N/A	N/A	4.375	105.365	105.365	105.165	4.750	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.681	105.681	105.481	3.990	106.277	106.128	106.003
4.750	N/A	N/A	N/A	N/A	4.500	105.704	105.704	105.504	4.875	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.781	105.781	105.581	4.000	106.377	106.228	106.103
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year >125 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	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	99.659	99.659	99.459	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.936	99.936	99.736
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.118	100.118	99.918	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.543	100.543	100.343
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.487	100.487	100.287	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.070	101.070	100.870
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.919	100.919	100.719	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.539	101.539	101.339
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.436	101.436	101.236	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.945	101.945	101.745
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.841	101.841	101.641	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.379	102.379	102.179
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.192	102.192	101.992	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.625	102.625	102.425
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.466	102.466	102.266	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.022	103.022	102.822
2.990	N/A	N/A																					



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/4/2021

45 Day Lock Exp.:

11/19/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/5/2021

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	97.757	97.757	97.557	2.500	98.538	98.538	98.338	2.875	101.787	101.787	101.587	2.000	99.437	99.437	99.237	2.000	99.659	99.659	99.459
2.625	98.661	98.661	98.461	2.625	99.372	99.372	99.172	2.990	102.212	102.212	102.012	2.125	100.044	100.044	99.844	2.125	100.118	100.118	99.918
2.750	99.503	99.503	99.303	2.750	100.138	100.138	99.938	3.000	102.312	102.312	102.112	2.250	100.571	100.571	100.371	2.250	100.487	100.487	100.287
2.875	100.186	100.186	99.986	2.875	100.764	100.764	100.564	3.125	102.754	102.754	102.554	2.375	101.040	101.040	100.840	2.375	100.919	100.919	100.719
2.990	100.652	100.652	100.452	2.990	101.122	101.122	100.922	3.250	102.857	102.857	102.657	2.500	101.447	101.447	101.247	2.500	101.436	101.436	101.236
3.000	100.752	100.752	100.552	3.000	101.222	101.222	101.022	3.375	103.605	103.605	103.405	2.625	101.992	101.992	101.792	2.625	101.841	101.841	101.641
3.125	101.412	101.412	101.212	3.125	101.945	101.945	101.745	3.500	103.979	103.979	103.779	2.750	102.501	102.501	102.301	2.750	102.192	102.192	101.992
3.250	102.184	102.184	101.984	3.250	102.656	102.656	102.456	3.625	104.318	104.318	104.118	2.875	102.898	102.898	102.698	2.875	102.466	102.466	102.266
3.375	102.966	102.966	102.766	3.375	103.402	103.402	103.202	3.750	104.379	104.379	104.179	2.990	103.235	103.235	103.035	2.990	102.671	102.671	102.471
3.500	103.372	103.372	103.172	3.500	103.714	103.714	103.514	3.875	104.847	104.847	104.647	3.000	103.335	103.335	103.135	3.000	102.771	102.771	102.571
3.625	103.716	103.716	103.516	3.625	103.881	103.881	103.681	3.990	105.071	105.071	104.871	3.125	103.728	103.728	103.528	3.125	103.041	103.041	102.841
3.750	104.038	104.038	103.838	3.750	103.306	103.306	103.106	4.000	105.171	105.171	104.971	3.250	104.050	104.050	103.850	3.250	102.911	102.911	102.711
3.875	104.511	104.511	104.311	3.875	103.748	103.748	103.548	4.125	105.466	105.466	105.266	3.375	104.529	104.529	104.329	3.375	103.271	103.271	103.071
3.990	104.766	104.766	104.566	3.990	103.957	103.957	103.757	4.250	104.982	104.982	104.782	3.500	104.867	104.867	104.667	3.500	103.504	103.504	103.304
4.000	104.866	104.866	104.666	4.000	104.057	104.057	103.857	4.375	105.365	105.365	105.165	3.625	105.277	105.277	105.077	3.625	103.791	103.791	103.591
4.125	105.164	105.164	104.964	4.125	104.229	104.229	104.029	4.500	105.704	105.704	105.504	3.750	104.925	104.925	104.725	3.750	102.940	102.940	102.740
4.250	104.950	104.950	104.750	4.250	102.958	102.958	102.758	4.625	105.941	105.941	105.741	3.875	105.358	105.358	105.158	3.875	103.243	103.243	103.043
4.375	105.338	105.338	105.138	4.375	103.378	103.378	103.178	4.750	106.032	106.032	105.832	3.990	105.681	105.681	105.481	3.990	103.438	103.438	103.238
4.500	105.697	105.697	105.497	4.500	103.691	103.691	103.491	4.875	106.381	106.381	106.181	4.000	105.781	105.781	105.581	4.000	103.538	103.538	103.338

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



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

30 Day Lock Exp.: 11/4/2021
45 Day Lock Exp.: 11/19/2021
60 Day Lock Exp.: 12/6/2021

W. Rate Sheet Dated: 10/5/2021

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	97.778	97.778	97.550	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.412	97.412	97.184	2.750	N/A	N/A	N/A	2.500	97.528	97.428	97.300
2.625	98.723	98.723	98.493	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.357	98.357	98.127	2.875	N/A	N/A	N/A	2.625	98.473	98.373	98.243
2.750	99.570	99.570	99.342	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.204	99.204	98.976	2.990	N/A	N/A	N/A	2.750	99.320	99.220	99.092
2.875	100.261	100.261	100.037	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.895	99.895	99.671	3.000	N/A	N/A	N/A	2.875	100.011	99.911	99.787
2.990	100.667	100.667	100.445	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.301	100.301	100.079	3.125	N/A	N/A	N/A	2.990	100.417	100.317	100.195
3.000	100.767	100.767	100.545	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.401	100.401	100.179	3.250	N/A	N/A	N/A	3.000	100.517	100.417	100.295
3.125	101.530	101.530	101.265	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.110	101.110	100.845	3.375	N/A	N/A	N/A	3.125	101.280	101.136	101.015
3.250	102.265	102.265	102.004	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.845	101.845	101.584	3.500	N/A	N/A	N/A	3.250	102.015	101.872	101.754
3.375	103.027	103.027	102.768	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.607	102.607	102.348	3.625	N/A	N/A	N/A	3.375	102.777	102.636	102.518
3.500	103.374	103.374	103.118	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.954	102.954	102.698	3.750	N/A	N/A	N/A	3.500	103.124	102.985	102.868
3.625	103.697	103.697	103.443	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.277	103.277	103.023	3.875	N/A	N/A	N/A	3.625	103.447	103.309	103.193
3.750	104.014	104.014	103.735	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.520	103.520	103.241	3.990	N/A	N/A	N/A	3.750	103.764	103.633	103.485
3.875	104.440	104.440	104.165	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.946	103.946	103.671	4.000	N/A	N/A	N/A	3.875	104.190	104.061	103.915
3.990	104.657	104.657	104.387	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.163	101.163	100.893	4.125	N/A	N/A	N/A	3.990	104.407	104.283	104.137
4.000	104.757	104.757	104.487	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.263	101.263	100.993	4.250	N/A	N/A	N/A	4.000	104.507	104.383	104.237
4.125	104.748	104.748	104.548	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.448	100.448	100.248	4.375	N/A	N/A	N/A	4.125	104.498	104.398	104.298
4.250	105.148	105.148	104.948	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.848	100.848	100.648	4.500	N/A	N/A	N/A	4.250	104.898	104.798	104.698
4.375	105.532	105.532	105.332	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.232	101.232	101.032	4.625	N/A	N/A	N/A	4.375	105.282	105.182	105.082
4.500	105.856	105.856	105.656	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.556	101.556	101.356	4.750	N/A	N/A	N/A	4.500	105.606	105.506	105.406
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	99.564	99.564	99.297	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.509	99.509	99.309	2.000	99.259	99.107	99.059
2.875	N/A	N/A	N/A	2.625	100.546	100.546	100.252	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.104	100.104	99.904	2.125	99.854	99.701	99.654
2.990	N/A	N/A	N/A	2.750	101.027	101.027	100.732	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.556	100.556	100.356	2.250	100.306	100.155	100.106
3.000	N/A	N/A	N/A	2.875	101.642	101.642	101.347	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.965	100.965	100.765	2.375	100.715	100.565	100.515
3.125	N/A	N/A	N/A	2.990	102.024	102.024	101.730	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.527	101.527	101.327	2.500	101.277	101.175	101.077
3.250	N/A	N/A	N/A	3.000	102.124	102.124	101.830	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.021	102.021	101.821	2.625	101.771	101.671	101.571
3.375	N/A	N/A	N/A	3.125	102.351	102.351	102.035	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.474	102.474	102.274	2.750	102.224	102.124	102.024
3.500	N/A	N/A	N/A	3.250	102.831	102.831	102.516	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.817	102.817	102.617	2.875	102.567	102.467	102.367
3.625	N/A	N/A	N/A	3.375	103.557	103.557	103.245	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.083	103.083	102.883	2.990	102.833	102.733	102.633
3.750	N/A	N/A	N/A	3.500	103.933	103.933	103.625	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.183	103.183	102.983	3.000	102.933	102.833	102.733
3.875	N/A	N/A	N/A	3.625	104.223	104.223	103.915	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.228	103.228	103.028	3.125	102.978	102.878	102.778
3.990	N/A	N/A	N/A	3.750	104.190	104.190	103.990	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.742	103.742	103.542	3.250	103.492	103.392	103.292
4.000	N/A	N/A	N/A	3.875	104.550	104.550	104.350	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.152	104.152	103.952	3.375	103.902	103.802	103.702
4.125	N/A	N/A	N/A	3.990	104.763	104.763	104.563	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.380	104.380	104.180	3.500	104.130	104.030	103.930
4.250	N/A	N/A	N/A	4.000	104.863	104.863	104.663	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.171	104.171	103.971	3.625	103.921	103.821	103.721
4.375	N/A	N/A	N/A	4.125	104.661	104.661	104.461	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.514	104.514	104.314	3.750	104.264	104.164	104.064
4.500	N/A	N/A	N/A	4.250	105.063	105.063	104.863	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.665	104.665	104.465	3.875	104.415	104.315	104.215
4.625	N/A	N/A	N/A	4.375	105.301	105.301	105.101	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.889	104.889	104.689	3.990	104.639	104.539	104.439
4.750	N/A	N/A	N/A	4.500	105.565	105.565	105.365	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.989	104.989	104.789	4.000	104.739	104.639	104.539

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	98.409	98.409	98.209	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	99.004	99.004	98.804	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	99.456	99.456	99.256	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	99.865	99.865	99.665	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	100.427	100.427	100.227	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	99.545	99.545	99.345	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.998	99.998	99.798	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	100.341	100.341	100.141	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	100.607	100.607	100.407	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	100.707	100.707	100.507	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	101.002	101.002	100.802	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	101.516	101.516	101.316	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	101.926	101.926	101.726	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	102.154	102.154	101.954	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	100.945	100.945	100.745	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	101.288	101.288	101.088	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	101.439	101.439	101.239	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	101.663	101.663	101.463	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	101.763	101.763	101.563	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/4/2021

45 Day Lock Exp.:

11/19/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/5/2021

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	99.570	99.570	99.342	2.750	99.204	99.204	98.976	2.500	99.564	99.564	99.297	2.000	99.509	99.509	99.309	2.000	98.409	98.409	98.209
2.875	100.261	100.261	100.037	2.875	99.895	99.895	99.671	2.625	100.546	100.546	100.252	2.125	100.104	100.104	99.904	2.125	99.004	99.004	98.804
2.990	100.667	100.667	100.445	2.990	100.301	100.301	100.079	2.750	101.027	101.027	100.732	2.250	100.556	100.556	100.356	2.250	99.456	99.456	99.256
3.000	100.767	100.767	100.545	3.000	100.401	100.401	100.179	2.875	101.642	101.642	101.347	2.375	100.965	100.965	100.765	2.375	99.865	99.865	99.665
3.125	101.530	101.530	101.265	3.125	101.110	101.110	100.845	2.990	102.024	102.024	101.730	2.500	101.527	101.527	101.327	2.500	100.427	100.427	100.227
3.250	102.265	102.265	102.004	3.250	101.845	101.845	101.584	3.000	102.124	102.124	101.830	2.625	102.021	102.021	101.821	2.625	99.545	99.545	99.345
3.375	103.027	103.027	102.768	3.375	102.607	102.607	102.348	3.125	102.351	102.351	102.035	2.750	102.474	102.474	102.274	2.750	99.998	99.998	99.798
3.500	103.374	103.374	103.118	3.500	102.954	102.954	102.698	3.250	102.831	102.831	102.516	2.875	102.817	102.817	102.617	2.875	100.341	100.341	100.141
3.625	103.697	103.697	103.443	3.625	103.277	103.277	103.023	3.375	103.557	103.557	103.245	2.990	103.083	103.083	102.883	2.990	100.607	100.607	100.407
3.750	104.014	104.014	103.735	3.750	103.520	103.520	103.241	3.500	103.933	103.933	103.625	3.000	103.183	103.183	102.983	3.000	100.707	100.707	100.507
3.875	104.440	104.440	104.165	3.875	103.946	103.946	103.671	3.625	104.223	104.223	103.915	3.125	103.228	103.228	103.028	3.125	101.002	101.002	100.802
3.990	104.657	104.657	104.387	3.990	101.163	101.163	100.893	3.750	104.190	104.190	103.990	3.250	103.742	103.742	103.542	3.250	101.516	101.516	101.316
4.000	104.757	104.757	104.487	4.000	101.263	101.263	100.993	3.875	104.550	104.550	104.350	3.375	104.152	104.152	103.952	3.375	101.926	101.926	101.726
4.125	104.748	104.748	104.548	4.125	100.448	100.448	100.248	3.990	104.763	104.763	104.563	3.500	104.380	104.380	104.180	3.500	102.154	102.154	101.954
4.250	105.148	105.148	104.948	4.250	100.848	100.848	100.648	4.000	104.863	104.863	104.663	3.625	104.171	104.171	103.971	3.625	100.945	100.945	100.745
4.375	105.532	105.532	105.332	4.375	101.232	101.232	101.032	4.125	104.661	104.661	104.461	3.750	104.514	104.514	104.314	3.750	101.288	101.288	101.088
4.500	105.856	105.856	105.656	4.500	101.556	101.556	101.356	4.250	105.063	105.063	104.863	3.875	104.665	104.665	104.465	3.875	101.439	101.439	101.239
4.625	105.996	105.996	105.796	4.625	101.320	101.320	101.120	4.375	105.301	105.301	105.101	3.990	104.889	104.889	104.689	3.990	101.663	101.663	101.463
4.750	106.381	106.381	106.181	4.750	101.705	101.705	101.505	4.500	105.565	105.565	105.365	4.000	104.989	104.989	104.789	4.000	101.763	101.763	101.563

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	N/A	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

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

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

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

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

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



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.:

11/4/2021

45 Day Lock Exp.:

11/19/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/5/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals



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.:

11/4/2021

45 Day Lock Exp.:

11/19/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/5/2021

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	97.778	97.778	97.550	2.500	99.564	99.564	99.297	2.000	99.509	99.509	99.309	2.500	96.920	96.920	96.692	2.000	98.309	98.309	98.109
2.625	98.723	98.723	98.493	2.625	100.546	100.546	100.252	2.125	100.104	100.104	99.904	2.625	97.865	97.865	97.635	2.125	98.904	98.904	98.704
2.750	99.570	99.570	99.342	2.750	101.027	101.027	100.732	2.250	100.556	100.556	100.356	2.750	98.712	98.712	98.484	2.250	99.356	99.356	99.156
2.875	100.261	100.261	100.037	2.875	101.642	101.642	101.347	2.375	100.965	100.965	100.765	2.875	99.403	99.403	99.179	2.375	99.765	99.765	99.565
2.990	100.667	100.667	100.445	2.990	102.024	102.024	101.730	2.500	101.527	101.527	101.327	2.990	99.809	99.809	99.587	2.500	100.327	100.327	100.127
3.000	100.767	100.767	100.545	3.000	102.124	102.124	101.830	2.625	102.021	102.021	101.821	3.000	99.909	99.909	99.687	2.625	100.133	100.133	99.933
3.125	101.530	101.530	101.265	3.125	102.351	102.351	102.035	2.750	102.474	102.474	102.274	3.125	100.645	100.645	100.380	2.750	100.586	100.586	100.386
3.250	102.265	102.265	102.004	3.250	102.831	102.831	102.516	2.875	102.817	102.817	102.617	3.250	101.380	101.380	101.119	2.875	100.929	100.929	100.729
3.375	103.027	103.027	102.768	3.375	103.557	103.557	103.245	2.990	103.083	103.083	102.883	3.375	102.142	102.142	101.883	2.990	101.195	101.195	100.995
3.500	103.374	103.374	103.118	3.500	103.933	103.933	103.625	3.000	103.183	103.183	102.983	3.500	102.489	102.489	102.233	3.000	101.295	101.295	101.095
3.625	103.697	103.697	103.443	3.625	104.223	104.223	103.915	3.125	103.228	103.228	103.028	3.625	102.812	102.812	102.558	3.125	101.465	101.465	101.265
3.750	104.014	104.014	103.735	3.750	104.190	104.190	103.990	3.250	103.742	103.742	103.542	3.750	101.592	101.592	101.313	3.250	101.979	101.979	101.779
3.875	104.440	104.440	104.165	3.875	104.550	104.550	104.350	3.375	104.152	104.152	103.952	3.875	102.018	102.018	101.743	3.375	102.389	102.389	102.189
3.990	104.657	104.657	104.387	3.990	104.763	104.763	104.563	3.500	104.380	104.380	104.180	3.990	102.235	102.235	101.965	3.500	102.617	102.617	102.417
4.000	104.757	104.757	104.487	4.000	104.863	104.863	104.663	3.625	104.171	104.171	103.971	4.000	102.335	102.335	102.065	3.625	101.908	101.908	101.708
4.125	104.748	104.748	104.548	4.125	104.661	104.661	104.461	3.750	104.514	104.514	104.314	4.125	101.923	101.923	101.723	3.750	102.251	102.251	102.051
4.250	105.148	105.148	104.948	4.250	105.063	105.063	104.863	3.875	104.665	104.665	104.465	4.250	102.323	102.323	102.123	3.875	102.402	102.402	102.202
4.375	105.532	105.532	105.332	4.375	105.301	105.301	105.101	3.990	104.889	104.889	104.689	4.375	102.707	102.707	102.507	3.990	102.626	102.626	102.426
4.500	105.856	105.856	105.656	4.500	105.565	105.565	105.365	4.000	104.989	104.989	104.789	4.500	103.031	103.031	102.831	4.000	102.726	102.726	102.526

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/4/2021

45 Day Lock Exp.:

11/19/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/5/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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