

W. Rate Sheet Dated: 10/6/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	99.799	99.799	99.377	2.250	99.453	99.453	99.031	2.250	97.962	97.962	97.662	3.125	96.398	96.398	96.098
2.375	100.016	100.016	99.594	2.375	99.637	99.637	99.215	2.500	98.293	98.293	97.993	3.250	97.664	97.664	97.364
2.500	100.229	100.229	99.807	2.500	99.810	99.810	99.388	2.625	98.458	98.458	98.158	3.375	97.742	97.742	97.442
2.625	100.444	100.444	100.023	2.625	99.987	99.987	99.565	2.750	100.075	100.075	99.775	3.500	97.820	97.820	97.520
2.750	101.532	101.532	101.157	2.750	101.204	101.204	100.829	2.875	100.235	100.235	99.935	3.625	97.898	97.898	97.598
2.875	101.739	101.739	101.364	2.875	101.378	101.378	101.003	3.000	100.392	100.392	100.092	Margin = 2.250		Index = 0.090	
3.000	101.944	101.944	101.569	3.000	101.547	101.547	101.172	3.125	100.510	100.510	100.210	30 Year OTC			
3.125	102.141	102.141	101.766	3.125	101.678	101.678	101.303	3.250	101.907	101.907	101.607	Rate	30 Day	45 Day	60 Day
3.250	102.911	102.911	102.568	3.250	102.549	102.549	102.205	3.375	102.083	102.083	101.783	4.000	101.695	101.695	101.195
3.375	103.010	103.010	102.666	3.375	102.620	102.620	102.276	3.500	102.216	102.216	101.916	4.125	101.817	101.817	101.317
3.500	103.206	103.206	102.862	3.500	102.764	102.764	102.420	3.625	102.286	102.286	101.986	4.375	102.373	102.373	101.873
3.625	103.390	103.390	103.046	3.625	102.824	102.824	102.480	3.750	102.604	102.604	102.304	4.500	102.496	102.496	101.996
3.750	103.624	103.624	103.324	3.750	103.300	103.300	103.000	3.875	102.720	102.720	102.420	4.625	102.653	102.653	102.153
3.875	103.694	103.694	103.394	3.875	103.325	103.325	103.025	4.000	102.830	102.830	102.530	4.875	103.312	103.312	102.812
4.000	103.870	103.870	103.570	4.000	103.443	103.443	103.143	4.125	102.912	102.912	102.612	5.000	103.435	103.435	102.935
4.125	103.992	103.992	103.692	4.125	103.535	103.535	103.235	4.250	103.165	103.165	102.865	5.125	103.592	103.592	103.092
4.250	103.843	103.843	103.643	4.250	103.540	103.540	103.340	4.375	103.281	103.281	102.981	5.500	103.921	103.921	103.421
4.375	103.848	103.848	103.648	4.375	103.564	103.564	103.364	4.500	103.391	103.391	103.091	5.625	104.078	104.078	103.578
6.250	106.000	106.000	105.800	6.250	103.871	103.871	103.671	4.625	103.473	103.473	103.173	6.250	103.385	103.385	102.885

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	99.899	99.799	99.799	99.377	2.250	99.403	99.303	99.303	98.881	2.250	100.092	99.992	99.992	99.692
2.375	100.116	100.016	100.016	99.594	2.375	99.587	99.487	99.487	99.065	2.375	100.263	100.163	100.163	99.863
2.500	100.329	100.229	100.229	99.807	2.500	99.760	99.660	99.660	99.238	2.500	100.423	100.323	100.323	100.023
2.625	100.544	100.444	100.444	100.023	2.625	99.937	99.837	99.837	99.415	2.625	100.588	100.488	100.488	100.188
2.750	101.632	101.532	101.532	101.157	2.750	101.029	100.929	100.929	100.554	2.750	101.105	101.005	101.005	100.705
2.875	101.839	101.739	101.739	101.364	2.875	101.203	101.103	101.103	100.728	2.875	101.265	101.165	101.165	100.865
3.000	102.044	101.944	101.944	101.569	3.000	101.372	101.272	101.272	100.897	3.000	101.422	101.322	101.322	101.022
3.125	102.241	102.141	102.141	101.766	3.125	101.503	101.403	101.403	101.028	3.125	101.540	101.440	101.440	101.140
3.250	103.011	102.911	102.911	102.568	3.250	102.349	102.249	102.249	101.905	3.250	103.537	103.437	103.437	103.137
3.375	103.210	103.110	103.110	102.766	3.375	102.520	102.420	102.420	102.076	3.375	103.713	103.613	103.613	103.313
3.500	103.406	103.306	103.306	102.962	3.500	102.664	102.564	102.564	102.220	3.500	103.846	103.746	103.746	103.446
3.625	103.590	103.490	103.490	103.146	3.625	102.724	102.624	102.624	102.280	3.625	103.916	103.816	103.816	103.516
3.750	103.824	103.724	103.724	103.424	3.750	103.500	103.400	103.400	103.100	3.750	104.734	104.634	104.634	104.334

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	98.945	98.945	98.445	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.067	99.067	98.567	4.750	101.000	101.000	100.500
3.875	99.625	99.625	99.125	6.250	103.750	103.750	103.500	4.375	99.623	99.623	99.123	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.449	99.449	98.949					4.500	99.746	99.746	99.246	Rate	30 Day	45 Day	60 Day
4.125	99.327	99.327	98.827					4.625	99.903	99.903	99.403	5.750	103.000	103.000	102.500
4.250	100.782	100.782	100.282					4.875	100.562	100.562	100.062	6.250	105.750	105.750	105.250
4.375	100.677	100.677	100.177					5.000	100.685	100.685	100.185	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.554	100.554	100.054					5.125	100.842	100.842	100.342				
4.625	100.397	100.397	99.897					5.500	101.171	101.171	100.671				
4.750	101.763	101.763	101.263					5.625	101.328	101.328	100.828				
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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/5/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/6/2021

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	98.623	98.623	98.323	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	98.784	98.784	98.484	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	98.941	98.941	98.641	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.059	99.059	98.759	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	101.730	101.730	101.386	3.250	101.467	101.467	101.123	3.375	100.888	100.888	100.588	3.250	101.730	101.730	101.230
3.375	101.928	101.928	101.584	3.375	101.639	101.639	101.295	3.500	101.021	101.021	100.721	3.375	101.928	101.928	101.428
3.500	102.124	102.124	101.780	3.500	101.783	101.783	101.439	3.625	101.091	101.091	100.791	3.500	102.124	102.124	101.624
3.625	102.308	102.308	101.964	3.625	101.843	101.843	101.499	3.750	101.909	101.909	101.609	3.625	102.308	102.308	101.808
3.750	101.811	101.811	101.511	3.750	101.588	101.588	101.288	3.875	N/A	N/A	N/A	3.750	101.811	101.811	101.311
3.875	101.981	101.981	101.681	3.875	101.712	101.712	101.412	4.000	N/A	N/A	N/A	3.875	101.981	101.981	101.481
4.000	102.157	102.157	101.857	4.000	101.831	101.831	101.531	4.125	N/A	N/A	N/A	4.000	102.157	102.157	101.657
4.125	102.279	102.279	101.979	4.125	101.922	101.922	101.622	4.250	N/A	N/A	N/A	4.125	102.279	102.279	101.779
4.250	102.293	102.293	102.093	4.250	102.090	102.090	101.890	4.375	N/A	N/A	N/A	4.250	102.293	102.293	101.793
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	101.095	100.995	100.995	100.620	2.750	100.842	100.742	100.742	100.367	2.750	100.817	100.717	100.717	100.417
2.875	101.302	101.202	101.202	100.827	2.875	101.015	100.915	100.915	100.540	2.875	100.978	100.878	100.878	100.578
3.000	101.506	101.406	101.406	101.031	3.000	101.185	101.085	101.085	100.710	3.000	101.135	101.035	101.035	100.735
3.125	101.704	101.604	101.604	101.229	3.125	101.315	101.215	101.215	100.840	3.125	101.253	101.153	101.153	100.853
3.250	101.830	101.730	101.730	101.386	3.250	101.567	101.467	101.467	101.123	3.250	102.656	102.556	102.556	102.256
3.375	102.028	101.928	101.928	101.584	3.375	101.739	101.639	101.639	101.295	3.375	102.832	102.732	102.732	102.432
3.500	102.224	102.124	102.124	101.780	3.500	101.883	101.783	101.783	101.439	3.500	102.965	102.865	102.865	102.565
3.625	102.408	102.308	102.308	101.964	3.625	101.943	101.843	101.843	101.499	3.625	103.035	102.935	102.935	102.635
3.750	101.911	101.811	101.811	101.511	3.750	101.688	101.588	101.588	101.288	3.750	102.822	102.722	102.722	102.422

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								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.:

11/5/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/6/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.549	97.549	97.349	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.271	98.271	98.071	2.000	N/A	N/A	N/A	2.500	97.657	97.515	97.415
2.625	98.444	98.444	98.244	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.107	99.107	98.907	2.125	N/A	N/A	N/A	2.625	98.572	98.430	98.330
2.750	99.291	99.291	99.091	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.878	99.878	99.678	2.250	N/A	N/A	N/A	2.750	99.420	99.278	99.178
2.875	99.980	99.980	99.780	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.510	100.510	100.310	2.375	N/A	N/A	N/A	2.875	100.108	99.966	99.866
2.990	100.446	100.446	100.246	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.868	100.868	100.668	2.500	N/A	N/A	N/A	2.990	100.574	100.432	100.332
3.000	100.546	100.546	100.346	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.968	100.968	100.768	2.625	N/A	N/A	N/A	3.000	100.674	100.532	100.432
3.125	101.221	101.221	101.021	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.738	101.738	101.538	2.750	N/A	N/A	N/A	3.125	101.502	101.339	101.225
3.250	102.005	102.005	101.805	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.460	102.460	102.260	2.875	N/A	N/A	N/A	3.250	102.286	102.123	102.009
3.375	102.824	102.824	102.624	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.242	103.242	103.042	2.990	N/A	N/A	N/A	3.375	103.105	102.942	102.828
3.500	103.265	103.265	103.065	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.586	103.586	103.386	3.000	N/A	N/A	N/A	3.500	103.546	103.383	103.269
3.625	103.595	103.595	103.395	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.736	103.736	103.536	3.125	N/A	N/A	N/A	3.625	104.192	104.088	103.992
3.750	103.923	103.923	103.723	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.191	103.191	102.991	3.250	N/A	N/A	N/A	3.750	104.953	104.849	104.753
3.875	104.400	104.400	104.200	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.635	103.635	103.435	3.375	N/A	N/A	N/A	3.875	105.429	105.325	105.229
3.990	104.662	104.662	104.462	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.849	103.849	103.649	3.500	N/A	N/A	N/A	3.990	105.692	105.588	105.492
4.000	104.762	104.762	104.562	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.949	103.949	103.749	3.625	N/A	N/A	N/A	4.000	105.792	105.688	105.592
4.125	105.055	105.055	104.855	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.114	104.114	103.914	3.750	N/A	N/A	N/A	4.125	106.085	105.981	105.885
4.250	104.809	104.809	104.609	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.817	102.817	102.617	3.875	N/A	N/A	N/A	4.250	105.790	105.685	105.590
4.375	105.201	105.201	105.001	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.243	103.243	103.043	3.990	N/A	N/A	N/A	4.375	106.182	106.077	105.982
4.500	105.565	105.565	105.365	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.561	103.561	103.361	4.000	N/A	N/A	N/A	4.500	106.446	106.341	106.246
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	99.879	99.879	99.679	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.304	99.304	99.104	2.000	99.211	99.069	98.975
2.875	N/A	N/A	N/A	2.625	100.411	100.411	100.211	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.915	99.915	99.715	2.125	99.822	99.680	99.586
2.990	N/A	N/A	N/A	2.750	100.898	100.898	100.698	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.447	100.447	100.247	2.250	100.355	100.213	100.119
3.000	N/A	N/A	N/A	2.875	101.580	101.580	101.380	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.923	100.923	100.723	2.375	100.831	100.689	100.595
3.125	N/A	N/A	N/A	2.990	102.006	102.006	101.806	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.361	101.361	101.161	2.500	101.445	101.307	101.229
3.250	N/A	N/A	N/A	3.000	102.106	102.106	101.906	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.888	101.888	101.688	2.625	101.997	101.859	101.781
3.375	N/A	N/A	N/A	3.125	102.558	102.558	102.358	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.401	102.401	102.201	2.750	102.510	102.372	102.294
3.500	N/A	N/A	N/A	3.250	102.678	102.678	102.478	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.798	102.798	102.598	2.875	102.906	102.768	102.690
3.625	N/A	N/A	N/A	3.375	103.464	103.464	103.264	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.146	103.146	102.946	2.990	103.255	103.117	103.039
3.750	N/A	N/A	N/A	3.500	103.870	103.870	103.670	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.246	103.246	103.046	3.000	103.355	103.217	103.139
3.875	N/A	N/A	N/A	3.625	104.196	104.196	103.996	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.644	103.644	103.444	3.125	103.766	103.633	103.544
3.990	N/A	N/A	N/A	3.750	104.265	104.265	104.065	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.041	104.041	103.841	3.250	104.389	104.279	104.170
4.000	N/A	N/A	N/A	3.875	104.738	104.738	104.538	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.528	104.528	104.328	3.375	104.877	104.767	104.658
4.125	N/A	N/A	N/A	3.990	104.967	104.967	104.767	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.868	104.868	104.668	3.500	105.216	105.106	104.997
4.250	N/A	N/A	N/A	4.000	105.067	105.067	104.867	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.283	105.283	105.083	3.625	105.632	105.522	105.413
4.375	N/A	N/A	N/A	4.125	105.358	105.358	105.158	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.911	104.911	104.711	3.750	105.327	105.178	105.038
4.500	N/A	N/A	N/A	4.250	104.842	104.842	104.642	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.353	105.353	105.153	3.875	105.770	105.621	105.481
4.625	N/A	N/A	N/A	4.375	105.229	105.229	105.029	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.679	105.679	105.479	3.990	106.249	106.098	105.973
4.750	N/A	N/A	N/A	4.500	105.573	105.573	105.373	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.779	105.779	105.579	4.000	106.349	106.198	106.073
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.510	99.510	99.310	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.801	99.801	99.601
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.973	99.973	99.773	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.412	100.412	100.212
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.343	100.343	100.143	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.945	100.945	100.745
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.786	100.786	100.586	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.421	101.421	101.221
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.329	101.329	101.129	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.859	101.859	101.659
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.735	101.735	101.535	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.296	102.296	102.096
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.089	102.089	101.889	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.524	102.524	102.324
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.361	102.361	102.161	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.920	102.920	102.720
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.572	102.572	102.372	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.269	103.269	103.069
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.672	102.672	102.472	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.369	103.369	103.169
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.946	102.946	102.746	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.767	103.767	103.567
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.897	102.897	102.697	3.250	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.:

11/5/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/6/2021

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	97.549	97.549	97.349	2.500	98.271	98.271	98.071	2.875	101.580	101.580	101.380	2.000	99.304	99.304	99.104	2.000	99.510	99.510	99.310
2.625	98.444	98.444	98.244	2.625	99.107	99.107	98.907	2.990	102.006	102.006	101.806	2.125	99.915	99.915	99.715	2.125	99.973	99.973	99.773
2.750	99.291	99.291	99.091	2.750	99.878	99.878	99.678	3.000	102.106	102.106	101.906	2.250	100.447	100.447	100.247	2.250	100.343	100.343	100.143
2.875	99.980	99.980	99.780	2.875	100.510	100.510	100.310	3.125	102.558	102.558	102.358	2.375	100.923	100.923	100.723	2.375	100.786	100.786	100.586
2.990	100.446	100.446	100.246	2.990	100.868	100.868	100.668	3.250	102.678	102.678	102.478	2.500	101.361	101.361	101.161	2.500	101.329	101.329	101.129
3.000	100.546	100.546	100.346	3.000	100.968	100.968	100.768	3.375	103.464	103.464	103.264	2.625	101.888	101.888	101.688	2.625	101.735	101.735	101.535
3.125	101.221	101.221	101.021	3.125	101.738	101.738	101.538	3.500	103.870	103.870	103.670	2.750	102.401	102.401	102.201	2.750	102.089	102.089	101.889
3.250	102.005	102.005	101.805	3.250	102.460	102.460	102.260	3.625	104.196	104.196	103.996	2.875	102.798	102.798	102.598	2.875	102.361	102.361	102.161
3.375	102.824	102.824	102.624	3.375	103.242	103.242	103.042	3.750	104.265	104.265	104.065	2.990	103.146	103.146	102.946	2.990	102.572	102.572	102.372
3.500	103.265	103.265	103.065	3.500	103.586	103.586	103.386	3.875	104.738	104.738	104.538	3.000	103.246	103.246	103.046	3.000	102.672	102.672	102.472
3.625	103.595	103.595	103.395	3.625	103.736	103.736	103.536	3.990	104.967	104.967	104.767	3.125	103.644	103.644	103.444	3.125	102.946	102.946	102.746
3.750	103.923	103.923	103.723	3.750	103.191	103.191	102.991	4.000	105.067	105.067	104.867	3.250	104.041	104.041	103.841	3.250	102.897	102.897	102.697
3.875	104.400	104.400	104.200	3.875	103.635	103.635	103.435	4.125	105.358	105.358	105.158	3.375	104.528	104.528	104.328	3.375	103.263	103.263	103.063
3.990	104.662	104.662	104.462	3.990	103.849	103.849	103.649	4.250	104.842	104.842	104.642	3.500	104.868	104.868	104.668	3.500	103.501	103.501	103.301
4.000	104.762	104.762	104.562	4.000	103.949	103.949	103.749	4.375	105.229	105.229	105.029	3.625	105.283	105.283	105.083	3.625	103.792	103.792	103.592
4.125	105.055	105.055	104.855	4.125	104.114	104.114	103.914	4.500	105.573	105.573	105.373	3.750	104.911	104.911	104.711	3.750	102.924	102.924	102.724
4.250	104.809	104.809	104.609	4.250	102.817	102.817	102.617	4.625	105.813	105.813	105.613	3.875	105.353	105.353	105.153	3.875	103.232	103.232	103.032
4.375	105.201	105.201	105.001	4.375	103.243	103.243	103.043	4.750	105.898	105.898	105.698	3.990	105.679	105.679	105.479	3.990	103.431	103.431	103.231
4.500	105.565	105.565	105.365	4.500	103.561	103.561	103.361	4.875	106.251	106.251	106.051	4.000	105.779	105.779	105.579	4.000	103.531	103.531	103.331

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	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

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

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

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



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

30 Day Lock Exp.: 11/5/2021
45 Day Lock Exp.: 11/22/2021
60 Day Lock Exp.: 12/6/2021

W. Rate Sheet Dated: 10/6/2021

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	97.598	97.598	97.373	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.234	97.234	97.009	2.750	N/A	N/A	N/A	2.500	97.348	97.248	97.123
2.625	98.544	98.544	98.318	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.180	98.180	97.954	2.875	N/A	N/A	N/A	2.625	98.294	98.194	98.068
2.750	99.399	99.399	99.174	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.035	99.035	98.810	2.990	N/A	N/A	N/A	2.750	99.149	99.049	98.924
2.875	100.100	100.100	99.876	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.736	99.736	99.512	3.000	N/A	N/A	N/A	2.875	99.850	99.750	99.626
2.990	100.562	100.562	100.344	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.198	100.198	99.980	3.125	N/A	N/A	N/A	2.990	100.312	100.212	100.094
3.000	100.662	100.662	100.444	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.298	100.298	100.080	3.250	N/A	N/A	N/A	3.000	100.412	100.312	100.194
3.125	101.329	101.329	101.085	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.659	100.659	100.415	3.375	N/A	N/A	N/A	3.125	101.079	100.979	100.835
3.250	102.078	102.078	101.838	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.408	101.408	101.168	3.500	N/A	N/A	N/A	3.250	101.828	101.696	101.588
3.375	102.876	102.876	102.638	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.206	102.206	101.968	3.625	N/A	N/A	N/A	3.375	102.626	102.496	102.388
3.500	103.287	103.287	103.052	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.617	102.617	102.382	3.750	N/A	N/A	N/A	3.500	103.037	102.908	102.802
3.625	103.597	103.597	103.364	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.927	102.927	102.694	3.875	N/A	N/A	N/A	3.625	103.347	103.220	103.114
3.750	103.935	103.935	103.650	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.455	100.455	100.170	3.990	N/A	N/A	N/A	3.750	103.685	103.528	103.400
3.875	104.364	104.364	104.081	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.884	100.884	100.601	4.000	N/A	N/A	N/A	3.875	104.114	103.959	103.831
3.990	104.587	104.587	104.308	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.107	101.107	100.828	4.125	N/A	N/A	N/A	3.990	104.337	104.185	104.058
4.000	104.687	104.687	104.408	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.207	101.207	100.928	4.250	N/A	N/A	N/A	4.000	104.437	104.285	104.158
4.125	105.003	105.003	104.732	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.523	101.523	101.252	4.375	N/A	N/A	N/A	4.125	104.753	104.606	104.482
4.250	105.091	105.091	104.891	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.727	100.727	100.527	4.500	N/A	N/A	N/A	4.250	104.841	104.741	104.641
4.375	105.482	105.482	105.282	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.118	101.118	100.918	4.625	N/A	N/A	N/A	4.375	105.232	105.132	105.032
4.500	105.812	105.812	105.612	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.448	101.448	101.248	4.750	N/A	N/A	N/A	4.500	105.562	105.462	105.362
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	99.452	99.452	99.252	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.443	99.443	99.243	2.000	99.193	99.036	98.993
2.875	N/A	N/A	N/A	2.625	100.378	100.378	100.092	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.041	100.041	99.841	2.125	99.791	99.634	99.591
2.990	N/A	N/A	N/A	2.750	100.862	100.862	100.575	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.498	100.498	100.298	2.250	100.248	100.093	100.048
3.000	N/A	N/A	N/A	2.875	101.480	101.480	101.194	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.913	100.913	100.713	2.375	100.663	100.509	100.463
3.125	N/A	N/A	N/A	2.990	101.861	101.861	101.578	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.468	101.468	101.268	2.500	101.218	101.118	101.018
3.250	N/A	N/A	N/A	3.000	101.961	101.961	101.678	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.965	101.965	101.765	2.625	101.715	101.615	101.515
3.375	N/A	N/A	N/A	3.125	102.234	102.234	101.938	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.421	102.421	102.221	2.750	102.171	102.071	101.971
3.500	N/A	N/A	N/A	3.250	102.722	102.722	102.428	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.758	102.758	102.558	2.875	102.508	102.408	102.308
3.625	N/A	N/A	N/A	3.375	103.485	103.485	103.193	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.031	103.031	102.831	2.990	102.781	102.681	102.581
3.750	N/A	N/A	N/A	3.500	103.892	103.892	103.602	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.131	103.131	102.931	3.000	102.881	102.781	102.681
3.875	N/A	N/A	N/A	3.625	104.164	104.164	103.876	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.239	103.239	103.039	3.125	102.989	102.889	102.789
3.990	N/A	N/A	N/A	3.750	104.411	104.411	104.123	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.757	103.757	103.557	3.250	103.507	103.407	103.307
4.000	N/A	N/A	N/A	3.875	104.473	104.473	104.185	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.171	104.171	103.971	3.375	103.921	103.821	103.721
4.125	N/A	N/A	N/A	3.990	104.691	104.691	104.403	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.403	104.403	104.203	3.500	104.153	104.053	103.953
4.250	N/A	N/A	N/A	4.000	104.791	104.791	104.503	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.235	104.235	104.035	3.625	103.985	103.885	103.785
4.375	N/A	N/A	N/A	4.125	105.223	105.223	104.935	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.580	104.580	104.380	3.750	104.330	104.230	104.130
4.500	N/A	N/A	N/A	4.250	105.014	105.014	104.814	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.735	104.735	104.535	3.875	104.485	104.385	104.285
4.625	N/A	N/A	N/A	4.375	105.256	105.256	105.056	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.964	104.964	104.764	3.990	104.714	104.614	104.514
4.750	N/A	N/A	N/A	4.500	105.465	105.465	105.265	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.064	105.064	104.864	4.000	104.814	104.714	104.614

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	98.343	98.343	98.143	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	98.941	98.941	98.741	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	99.398	99.398	99.198	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	99.813	99.813	99.613	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	100.368	100.368	100.168	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	99.489	99.489	99.289	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	99.945	99.945	99.745	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	100.282	100.282	100.082	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	100.555	100.555	100.355	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	100.655	100.655	100.455	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	101.013	101.013	100.813	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	101.531	101.531	101.331	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	101.945	101.945	101.745	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	102.177	102.177	101.977	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.071	101.071	100.871	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	101.416	101.416	101.216	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	101.571	101.571	101.371	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	101.800	101.800	101.600	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	101.900	101.900	101.700	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/5/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/6/2021

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	99.399	99.399	99.174	2.750	99.035	99.035	98.810	2.500	99.452	99.452	99.252	2.000	99.443	99.443	99.243	2.000	98.343	98.343	98.143
2.875	100.100	100.100	99.876	2.875	99.736	99.736	99.512	2.625	100.378	100.378	100.092	2.125	100.041	100.041	99.841	2.125	98.941	98.941	98.741
2.990	100.562	100.562	100.344	2.990	100.198	100.198	99.980	2.750	100.862	100.862	100.575	2.250	100.498	100.498	100.298	2.250	99.398	99.398	99.198
3.000	100.662	100.662	100.444	3.000	100.298	100.298	100.080	2.875	101.480	101.480	101.194	2.375	100.913	100.913	100.713	2.375	99.813	99.813	99.613
3.125	101.329	101.329	101.085	3.125	100.659	100.659	100.415	2.990	101.861	101.861	101.578	2.500	101.468	101.468	101.268	2.500	100.368	100.368	100.168
3.250	102.078	102.078	101.838	3.250	101.408	101.408	101.168	3.000	101.961	101.961	101.678	2.625	101.965	101.965	101.765	2.625	99.489	99.489	99.289
3.375	102.876	102.876	102.638	3.375	102.206	102.206	101.968	3.125	102.234	102.234	101.938	2.750	102.421	102.421	102.221	2.750	99.945	99.945	99.745
3.500	103.287	103.287	103.052	3.500	102.617	102.617	102.382	3.250	102.722	102.722	102.428	2.875	102.758	102.758	102.558	2.875	100.282	100.282	100.082
3.625	103.597	103.597	103.364	3.625	102.927	102.927	102.694	3.375	103.485	103.485	103.193	2.990	103.031	103.031	102.831	2.990	100.555	100.555	100.355
3.750	103.935	103.935	103.650	3.750	103.455	103.455	103.170	3.500	103.892	103.892	103.602	3.000	103.131	103.131	102.931	3.000	100.655	100.655	100.455
3.875	104.364	104.364	104.081	3.875	103.884	103.884	103.601	3.625	104.164	104.164	103.876	3.125	103.239	103.239	103.039	3.125	101.013	101.013	100.813
3.990	104.587	104.587	104.308	3.990	101.107	101.107	100.828	3.750	104.111	104.111	103.911	3.250	103.757	103.757	103.557	3.250	101.531	101.531	101.331
4.000	104.687	104.687	104.408	4.000	101.207	101.207	100.928	3.875	104.473	104.473	104.273	3.375	104.171	104.171	103.971	3.375	101.945	101.945	101.745
4.125	105.003	105.003	104.732	4.125	101.523	101.523	101.252	3.990	104.691	104.691	104.491	3.500	104.403	104.403	104.203	3.500	102.177	102.177	101.977
4.250	105.091	105.091	104.891	4.250	100.727	100.727	100.527	4.000	104.791	104.791	104.591	3.625	104.235	104.235	104.035	3.625	101.071	101.071	100.871
4.375	105.482	105.482	105.282	4.375	101.118	101.118	100.918	4.125	105.223	105.223	105.023	3.750	104.580	104.580	104.380	3.750	101.416	101.416	101.216
4.500	105.812	105.812	105.612	4.500	101.448	101.448	101.248	4.250	105.014	105.014	104.814	3.875	104.735	104.735	104.535	3.875	101.571	101.571	101.371
4.625	105.842	105.842	105.642	4.625	101.104	101.104	100.904	4.375	105.256	105.256	105.056	3.990	104.964	104.964	104.764	3.990	101.800	101.800	101.600
4.750	106.232	106.232	106.032	4.750	101.494	101.494	101.294	4.500	105.465	105.465	105.265	4.000	105.064	105.064	104.864	4.000	101.900	101.900	101.700

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 ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/5/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/6/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/5/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/6/2021

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	97.598	97.598	97.373	2.500	99.452	99.452	99.252	2.000	99.443	99.443	99.243	2.500	96.741	96.741	96.516	2.000	98.243	98.243	98.043
2.625	98.544	98.544	98.318	2.625	100.378	100.378	100.092	2.125	100.041	100.041	99.841	2.625	97.687	97.687	97.461	2.125	98.841	98.841	98.641
2.750	99.399	99.399	99.174	2.750	100.862	100.862	100.575	2.250	100.498	100.498	100.298	2.750	98.542	98.542	98.317	2.250	99.298	99.298	99.098
2.875	100.100	100.100	99.876	2.875	101.480	101.480	101.194	2.375	100.913	100.913	100.713	2.875	99.243	99.243	99.019	2.375	99.713	99.713	99.513
2.990	100.562	100.562	100.344	2.990	101.861	101.861	101.578	2.500	101.468	101.468	101.268	2.990	99.705	99.705	99.487	2.500	100.268	100.268	100.068
3.000	100.662	100.662	100.444	3.000	101.961	101.961	101.678	2.625	101.965	101.965	101.765	3.000	99.805	99.805	99.587	2.625	100.077	100.077	99.877
3.125	101.329	101.329	101.085	3.125	102.234	102.234	101.938	2.750	102.421	102.421	102.221	3.125	100.319	100.319	100.075	2.750	100.533	100.533	100.333
3.250	102.078	102.078	101.838	3.250	102.722	102.722	102.428	2.875	102.758	102.758	102.558	3.250	101.068	101.068	100.828	2.875	100.870	100.870	100.670
3.375	102.876	102.876	102.638	3.375	103.485	103.485	103.193	2.990	103.031	103.031	102.831	3.375	101.866	101.866	101.628	2.990	101.143	101.143	100.943
3.500	103.287	103.287	103.052	3.500	103.892	103.892	103.602	3.000	103.131	103.131	102.931	3.500	102.277	102.277	102.042	3.000	101.243	101.243	101.043
3.625	103.597	103.597	103.364	3.625	104.164	104.164	103.876	3.125	103.239	103.239	103.039	3.625	102.587	102.587	102.354	3.125	101.476	101.476	101.276
3.750	103.935	103.935	103.650	3.750	104.111	104.111	103.911	3.250	103.757	103.757	103.557	3.750	101.520	101.520	101.235	3.250	101.994	101.994	101.794
3.875	104.364	104.364	104.081	3.875	104.473	104.473	104.273	3.375	104.171	104.171	103.971	3.875	101.949	101.949	101.666	3.375	102.408	102.408	102.208
3.990	104.587	104.587	104.308	3.990	104.691	104.691	104.491	3.500	104.403	104.403	104.203	3.990	102.172	102.172	101.893	3.500	102.640	102.640	102.440
4.000	104.687	104.687	104.408	4.000	104.791	104.791	104.591	3.625	104.235	104.235	104.035	4.000	102.272	102.272	101.993	3.625	102.003	102.003	101.803
4.125	105.003	105.003	104.732	4.125	105.223	105.223	105.023	3.750	104.580	104.580	104.380	4.125	102.588	102.588	102.317	3.750	102.348	102.348	102.148
4.250	105.091	105.091	104.891	4.250	105.014	105.014	104.814	3.875	104.735	104.735	104.535	4.250	102.234	102.234	102.034	3.875	102.503	102.503	102.303
4.375	105.482	105.482	105.282	4.375	105.256	105.256	105.056	3.990	104.964	104.964	104.764	4.375	102.625	102.625	102.425	3.990	102.732	102.732	102.532
4.500	105.812	105.812	105.612	4.500	105.465	105.465	105.265	4.000	105.064	105.064	104.864	4.500	102.955	102.955	102.755	4.000	102.832	102.832	102.632

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

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

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

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

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

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

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/5/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/6/2021

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	0.500	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)