

W. Rate Sheet Dated: 10/7/2021

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	99.674	99.674	99.252	2.250	99.328	99.328	98.906	2.250	97.884	97.884	97.584	3.125	96.398	96.398	96.098
2.375	99.891	99.891	99.469	2.375	99.512	99.512	99.090	2.500	98.215	98.215	97.915	3.250	97.664	97.664	97.364
2.500	100.104	100.104	99.682	2.500	99.685	99.685	99.263	2.625	98.380	98.380	98.080	3.375	97.742	97.742	97.442
2.625	100.319	100.319	99.898	2.625	99.862	99.862	99.440	2.750	100.063	100.063	99.763	3.500	97.820	97.820	97.520
2.750	101.470	101.470	101.079	2.750	101.142	101.142	100.751	2.875	100.224	100.224	99.924	3.625	97.898	97.898	97.598
2.875	101.677	101.677	101.286	2.875	101.315	101.315	100.925	3.000	100.381	100.381	100.081	Margin = 2.250		Index = 0.090	
3.000	101.881	101.881	101.491	3.000	101.485	101.485	101.094	3.125	100.499	100.499	100.199	30 Year OTC			
3.125	102.079	102.079	101.688	3.125	101.615	101.615	101.225	3.250	101.407	101.407	101.107	Rate	30 Day	45 Day	60 Day
3.250	102.880	102.880	102.580	3.250	102.517	102.517	102.217	3.375	101.583	101.583	101.283	4.000	101.601	101.601	101.101
3.375	102.978	102.978	102.678	3.375	102.589	102.589	102.289	3.500	101.716	101.716	101.416	4.125	101.723	101.723	101.223
3.500	103.174	103.174	102.874	3.500	102.733	102.733	102.433	3.625	101.786	101.786	101.486	4.375	102.419	102.419	101.919
3.625	103.358	103.358	103.058	3.625	102.793	102.793	102.493	3.750	102.596	102.596	102.296	4.500	102.543	102.543	102.043
3.750	103.530	103.530	103.230	3.750	103.207	103.207	102.907	3.875	102.712	102.712	102.412	4.625	102.700	102.700	102.200
3.875	103.600	103.600	103.300	3.875	103.231	103.231	102.931	4.000	102.822	102.822	102.522	4.875	103.312	103.312	102.812
4.000	103.776	103.776	103.476	4.000	103.350	103.350	103.050	4.125	102.905	102.905	102.605	5.000	103.435	103.435	102.935
4.125	103.898	103.898	103.598	4.125	103.441	103.441	103.141	4.250	103.165	103.165	102.865	5.125	103.592	103.592	103.092
4.250	103.890	103.890	103.690	4.250	103.586	103.586	103.386	4.375	103.281	103.281	102.981	5.500	103.983	103.983	103.483
4.375	103.894	103.894	103.694	4.375	103.611	103.611	103.411	4.500	103.391	103.391	103.091	5.625	104.141	104.141	103.641
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	99.774	99.674	99.674	99.252	2.250	99.278	99.178	99.178	98.756	2.250	100.014	99.914	99.914	99.614
2.375	99.991	99.891	99.891	99.469	2.375	99.462	99.362	99.362	98.940	2.375	100.185	100.085	100.085	99.785
2.500	100.204	100.104	100.104	99.682	2.500	99.635	99.535	99.535	99.113	2.500	100.345	100.245	100.245	99.945
2.625	100.419	100.319	100.319	99.898	2.625	99.812	99.712	99.712	99.290	2.625	100.510	100.410	100.410	100.110
2.750	101.570	101.470	101.470	101.079	2.750	100.967	100.867	100.867	100.476	2.750	101.093	100.993	100.993	100.693
2.875	101.777	101.677	101.677	101.286	2.875	101.140	101.040	101.040	100.650	2.875	101.254	101.154	101.154	100.854
3.000	101.981	101.881	101.881	101.491	3.000	101.310	101.210	101.210	100.819	3.000	101.411	101.311	101.311	101.011
3.125	102.179	102.079	102.079	101.688	3.125	101.440	101.340	101.340	100.950	3.125	101.529	101.429	101.429	101.129
3.250	102.980	102.880	102.880	102.580	3.250	102.317	102.217	102.217	101.917	3.250	103.037	102.937	102.937	102.637
3.375	103.178	103.078	103.078	102.778	3.375	102.489	102.389	102.389	102.089	3.375	103.213	103.113	103.113	102.813
3.500	103.374	103.274	103.274	102.974	3.500	102.633	102.533	102.533	102.233	3.500	103.346	103.246	103.246	102.946
3.625	103.558	103.458	103.458	103.158	3.625	102.693	102.593	102.593	102.293	3.625	103.416	103.316	103.316	103.016
3.750	103.730	103.630	103.630	103.330	3.750	103.407	103.307	103.307	103.007	3.750	104.726	104.626	104.626	104.326

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	98.851	98.851	98.351	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.973	98.973	98.473	4.750	101.000	101.000	100.500
3.875	99.531	99.531	99.031	6.250	103.750	103.750	103.500	4.375	99.669	99.669	99.169	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.355	99.355	98.855					4.500	99.793	99.793	99.293	Rate	30 Day	45 Day	60 Day
4.125	99.233	99.233	98.733					4.625	99.950	99.950	99.450	5.750	103.000	103.000	102.500
4.250	100.829	100.829	100.329					4.875	100.562	100.562	100.062	6.250	105.750	105.750	105.250
4.375	100.724	100.724	100.224					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	100.601	100.601	100.101					5.125	100.842	100.842	100.342				
4.625	100.444	100.444	99.944					5.500	101.233	101.233	100.733				
4.750	101.763	101.763	101.263					5.625	101.391	101.391	100.891				
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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/8/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/7/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.148	96.148	95.848
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.414	97.414	97.114
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.492	97.492	97.192
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.612	98.612	98.312	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	98.772	98.772	98.472	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	98.929	98.929	98.629	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.047	99.047	98.747	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.212	100.212	99.912	Rate	30 Day	45 Day	60 Day
3.250	101.699	101.699	101.399	3.250	101.436	101.436	101.136	3.375	100.388	100.388	100.088	3.250	101.699	101.699	101.199
3.375	101.897	101.897	101.597	3.375	101.608	101.608	101.308	3.500	100.521	100.521	100.221	3.375	101.897	101.897	101.397
3.500	102.093	102.093	101.793	3.500	101.752	101.752	101.452	3.625	100.591	100.591	100.291	3.500	102.093	102.093	101.593
3.625	102.277	102.277	101.977	3.625	101.811	101.811	101.511	3.750	101.901	101.901	101.601	3.625	102.277	102.277	101.777
3.750	101.718	101.718	101.418	3.750	101.494	101.494	101.194	3.875	N/A	N/A	N/A	3.750	101.718	101.718	101.218
3.875	101.887	101.887	101.587	3.875	101.619	101.619	101.319	4.000	N/A	N/A	N/A	3.875	101.887	101.887	101.387
4.000	102.064	102.064	101.764	4.000	101.737	101.737	101.437	4.125	N/A	N/A	N/A	4.000	102.064	102.064	101.564
4.125	102.186	102.186	101.886	4.125	101.829	101.829	101.529	4.250	N/A	N/A	N/A	4.125	102.186	102.186	101.686
4.250	102.340	102.340	102.140	4.250	102.136	102.136	101.936	4.375	N/A	N/A	N/A	4.250	102.340	102.340	101.840
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.032	100.932	100.932	100.541	2.750	100.779	100.679	100.679	100.288	2.750	100.805	100.705	100.705	100.405
2.875	101.239	101.139	101.139	100.748	2.875	100.953	100.853	100.853	100.462	2.875	100.966	100.866	100.866	100.566
3.000	101.444	101.344	101.344	100.953	3.000	101.122	101.022	101.022	100.631	3.000	101.123	101.023	101.023	100.723
3.125	101.641	101.541	101.541	101.150	3.125	101.253	101.153	101.153	100.762	3.125	101.241	101.141	101.141	100.841
3.250	101.799	101.699	101.699	101.399	3.250	101.536	101.436	101.436	101.136	3.250	102.156	102.056	102.056	101.756
3.375	101.997	101.897	101.897	101.597	3.375	101.708	101.608	101.608	101.308	3.375	102.332	102.232	102.232	101.932
3.500	102.193	102.093	102.093	101.793	3.500	101.852	101.752	101.752	101.452	3.500	102.465	102.365	102.365	102.065
3.625	102.377	102.277	102.277	101.977	3.625	101.911	101.811	101.811	101.511	3.625	102.535	102.435	102.435	102.135
3.750	101.818	101.718	101.718	101.418	3.750	101.594	101.494	101.494	101.194	3.750	102.814	102.714	102.714	102.414

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.:

11/8/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/7/2021

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	97.481	97.481	97.281	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.205	98.205	98.005	2.000	N/A	N/A	N/A	2.500	97.549	97.401	97.301
2.625	98.351	98.351	98.151	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.024	99.024	98.824	2.125	N/A	N/A	N/A	2.625	98.462	98.314	98.214
2.750	99.198	99.198	98.998	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.778	99.778	99.578	2.250	N/A	N/A	N/A	2.750	99.309	99.161	99.061
2.875	99.887	99.887	99.687	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.397	100.397	100.197	2.375	N/A	N/A	N/A	2.875	99.998	99.850	99.750
2.990	100.353	100.353	100.153	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.746	100.746	100.546	2.500	N/A	N/A	N/A	2.990	100.464	100.316	100.216
3.000	100.453	100.453	100.253	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.846	100.846	100.646	2.625	N/A	N/A	N/A	3.000	100.564	100.416	100.316
3.125	101.168	101.168	100.968	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.692	101.692	101.492	2.750	N/A	N/A	N/A	3.125	101.449	101.286	101.172
3.250	101.951	101.951	101.751	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.399	102.399	102.199	2.875	N/A	N/A	N/A	3.250	102.232	102.069	101.955
3.375	102.768	102.768	102.568	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.169	103.169	102.969	2.990	N/A	N/A	N/A	3.375	103.049	102.886	102.772
3.500	103.211	103.211	103.011	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.506	103.506	103.306	3.000	N/A	N/A	N/A	3.500	103.492	103.329	103.215
3.625	103.540	103.540	103.340	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.650	103.650	103.450	3.125	N/A	N/A	N/A	3.625	104.112	104.006	103.912
3.750	103.841	103.841	103.641	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.105	103.105	102.905	3.250	N/A	N/A	N/A	3.750	104.872	104.766	104.672
3.875	104.316	104.316	104.116	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.540	103.540	103.340	3.375	N/A	N/A	N/A	3.875	105.347	105.241	105.147
3.990	104.577	104.577	104.377	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.748	103.748	103.548	3.500	N/A	N/A	N/A	3.990	105.608	105.502	105.408
4.000	104.677	104.677	104.477	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.848	103.848	103.648	3.625	N/A	N/A	N/A	4.000	105.708	105.602	105.508
4.125	104.974	104.974	104.774	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.009	104.009	103.809	3.750	N/A	N/A	N/A	4.125	106.005	105.899	105.805
4.250	104.726	104.726	104.526	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.731	102.731	102.531	3.875	N/A	N/A	N/A	4.250	105.708	105.602	105.508
4.375	105.119	105.119	104.919	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.148	103.148	102.948	3.990	N/A	N/A	N/A	4.375	106.101	105.996	105.901
4.500	105.482	105.482	105.282	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.459	103.459	103.259	4.000	N/A	N/A	N/A	4.500	106.364	106.258	106.164
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	99.809	99.809	99.609	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.267	99.267	99.067	2.000	99.175	99.032	98.923
2.875	N/A	N/A	N/A	2.625	100.341	100.341	100.141	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.877	99.877	99.677	2.125	99.785	99.642	99.533
2.990	N/A	N/A	N/A	2.750	100.802	100.802	100.602	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.410	100.410	100.210	2.250	100.318	100.175	100.066
3.000	N/A	N/A	N/A	2.875	101.485	101.485	101.285	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.882	100.882	100.682	2.375	100.790	100.647	100.538
3.125	N/A	N/A	N/A	2.990	101.911	101.911	101.711	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.324	101.324	101.124	2.500	101.376	101.239	101.160
3.250	N/A	N/A	N/A	3.000	102.011	102.011	101.811	3.375	N/A	N/A	N/A	3.375	101.821	101.821	101.621	2.625	101.821	101.821	101.621	2.625	101.929	101.792	101.714
3.375	N/A	N/A	N/A	3.125	102.463	102.463	102.263	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.334	102.334	102.134	2.750	102.441	102.304	102.225
3.500	N/A	N/A	N/A	3.250	102.621	102.621	102.421	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.730	102.730	102.530	2.875	102.838	102.701	102.623
3.625	N/A	N/A	N/A	3.375	103.045	103.045	102.845	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.079	103.079	102.879	2.990	103.186	103.049	102.970
3.750	N/A	N/A	N/A	3.500	103.814	103.814	103.614	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.179	103.179	102.979	3.000	103.286	103.149	103.070
3.875	N/A	N/A	N/A	3.625	104.140	104.140	103.940	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.577	103.577	103.377	3.125	103.729	103.606	103.496
3.990	N/A	N/A	N/A	3.750	104.181	104.181	103.981	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.022	104.022	103.822	3.250	104.371	104.257	104.147
4.000	N/A	N/A	N/A	3.875	104.653	104.653	104.453	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.506	104.506	104.306	3.375	104.855	104.741	104.631
4.125	N/A	N/A	N/A	3.990	104.881	104.881	104.681	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.849	104.849	104.649	3.500	105.198	105.084	104.974
4.250	N/A	N/A	N/A	4.000	104.981	104.981	104.781	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.265	105.265	105.065	3.625	105.614	105.500	105.390
4.375	N/A	N/A	N/A	4.125	105.275	105.275	105.075	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.890	104.890	104.690	3.750	105.306	105.153	105.013
4.500	N/A	N/A	N/A	4.250	104.759	104.759	104.559	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.332	105.332	105.132	3.875	105.749	105.596	105.456
4.625	N/A	N/A	N/A	4.375	105.145	105.145	104.945	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.658	105.658	105.458	3.990	106.227	106.074	105.949
4.750	N/A	N/A	N/A	4.500	105.489	105.489	105.289	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.758	105.758	105.558	4.000	106.327	106.174	106.049
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	99.457	99.457	99.257	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.763	99.763	99.563
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.920	99.920	99.720	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.374	100.374	100.174
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.291	100.291	100.091	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.906	100.906	100.706
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.718	100.718	100.518	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.379	101.379	101.179
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.260	101.260	101.060	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.820	101.820	101.620
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.667	101.667	101.467	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.257	102.257	102.057
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.020	102.020	101.820	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.455	102.455	102.255
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.293	102.293	102.093	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.852	102.852	102.652
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.503	102.503	102.303	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.200	103.200	103.000
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.603	102.603	102.403	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.300	103.300	103.100
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.877	102.877	102.677	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.698	103.698	103.498
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.879	102.879	102.679	3											



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.:

11/8/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/7/2021

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	97.481	97.481	97.281	2.500	98.205	98.205	98.005	2.875	101.485	101.485	101.285	2.000	99.267	99.267	99.067	2.000	99.457	99.457	99.257
2.625	98.351	98.351	98.151	2.625	99.024	99.024	98.824	2.990	101.911	101.911	101.711	2.125	99.877	99.877	99.677	2.125	99.920	99.920	99.720
2.750	99.198	99.198	98.998	2.750	99.778	99.778	99.578	3.000	102.011	102.011	101.811	2.250	100.410	100.410	100.210	2.250	100.291	100.291	100.091
2.875	99.887	99.887	99.687	2.875	100.397	100.397	100.197	3.125	102.463	102.463	102.263	2.375	100.882	100.882	100.682	2.375	100.718	100.718	100.518
2.990	100.353	100.353	100.153	2.990	100.746	100.746	100.546	3.250	102.621	102.621	102.421	2.500	101.324	101.324	101.124	2.500	101.260	101.260	101.060
3.000	100.453	100.453	100.253	3.000	100.846	100.846	100.646	3.375	103.405	103.405	103.205	2.625	101.821	101.821	101.621	2.625	101.667	101.667	101.467
3.125	101.168	101.168	100.968	3.125	101.692	101.692	101.492	3.500	103.814	103.814	103.614	2.750	102.334	102.334	102.134	2.750	102.020	102.020	101.820
3.250	101.951	101.951	101.751	3.250	102.399	102.399	102.199	3.625	104.140	104.140	103.940	2.875	102.730	102.730	102.530	2.875	102.293	102.293	102.093
3.375	102.768	102.768	102.568	3.375	103.169	103.169	102.969	3.750	104.181	104.181	103.981	2.990	103.079	103.079	102.879	2.990	102.503	102.503	102.303
3.500	103.211	103.211	103.011	3.500	103.506	103.506	103.306	3.875	104.653	104.653	104.453	3.000	103.179	103.179	102.979	3.000	102.603	102.603	102.403
3.625	103.540	103.540	103.340	3.625	103.650	103.650	103.450	3.990	104.881	104.881	104.681	3.125	103.577	103.577	103.377	3.125	102.877	102.877	102.677
3.750	103.841	103.841	103.641	3.750	103.105	103.105	102.905	4.000	104.981	104.981	104.781	3.250	104.022	104.022	103.822	3.250	102.879	102.879	102.679
3.875	104.316	104.316	104.116	3.875	103.540	103.540	103.340	4.125	105.275	105.275	105.075	3.375	104.506	104.506	104.306	3.375	103.241	103.241	103.041
3.990	104.577	104.577	104.377	3.990	103.748	103.748	103.548	4.250	104.759	104.759	104.559	3.500	104.849	104.849	104.649	3.500	103.482	103.482	103.282
4.000	104.677	104.677	104.477	4.000	103.848	103.848	103.648	4.375	105.145	105.145	104.945	3.625	105.265	105.265	105.065	3.625	103.774	103.774	103.574
4.125	104.974	104.974	104.774	4.125	104.009	104.009	103.809	4.500	105.489	105.489	105.289	3.750	104.890	104.890	104.690	3.750	102.903	102.903	102.703
4.250	104.726	104.726	104.526	4.250	102.731	102.731	102.531	4.625	105.729	105.729	105.529	3.875	105.332	105.332	105.132	3.875	103.211	103.211	103.011
4.375	105.119	105.119	104.919	4.375	103.148	103.148	102.948	4.750	105.813	105.813	105.613	3.990	105.658	105.658	105.458	3.990	103.410	103.410	103.210
4.500	105.482	105.482	105.282	4.500	103.459	103.459	103.259	4.875	106.165	106.165	105.965	4.000	105.758	105.758	105.558	4.000	103.510	103.510	103.310

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

30 Day Lock Exp.: 11/8/2021
45 Day Lock Exp.: 11/22/2021
60 Day Lock Exp.: 12/6/2021

W. Rate Sheet Dated: 10/7/2021

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	97.438	97.438	97.187	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.130	97.130	96.879	2.750	N/A	N/A	N/A	2.500	97.188	97.088	96.937
2.625	98.381	98.381	98.132	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.073	98.073	97.824	2.875	N/A	N/A	N/A	2.625	98.131	98.031	97.882
2.750	99.227	99.227	98.990	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.919	98.919	98.682	2.990	N/A	N/A	N/A	2.750	98.977	98.877	98.740
2.875	99.924	99.924	99.694	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.616	99.616	99.386	3.000	N/A	N/A	N/A	2.875	99.674	99.574	99.444
2.990	100.384	100.384	100.163	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.076	100.076	99.855	3.125	N/A	N/A	N/A	2.990	100.134	100.034	99.913
3.000	100.484	100.484	100.263	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.176	100.176	99.955	3.250	N/A	N/A	N/A	3.000	100.234	100.134	100.013
3.125	101.244	101.244	100.994	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.684	100.684	100.434	3.375	N/A	N/A	N/A	3.125	100.994	100.862	100.744
3.250	101.989	101.989	101.749	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.429	101.429	101.189	3.500	N/A	N/A	N/A	3.250	101.739	101.613	101.499
3.375	102.787	102.787	102.550	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.227	102.227	101.990	3.625	N/A	N/A	N/A	3.375	102.537	102.413	102.300
3.500	103.199	103.199	102.966	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.639	102.639	102.406	3.750	N/A	N/A	N/A	3.500	102.949	102.828	102.716
3.625	103.509	103.509	103.280	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.949	102.949	102.720	3.875	N/A	N/A	N/A	3.625	103.259	103.140	103.030
3.750	103.804	103.804	103.541	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.310	103.310	103.047	3.990	N/A	N/A	N/A	3.750	103.554	103.439	103.291
3.875	104.233	104.233	103.974	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.739	103.739	103.480	4.000	N/A	N/A	N/A	3.875	103.983	103.852	103.724
3.990	104.456	104.456	104.203	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.962	103.962	103.709	4.125	N/A	N/A	N/A	3.990	104.206	104.080	103.953
4.000	104.556	104.556	104.303	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	103.962	103.962	103.709	4.250	N/A	N/A	N/A	4.000	104.306	104.180	104.053
4.125	104.871	104.871	104.629	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	103.377	103.377	103.135	4.375	N/A	N/A	N/A	4.125	104.621	104.503	104.379
4.250	105.013	105.013	104.813	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	103.649	103.649	103.409	4.500	N/A	N/A	N/A	4.250	104.763	104.663	104.563
4.375	105.406	105.406	105.206	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	103.942	103.942	103.692	4.625	N/A	N/A	N/A	4.375	105.156	105.056	104.956
4.500	105.738	105.738	105.538	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	103.374	103.374	103.124	4.750	N/A	N/A	N/A	4.500	105.488	105.388	105.288
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	99.264	99.264	99.064	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.326	99.326	99.126	2.000	99.076	98.927	98.876
2.875	N/A	N/A	N/A	2.625	100.035	100.035	99.835	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.924	99.924	99.724	2.125	99.674	99.524	99.474
2.990	N/A	N/A	N/A	2.750	100.518	100.518	100.318	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.381	100.381	100.181	2.250	100.131	99.983	99.931
3.000	N/A	N/A	N/A	2.875	101.137	101.137	100.937	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.796	100.796	100.596	2.375	100.546	100.399	100.346
3.125	N/A	N/A	N/A	2.990	101.521	101.521	101.321	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.410	101.410	101.210	2.500	101.160	101.060	100.960
3.250	N/A	N/A	N/A	3.000	101.621	101.621	101.421	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.907	101.907	101.707	2.625	101.657	101.557	101.457
3.375	N/A	N/A	N/A	3.125	102.005	102.005	101.805	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.363	102.363	102.163	2.750	102.113	102.013	101.913
3.500	N/A	N/A	N/A	3.250	102.493	102.493	102.293	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.699	102.699	102.499	2.875	102.449	102.349	102.249
3.625	N/A	N/A	N/A	3.375	103.256	103.256	103.056	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.973	102.973	102.773	2.990	102.723	102.623	102.523
3.750	N/A	N/A	N/A	3.500	103.663	103.663	103.463	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.073	103.073	102.873	3.000	102.823	102.723	102.623
3.875	N/A	N/A	N/A	3.625	103.935	103.935	103.735	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.207	103.207	103.007	3.125	102.957	102.857	102.757
3.990	N/A	N/A	N/A	3.750	103.991	103.991	103.791	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.726	103.726	103.526	3.250	103.476	103.376	103.276
4.000	N/A	N/A	N/A	3.875	104.354	104.354	104.154	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.140	104.140	103.940	3.375	103.890	103.790	103.690
4.125	N/A	N/A	N/A	3.990	104.572	104.572	104.372	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.371	104.371	104.171	3.500	104.121	104.021	103.921
4.250	N/A	N/A	N/A	4.000	104.672	104.672	104.472	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.651	103.651	103.451	3.625	103.401	103.301	103.201
4.375	N/A	N/A	N/A	4.125	105.104	105.104	104.904	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.996	103.996	103.796	3.750	103.746	103.646	103.546
4.500	N/A	N/A	N/A	4.250	104.947	104.947	104.747	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.151	104.151	103.951	3.875	103.901	103.801	103.701
4.625	N/A	N/A	N/A	4.375	105.189	105.189	104.989	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.381	104.381	104.181	3.990	104.131	104.031	103.931
4.750	N/A	N/A	N/A	4.500	105.534	105.534	105.334	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.481	104.481	104.281	4.000	104.231	104.131	104.031

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	98.226	98.226	98.026	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	98.824	98.824	98.624	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	99.281	99.281	99.081	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	99.696	99.696	99.496	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	100.310	100.310	100.110	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	99.431	99.431	99.231	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	99.887	99.887	99.687	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	100.223	100.223	100.023	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	100.497	100.497	100.297	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	100.597	100.597	100.397	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.981	100.981	100.781	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	101.500	101.500	101.300	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	101.914	101.914	101.714	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	102.145	102.145	101.945	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	100.425	100.425	100.225	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	100.770	100.770	100.570	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	100.925	100.925	100.725	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	101.155	101.155	100.955	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	101.255	101.255	101.055	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.:

11/8/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/7/2021

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	99.227	99.227	98.990	2.750	98.919	98.919	98.682	2.500	99.264	99.264	99.064	2.000	99.326	99.326	99.126	2.000	98.226	98.226	98.026
2.875	99.924	99.924	99.694	2.875	99.616	99.616	99.386	2.625	100.035	100.035	99.835	2.125	99.924	99.924	99.724	2.125	98.824	98.824	98.624
2.990	100.384	100.384	100.163	2.990	100.076	100.076	99.855	2.750	100.518	100.518	100.318	2.250	100.381	100.381	100.181	2.250	99.281	99.281	99.081
3.000	100.484	100.484	100.263	3.000	100.176	100.176	99.955	2.875	101.137	101.137	100.937	2.375	100.796	100.796	100.596	2.375	99.696	99.696	99.496
3.125	101.244	101.244	100.994	3.125	100.684	100.684	100.434	2.990	101.521	101.521	101.321	2.500	101.410	101.410	101.210	2.500	100.310	100.310	100.110
3.250	101.989	101.989	101.749	3.250	101.429	101.429	101.189	3.000	101.621	101.621	101.421	2.625	101.907	101.907	101.707	2.625	99.431	99.431	99.231
3.375	102.787	102.787	102.550	3.375	102.227	102.227	101.990	3.125	102.005	102.005	101.805	2.750	102.363	102.363	102.163	2.750	99.887	99.887	99.687
3.500	103.199	103.199	102.966	3.500	102.639	102.639	102.406	3.250	102.493	102.493	102.293	2.875	102.699	102.699	102.499	2.875	100.223	100.223	100.023
3.625	103.509	103.509	103.280	3.625	102.949	102.949	102.720	3.375	103.256	103.256	103.056	2.990	102.973	102.973	102.773	2.990	100.497	100.497	100.297
3.750	103.804	103.804	103.541	3.750	100.310	100.310	100.047	3.500	103.663	103.663	103.463	3.000	103.073	103.073	102.873	3.000	100.597	100.597	100.397
3.875	104.233	104.233	103.974	3.875	100.739	100.739	100.480	3.625	103.935	103.935	103.735	3.125	103.207	103.207	103.007	3.125	100.981	100.981	100.781
3.990	104.456	104.456	104.203	3.990	100.962	100.962	100.709	3.750	103.991	103.991	103.791	3.250	103.726	103.726	103.526	3.250	101.500	101.500	101.300
4.000	104.556	104.556	104.303	4.000	101.062	101.062	100.809	3.875	104.354	104.354	104.154	3.375	104.140	104.140	103.940	3.375	101.914	101.914	101.714
4.125	104.871	104.871	104.629	4.125	101.377	101.377	101.135	3.990	104.572	104.572	104.372	3.500	104.371	104.371	104.171	3.500	102.145	102.145	101.945
4.250	105.013	105.013	104.813	4.250	100.649	100.649	100.449	4.000	104.672	104.672	104.472	3.625	103.651	103.651	103.451	3.625	100.425	100.425	100.225
4.375	105.406	105.406	105.206	4.375	101.042	101.042	100.842	4.125	105.104	105.104	104.904	3.750	103.996	103.996	103.796	3.750	100.770	100.770	100.570
4.500	105.738	105.738	105.538	4.500	101.374	101.374	101.174	4.250	104.947	104.947	104.747	3.875	104.151	104.151	103.951	3.875	100.925	100.925	100.725
4.625	105.942	105.942	105.742	4.625	101.204	101.204	101.004	4.375	105.189	105.189	104.989	3.990	104.381	104.381	104.181	3.990	101.155	101.155	100.955
4.750	106.334	106.334	106.134	4.750	101.596	101.596	101.396	4.500	105.534	105.534	105.334	4.000	104.481	104.481	104.281	4.000	101.255	101.255	101.055

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	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.			
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.:

11/8/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/7/2021

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.:

11/8/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/7/2021

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	97.438	97.438	97.187	2.500	99.264	99.264	99.064	2.000	99.326	99.326	99.126	2.500	96.609	96.609	96.358	2.000	98.126	98.126	97.926
2.625	98.381	98.381	98.132	2.625	100.035	100.035	99.835	2.125	99.924	99.924	99.724	2.625	97.552	97.552	97.303	2.125	98.724	98.724	98.524
2.750	99.227	99.227	98.990	2.750	100.518	100.518	100.318	2.250	100.381	100.381	100.181	2.750	98.398	98.398	98.161	2.250	99.181	99.181	98.981
2.875	99.924	99.924	99.694	2.875	101.137	101.137	100.937	2.375	100.796	100.796	100.596	2.875	99.095	99.095	98.865	2.375	99.596	99.596	99.396
2.990	100.384	100.384	100.163	2.990	101.521	101.521	101.321	2.500	101.410	101.410	101.210	2.990	99.555	99.555	99.334	2.500	100.210	100.210	100.010
3.000	100.484	100.484	100.263	3.000	101.621	101.621	101.421	2.625	101.907	101.907	101.707	3.000	99.655	99.655	99.434	2.625	100.019	100.019	99.819
3.125	101.244	101.244	100.994	3.125	102.005	102.005	101.805	2.750	102.363	102.363	102.163	3.125	100.289	100.289	100.039	2.750	100.475	100.475	100.275
3.250	101.989	101.989	101.749	3.250	102.493	102.493	102.293	2.875	102.699	102.699	102.499	3.250	101.034	101.034	100.794	2.875	100.811	100.811	100.611
3.375	102.787	102.787	102.550	3.375	103.256	103.256	103.056	2.990	102.973	102.973	102.773	3.375	101.832	101.832	101.595	2.990	101.085	101.085	100.885
3.500	103.199	103.199	102.966	3.500	103.663	103.663	103.463	3.000	103.073	103.073	102.873	3.500	102.244	102.244	102.011	3.000	101.185	101.185	100.985
3.625	103.509	103.509	103.280	3.625	103.935	103.935	103.735	3.125	103.207	103.207	103.007	3.625	102.554	102.554	102.325	3.125	101.444	101.444	101.244
3.750	103.804	103.804	103.541	3.750	103.991	103.991	103.791	3.250	103.726	103.726	103.526	3.750	101.382	101.382	101.119	3.250	101.963	101.963	101.763
3.875	104.233	104.233	103.974	3.875	104.354	104.354	104.154	3.375	104.140	104.140	103.940	3.875	101.811	101.811	101.552	3.375	102.377	102.377	102.177
3.990	104.456	104.456	104.203	3.990	104.572	104.572	104.372	3.500	104.371	104.371	104.171	3.990	102.034	102.034	101.781	3.500	102.608	102.608	102.408
4.000	104.556	104.556	104.303	4.000	104.672	104.672	104.472	3.625	103.651	103.651	103.451	4.000	102.134	102.134	101.881	3.625	101.388	101.388	101.188
4.125	104.871	104.871	104.629	4.125	105.104	105.104	104.904	3.750	103.996	103.996	103.796	4.125	102.449	102.449	102.207	3.750	101.733	101.733	101.533
4.250	105.013	105.013	104.813	4.250	104.947	104.947	104.747	3.875	104.151	104.151	103.951	4.250	102.156	102.156	101.956	3.875	101.888	101.888	101.688
4.375	105.406	105.406	105.206	4.375	105.189	105.189	104.989	3.990	104.381	104.381	104.181	4.375	102.549	102.549	102.349	3.990	102.118	102.118	101.918
4.500	105.738	105.738	105.538	4.500	105.534	105.534	105.334	4.000	104.481	104.481	104.281	4.500	102.881	102.881	102.681	4.000	102.218	102.218	102.018

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.:

11/8/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/6/2021

W. Rate Sheet Dated: 10/7/2021

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)