

W. Rate Sheet Dated: 10/8/2021

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	99.768	99.768	99.330	2.250	99.422	99.422	98.985	2.250	97.806	97.806	97.506	3.125	96.398	96.398	96.098
2.375	99.984	99.984	99.547	2.375	99.605	99.605	99.168	2.500	98.137	98.137	97.837	3.250	97.664	97.664	97.364
2.500	100.198	100.198	99.760	2.500	99.779	99.779	99.341	2.625	98.302	98.302	98.002	3.375	97.742	97.742	97.442
2.625	100.413	100.413	99.976	2.625	99.956	99.956	99.518	2.750	99.993	99.993	99.693	3.500	97.820	97.820	97.520
2.750	101.517	101.517	101.142	2.750	101.189	101.189	100.814	2.875	100.153	100.153	99.853	3.625	97.898	97.898	97.598
2.875	101.724	101.724	101.349	2.875	101.362	101.362	100.987	3.000	100.310	100.310	100.010	Margin = 2.250		Index = 0.090	
3.000	101.928	101.928	101.553	3.000	101.531	101.531	101.156	3.125	100.428	100.428	100.128	30 Year OTC			
3.125	102.126	102.126	101.751	3.125	101.662	101.662	101.287	3.250	101.864	101.864	101.564	Rate	30 Day	45 Day	60 Day
3.250	102.864	102.864	102.564	3.250	102.502	102.502	102.202	3.375	102.040	102.040	101.740	4.000	101.757	101.757	101.257
3.375	102.963	102.963	102.663	3.375	102.573	102.573	102.273	3.500	102.173	102.173	101.873	4.125	101.879	101.879	101.379
3.500	103.159	103.159	102.859	3.500	102.717	102.717	102.417	3.625	102.243	102.243	101.943	4.375	102.341	102.341	101.841
3.625	103.343	103.343	103.043	3.625	102.777	102.777	102.477	3.750	102.839	102.839	102.539	4.500	102.465	102.465	101.965
3.750	103.686	103.686	103.386	3.750	103.363	103.363	103.063	3.875	102.954	102.954	102.654	4.625	102.622	102.622	102.122
3.875	103.756	103.756	103.456	3.875	103.387	103.387	103.087	4.000	103.064	103.064	102.764	4.875	103.062	103.062	102.562
4.000	103.932	103.932	103.632	4.000	103.506	103.506	103.206	4.125	103.147	103.147	102.847	5.000	103.185	103.185	102.685
4.125	104.054	104.054	103.754	4.125	103.597	103.597	103.297	4.250	102.849	102.849	102.549	5.125	103.342	103.342	102.842
4.250	103.812	103.812	103.612	4.250	103.508	103.508	103.308	4.375	102.964	102.964	102.664	5.500	104.093	104.093	103.593
4.375	103.816	103.816	103.616	4.375	103.533	103.533	103.333	4.500	103.074	103.074	102.774	5.625	104.250	104.250	103.750
6.250	106.000	106.000	105.800	6.250	103.871	103.871	103.671	4.625	103.157	103.157	102.857	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	99.868	99.768	99.768	99.330	2.250	99.372	99.272	99.272	98.835	2.250	99.936	99.836	99.836	99.536
2.375	100.084	99.984	99.984	99.547	2.375	99.555	99.455	99.455	99.018	2.375	100.106	100.006	100.006	99.706
2.500	100.298	100.198	100.198	99.760	2.500	99.729	99.629	99.629	99.191	2.500	100.267	100.167	100.167	99.867
2.625	100.513	100.413	100.413	99.976	2.625	99.906	99.806	99.806	99.368	2.625	100.432	100.332	100.332	100.032
2.750	101.617	101.517	101.517	101.142	2.750	101.014	100.914	100.914	100.539	2.750	101.023	100.923	100.923	100.623
2.875	101.824	101.724	101.724	101.349	2.875	101.187	101.087	101.087	100.712	2.875	101.183	101.083	101.083	100.783
3.000	102.028	101.928	101.928	101.553	3.000	101.356	101.256	101.256	100.881	3.000	101.340	101.240	101.240	100.940
3.125	102.226	102.126	102.126	101.751	3.125	101.487	101.387	101.387	101.012	3.125	101.458	101.358	101.358	101.058
3.250	102.964	102.864	102.864	102.564	3.250	102.302	102.202	102.202	101.902	3.250	103.494	103.394	103.394	103.094
3.375	103.163	103.063	103.063	102.763	3.375	102.473	102.373	102.373	102.073	3.375	103.670	103.570	103.570	103.270
3.500	103.359	103.259	103.259	102.959	3.500	102.617	102.517	102.517	102.217	3.500	103.803	103.703	103.703	103.403
3.625	103.543	103.443	103.443	103.143	3.625	102.677	102.577	102.577	102.277	3.625	103.873	103.773	103.773	103.473
3.750	103.886	103.786	103.786	103.486	3.750	103.563	103.463	103.463	103.163	3.750	104.969	104.869	104.869	104.569

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	99.007	99.007	98.507	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.129	99.129	98.629	4.750	101.000	101.000	100.500
3.875	99.688	99.688	99.188	6.250	103.750	103.750	103.500	4.375	99.591	99.591	99.091	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.511	99.511	99.011					4.500	99.715	99.715	99.215	Rate	30 Day	45 Day	60 Day
4.125	99.389	99.389	98.889					4.625	99.872	99.872	99.372	5.750	103.000	103.000	102.500
4.250	100.751	100.751	100.251					4.875	100.312	100.312	99.812	6.250	105.750	105.750	105.250
4.375	100.646	100.646	100.146					5.000	100.435	100.435	99.935	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.523	100.523	100.023					5.125	100.592	100.592	100.092				
4.625	100.366	100.366	99.866					5.500	101.343	101.343	100.843				
4.750	101.513	101.513	101.013					5.625	101.500	101.500	101.000				
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

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.:

12/7/2021

W. Rate Sheet Dated: 10/8/2021

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	98.541	98.541	98.241	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	98.702	98.702	98.402	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	98.859	98.859	98.559	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.977	98.977	98.677	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.669	100.669	100.369	Rate	30 Day	45 Day	60 Day
3.250	101.683	101.683	101.383	3.250	101.421	101.421	101.121	3.375	100.845	100.845	100.545	3.250	101.683	101.683	101.183
3.375	101.882	101.882	101.582	3.375	101.592	101.592	101.292	3.500	100.978	100.978	100.678	3.375	101.882	101.882	101.382
3.500	102.078	102.078	101.778	3.500	101.736	101.736	101.436	3.625	101.048	101.048	100.748	3.500	102.078	102.078	101.578
3.625	102.261	102.261	101.961	3.625	101.796	101.796	101.496	3.750	102.144	102.144	101.844	3.625	102.261	102.261	101.761
3.750	101.874	101.874	101.574	3.750	101.650	101.650	101.350	3.875	N/A	N/A	N/A	3.750	101.874	101.874	101.374
3.875	102.044	102.044	101.744	3.875	101.775	101.775	101.475	4.000	N/A	N/A	N/A	3.875	102.044	102.044	101.544
4.000	102.220	102.220	101.920	4.000	101.893	101.893	101.593	4.125	N/A	N/A	N/A	4.000	102.220	102.220	101.720
4.125	102.342	102.342	102.042	4.125	101.985	101.985	101.685	4.250	N/A	N/A	N/A	4.125	102.342	102.342	101.842
4.250	102.262	102.262	102.062	4.250	102.058	102.058	101.858	4.375	N/A	N/A	N/A	4.250	102.262	102.262	101.762
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	101.079	100.979	100.979	100.604	2.750	100.826	100.726	100.726	100.351	2.750	100.735	100.635	100.635	100.335
2.875	101.286	101.186	101.186	100.811	2.875	101.000	100.900	100.900	100.525	2.875	100.896	100.796	100.796	100.496
3.000	101.491	101.391	101.391	101.016	3.000	101.169	101.069	101.069	100.694	3.000	101.053	100.953	100.953	100.653
3.125	101.688	101.588	101.588	101.213	3.125	101.300	101.200	101.200	100.825	3.125	101.171	101.071	101.071	100.771
3.250	101.783	101.683	101.683	101.383	3.250	101.521	101.421	101.421	101.121	3.250	102.613	102.513	102.513	102.213
3.375	101.982	101.882	101.882	101.582	3.375	101.692	101.592	101.592	101.292	3.375	102.789	102.689	102.689	102.389
3.500	102.178	102.078	102.078	101.778	3.500	101.836	101.736	101.736	101.436	3.500	102.922	102.822	102.822	102.522
3.625	102.361	102.261	102.261	101.961	3.625	101.896	101.796	101.796	101.496	3.625	102.992	102.892	102.892	102.592
3.750	101.974	101.874	101.874	101.574	3.750	101.750	101.650	101.650	101.350	3.750	103.056	102.956	102.956	102.656

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

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

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

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

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.:

12/7/2021

W. Rate Sheet Dated: 10/8/2021

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.503	97.503	97.303	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.195	98.195	97.995	2.000	N/A	N/A	N/A	2.500	97.546	97.399	97.300
2.625	98.345	98.345	98.145	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.018	99.018	98.818	2.125	N/A	N/A	N/A	2.625	98.465	98.318	98.219
2.750	99.200	99.200	99.000	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.779	99.779	99.579	2.250	N/A	N/A	N/A	2.750	99.320	99.173	99.074
2.875	99.896	99.896	99.696	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.403	100.403	100.203	2.375	N/A	N/A	N/A	2.875	100.016	99.869	99.770
2.990	100.370	100.370	100.170	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.758	100.758	100.558	2.500	N/A	N/A	N/A	2.990	100.489	100.342	100.243
3.000	100.470	100.470	100.270	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.858	100.858	100.658	2.625	N/A	N/A	N/A	3.000	100.589	100.442	100.343
3.125	101.111	101.111	100.911	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.636	101.636	101.436	2.750	N/A	N/A	N/A	3.125	101.369	101.207	101.094
3.250	101.905	101.905	101.705	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.353	102.353	102.153	2.875	N/A	N/A	N/A	3.250	102.164	102.002	101.889
3.375	102.733	102.733	102.533	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.131	103.131	102.931	2.990	N/A	N/A	N/A	3.375	102.991	102.829	102.716
3.500	103.185	103.185	102.985	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.478	103.478	103.278	3.000	N/A	N/A	N/A	3.500	103.443	103.281	103.168
3.625	103.518	103.518	103.318	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.627	103.627	103.427	3.125	N/A	N/A	N/A	3.625	104.066	103.961	103.866
3.750	103.852	103.852	103.652	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.116	103.116	102.916	3.250	N/A	N/A	N/A	3.750	104.839	104.734	104.639
3.875	104.337	104.337	104.137	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.559	103.559	103.359	3.375	N/A	N/A	N/A	3.875	105.324	105.219	105.124
3.990	104.608	104.608	104.408	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.775	103.775	103.575	3.500	N/A	N/A	N/A	3.990	105.594	105.489	105.394
4.000	104.708	104.708	104.508	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.875	103.875	103.675	3.625	N/A	N/A	N/A	4.000	105.694	105.589	105.494
4.125	105.008	105.008	104.808	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.036	104.036	103.836	3.750	N/A	N/A	N/A	4.125	105.995	105.890	105.795
4.250	104.803	104.803	104.603	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.026	103.026	102.826	3.875	N/A	N/A	N/A	4.250	105.786	105.680	105.586
4.375	105.203	105.203	105.003	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.451	103.451	103.251	3.990	N/A	N/A	N/A	4.375	106.186	106.080	105.986
4.500	105.573	105.573	105.373	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.768	103.768	103.568	4.000	N/A	N/A	N/A	4.500	106.456	106.350	106.256
30/25 Year >125 High Balance				20 Year				20 Year >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	99.830	99.830	99.630	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.258	99.258	99.058	2.000	99.166	99.023	98.930
2.875	N/A	N/A	N/A	2.625	100.370	100.370	100.170	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.873	99.873	99.673	2.125	99.781	99.638	99.545
2.990	N/A	N/A	N/A	2.750	100.866	100.866	100.666	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.411	100.411	100.211	2.250	100.319	100.176	100.083
3.000	N/A	N/A	N/A	2.875	101.556	101.556	101.356	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.892	100.892	100.692	2.375	100.800	100.657	100.564
3.125	N/A	N/A	N/A	2.990	101.989	101.989	101.789	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.339	101.339	101.139	2.500	101.336	101.200	101.121
3.250	N/A	N/A	N/A	3.000	102.089	102.089	101.889	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.788	101.788	101.588	2.625	101.895	101.759	101.680
3.375	N/A	N/A	N/A	3.125	102.551	102.551	102.351	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.309	102.309	102.109	2.750	102.416	102.280	102.201
3.500	N/A	N/A	N/A	3.250	102.622	102.622	102.422	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.713	102.713	102.513	2.875	102.819	102.683	102.604
3.625	N/A	N/A	N/A	3.375	103.417	103.417	103.217	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.072	103.072	102.872	2.990	103.179	103.043	102.964
3.750	N/A	N/A	N/A	3.500	103.834	103.834	103.634	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.172	103.172	102.972	3.000	103.279	103.143	103.064
3.875	N/A	N/A	N/A	3.625	104.164	104.164	103.964	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.578	103.578	103.378	3.125	103.710	103.578	103.482
3.990	N/A	N/A	N/A	3.750	104.193	104.193	103.993	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.989	103.989	103.789	3.250	104.346	104.232	104.123
4.000	N/A	N/A	N/A	3.875	104.675	104.675	104.475	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.481	104.481	104.281	3.375	104.838	104.724	104.615
4.125	N/A	N/A	N/A	3.990	104.912	104.912	104.712	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.832	104.832	104.632	3.500	105.189	105.075	104.966
4.250	N/A	N/A	N/A	4.000	105.012	105.012	104.812	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.255	105.255	105.055	3.625	105.612	105.498	105.389
4.375	N/A	N/A	N/A	4.125	105.310	105.310	105.110	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.851	104.851	104.651	3.750	105.268	105.112	104.971
4.500	N/A	N/A	N/A	4.250	104.836	104.836	104.636	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.299	105.299	105.099	3.875	105.715	105.559	105.418
4.625	N/A	N/A	N/A	4.375	105.230	105.230	105.030	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.635	105.635	105.435	3.990	106.052	105.896	105.755
4.750	N/A	N/A	N/A	4.500	105.580	105.580	105.380	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.735	105.735	105.535	4.000	106.152	105.996	105.855
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	99.463	99.463	99.263	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.754	99.754	99.554
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.929	99.929	99.729	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.369	100.369	100.169
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.304	100.304	100.104	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.907	100.907	100.707
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.675	100.675	100.475	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.388	101.388	101.188
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.221	101.221	101.021	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.835	101.835	101.635
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.632	101.632	101.432	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.277	102.277	102.077
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.991	101.991	101.791	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.430	102.430	102.230
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.268	102.268	102.068	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.833	102.833	102.633
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.487	102.487	102.287	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.193	103.193	102.993
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.587	102.587	102.387	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.293	103.293	103.093
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.867	102.867	102.667	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.699	103.699	103.499
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.841	102.841	102.641	3.250	N/A	N/A									



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/8/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/7/2021

W. Rate Sheet Dated: 10/8/2021

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	97.503	97.503	97.303	2.500	98.195	98.195	97.995	2.875	101.556	101.556	101.356	2.000	99.258	99.258	99.058	2.000	99.463	99.463	99.263
2.625	98.345	98.345	98.145	2.625	99.018	99.018	98.818	2.990	101.989	101.989	101.789	2.125	99.873	99.873	99.673	2.125	99.929	99.929	99.729
2.750	99.200	99.200	99.000	2.750	99.779	99.779	99.579	3.000	102.089	102.089	101.889	2.250	100.411	100.411	100.211	2.250	100.304	100.304	100.104
2.875	99.896	99.896	99.696	2.875	100.403	100.403	100.203	3.125	102.551	102.551	102.351	2.375	100.892	100.892	100.692	2.375	100.675	100.675	100.475
2.990	100.370	100.370	100.170	2.990	100.758	100.758	100.558	3.250	102.622	102.622	102.422	2.500	101.339	101.339	101.139	2.500	101.221	101.221	101.021
3.000	100.470	100.470	100.270	3.000	100.858	100.858	100.658	3.375	103.417	103.417	103.217	2.625	101.788	101.788	101.588	2.625	101.632	101.632	101.432
3.125	101.111	101.111	100.911	3.125	101.636	101.636	101.436	3.500	103.834	103.834	103.634	2.750	102.309	102.309	102.109	2.750	101.991	101.991	101.791
3.250	101.905	101.905	101.705	3.250	102.353	102.353	102.153	3.625	104.164	104.164	103.964	2.875	102.713	102.713	102.513	2.875	102.268	102.268	102.068
3.375	102.733	102.733	102.533	3.375	103.131	103.131	102.931	3.750	104.193	104.193	103.993	2.990	103.072	103.072	102.872	2.990	102.487	102.487	102.287
3.500	103.185	103.185	102.985	3.500	103.478	103.478	103.278	3.875	104.675	104.675	104.475	3.000	103.172	103.172	102.972	3.000	102.587	102.587	102.387
3.625	103.518	103.518	103.318	3.625	103.627	103.627	103.427	3.990	104.912	104.912	104.712	3.125	103.578	103.578	103.378	3.125	102.867	102.867	102.667
3.750	103.852	103.852	103.652	3.750	103.116	103.116	102.916	4.000	105.012	105.012	104.812	3.250	103.989	103.989	103.789	3.250	102.841	102.841	102.641
3.875	104.337	104.337	104.137	3.875	103.559	103.559	103.359	4.125	105.310	105.310	105.110	3.375	104.481	104.481	104.281	3.375	103.210	103.210	103.010
3.990	104.608	104.608	104.408	3.990	103.775	103.775	103.575	4.250	104.836	104.836	104.636	3.500	104.832	104.832	104.632	3.500	103.456	103.456	103.256
4.000	104.708	104.708	104.508	4.000	103.875	103.875	103.675	4.375	105.230	105.230	105.030	3.625	105.255	105.255	105.055	3.625	103.754	103.754	103.554
4.125	105.008	105.008	104.808	4.125	104.036	104.036	103.836	4.500	105.580	105.580	105.380	3.750	104.851	104.851	104.651	3.750	102.858	102.858	102.658
4.250	104.803	104.803	104.603	4.250	103.026	103.026	102.826	4.625	105.822	105.822	105.622	3.875	105.299	105.299	105.099	3.875	103.175	103.175	102.975
4.375	105.203	105.203	105.003	4.375	103.451	103.451	103.251	4.750	105.889	105.889	105.689	3.990	105.635	105.635	105.435	3.990	103.379	103.379	103.179
4.500	105.573	105.573	105.373	4.500	103.768	103.768	103.568	4.875	106.247	106.247	106.047	4.000	105.735	105.735	105.535	4.000	103.479	103.479	103.279

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.: 12/7/2021

W. Rate Sheet Dated: 10/8/2021

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	97.483	97.483	97.228	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.241	97.241	96.986	2.750	N/A	N/A	N/A	2.500	97.233	97.133	96.978
2.625	98.428	98.428	98.176	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.186	98.186	97.934	2.875	N/A	N/A	N/A	2.625	98.178	98.078	97.926
2.750	99.281	99.281	99.040	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.039	99.039	98.798	2.990	N/A	N/A	N/A	2.750	99.031	98.931	98.790
2.875	99.983	99.983	99.750	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.741	99.741	99.508	3.000	N/A	N/A	N/A	2.875	99.733	99.633	99.500
2.990	100.447	100.447	100.225	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.205	100.205	99.983	3.125	N/A	N/A	N/A	2.990	100.197	100.097	99.975
3.000	100.547	100.547	100.325	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.305	100.305	100.083	3.250	N/A	N/A	N/A	3.000	100.297	100.197	100.075
3.125	101.214	101.214	100.958	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.664	100.664	100.408	3.375	N/A	N/A	N/A	3.125	100.964	100.831	100.708
3.250	101.965	101.965	101.720	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.415	101.415	101.170	3.500	N/A	N/A	N/A	3.250	101.715	101.589	101.470
3.375	102.766	102.766	102.527	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.216	102.216	101.977	3.625	N/A	N/A	N/A	3.375	102.516	102.395	102.277
3.500	103.184	103.184	102.945	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.634	102.634	102.395	3.750	N/A	N/A	N/A	3.500	102.934	102.813	102.695
3.625	103.498	103.498	103.262	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.948	102.948	102.712	3.875	N/A	N/A	N/A	3.625	103.248	103.129	103.012
3.750	103.822	103.822	103.557	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.266	100.266	100.001	3.990	N/A	N/A	N/A	3.750	103.572	103.437	103.307
3.875	104.256	104.256	103.994	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.700	100.700	100.438	4.000	N/A	N/A	N/A	3.875	104.006	103.874	103.744
3.990	104.485	104.485	104.227	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.929	100.929	100.671	4.125	N/A	N/A	N/A	3.990	104.235	104.106	103.977
4.000	104.585	104.585	104.327	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.029	101.029	100.771	4.250	N/A	N/A	N/A	4.000	104.335	104.206	104.077
4.125	104.902	104.902	104.658	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.346	101.346	101.102	4.375	N/A	N/A	N/A	4.125	104.652	104.534	104.408
4.250	105.127	105.127	104.927	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.451	100.451	100.251	4.500	N/A	N/A	N/A	4.250	104.877	104.777	104.677
4.375	105.526	105.526	105.326	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.850	100.850	100.650	4.625	N/A	N/A	N/A	4.375	105.276	105.176	105.076
4.500	105.863	105.863	105.663	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.187	101.187	100.987	4.750	N/A	N/A	N/A	4.500	105.613	105.513	105.413
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	99.293	99.293	99.093	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.388	99.388	99.188	2.000	99.138	99.988	98.938
2.875	N/A	N/A	N/A	2.625	100.144	100.144	99.944	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.988	99.988	99.788	2.125	99.738	99.588	99.538
2.990	N/A	N/A	N/A	2.750	100.629	100.629	100.429	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.447	100.447	100.247	2.250	100.197	100.050	99.997
3.000	N/A	N/A	N/A	2.875	101.252	101.252	101.052	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.864	100.864	100.664	2.375	100.614	100.467	100.414
3.125	N/A	N/A	N/A	2.990	101.639	101.639	101.439	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.408	101.408	101.208	2.500	101.158	101.058	100.958
3.250	N/A	N/A	N/A	3.000	101.739	101.739	101.539	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.909	101.909	101.709	2.625	101.659	101.559	101.459
3.375	N/A	N/A	N/A	3.125	102.027	102.027	101.827	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.367	102.367	102.167	2.750	102.117	102.017	101.917
3.500	N/A	N/A	N/A	3.250	102.519	102.519	102.319	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.708	102.708	102.508	2.875	102.458	102.358	102.258
3.625	N/A	N/A	N/A	3.375	103.285	103.285	103.085	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.981	102.981	102.781	2.990	102.731	102.631	102.531
3.750	N/A	N/A	N/A	3.500	103.696	103.696	103.496	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.081	103.081	102.881	3.000	102.831	102.731	102.631
3.875	N/A	N/A	N/A	3.625	103.970	103.970	103.770	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.177	103.177	102.977	3.125	102.927	102.827	102.727
3.990	N/A	N/A	N/A	3.750	103.900	103.900	103.700	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.700	103.700	103.500	3.250	103.450	103.350	103.250
4.000	N/A	N/A	N/A	3.875	104.267	104.267	104.067	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.117	104.117	103.917	3.375	103.867	103.767	103.667
4.125	N/A	N/A	N/A	3.990	104.486	104.486	104.286	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.347	104.347	104.147	3.500	104.097	103.997	103.897
4.250	N/A	N/A	N/A	4.000	104.586	104.586	104.386	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.239	104.239	104.039	3.625	103.989	103.889	103.789
4.375	N/A	N/A	N/A	4.125	105.026	105.026	104.826	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.587	104.587	104.387	3.750	104.337	104.237	104.137
4.500	N/A	N/A	N/A	4.250	105.065	105.065	104.865	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.743	104.743	104.543	3.875	104.493	104.393	104.293
4.625	N/A	N/A	N/A	4.375	105.309	105.309	105.109	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.977	104.977	104.777	3.990	104.727	104.627	104.527
4.750	N/A	N/A	N/A	4.500	105.520	105.520	105.320	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.077	105.077	104.877	4.000	104.827	104.727	104.627

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	98.288	98.288	98.088	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	98.888	98.888	98.688	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	99.347	99.347	99.147	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	99.764	99.764	99.564	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	100.308	100.308	100.108	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	99.433	99.433	99.233	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	99.891	99.891	99.691	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	100.232	100.232	100.032	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	100.505	100.505	100.305	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	100.605	100.605	100.405	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	100.951	100.951	100.751	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	101.474	101.474	101.274	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	101.891	101.891	101.691	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	102.121	102.121	101.921	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	101.013	101.013	100.813	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	101.361	101.361	101.161	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	101.517	101.517	101.317	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	101.751	101.751	101.551	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	101.851	101.851	101.651	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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W. Rate Sheet Dated: 10/8/2021

Release Time: 10:00 am ET

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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	99.281	99.281	99.040	2.750	99.039	99.039	98.798	2.500	99.293	99.293	99.093	2.000	99.388	99.388	99.188	2.000	98.288	98.288	98.088
2.875	99.983	99.983	99.750	2.875	99.741	99.741	99.508	2.625	100.144	100.144	99.944	2.125	99.988	99.988	99.788	2.125	98.888	98.888	98.688
2.990	100.447	100.447	100.225	2.990	100.205	100.205	99.983	2.750	100.629	100.629	100.429	2.250	100.447	100.447	100.247	2.250	99.347	99.347	99.147
3.000	100.547	100.547	100.325	3.000	100.305	100.305	100.083	2.875	101.252	101.252	101.052	2.375	100.864	100.864	100.664	2.375	99.764	99.764	99.564
3.125	101.214	101.214	100.958	3.125	100.664	100.664	100.408	2.990	101.639	101.639	101.439	2.500	101.408	101.408	101.208	2.500	100.308	100.308	100.108
3.250	101.965	101.965	101.720	3.250	101.415	101.415	101.170	3.000	101.739	101.739	101.539	2.625	101.909	101.909	101.709	2.625	99.433	99.433	99.233
3.375	102.766	102.766	102.527	3.375	102.216	102.216	101.977	3.125	102.027	102.027	101.827	2.750	102.367	102.367	102.167	2.750	99.891	99.891	99.691
3.500	103.184	103.184	102.945	3.500	102.634	102.634	102.395	3.250	102.519	102.519	102.319	2.875	102.708	102.708	102.508	2.875	100.232	100.232	100.032
3.625	103.498	103.498	103.262	3.625	102.948	102.948	102.712	3.375	103.285	103.285	103.085	2.990	102.981	102.981	102.781	2.990	100.505	100.505	100.305
3.750	103.822	103.822	103.557	3.750	100.266	100.266	100.001	3.500	103.696	103.696	103.496	3.000	103.081	103.081	102.881	3.000	100.605	100.605	100.405
3.875	104.256	104.256	103.994	3.875	100.700	100.700	100.438	3.625	103.970	103.970	103.770	3.125	103.177	103.177	102.977	3.125	100.951	100.951	100.751
3.990	104.485	104.485	104.227	3.990	100.929	100.929	100.671	3.750	103.900	103.900	103.700	3.250	103.700	103.700	103.500	3.250	101.474	101.474	101.274
4.000	104.585	104.585	104.327	4.000	101.029	101.029	100.771	3.875	104.267	104.267	104.067	3.375	104.117	104.117	103.917	3.375	101.891	101.891	101.691
4.125	104.902	104.902	104.658	4.125	101.346	101.346	101.102	3.990	104.486	104.486	104.286	3.500	104.347	104.347	104.147	3.500	102.121	102.121	101.921
4.250	105.127	105.127	104.927	4.250	100.451	100.451	100.251	4.000	104.586	104.586	104.386	3.625	104.239	104.239	104.039	3.625	101.013	101.013	100.813
4.375	105.526	105.526	105.326	4.375	100.850	100.850	100.650	4.125	105.026	105.026	104.826	3.750	104.587	104.587	104.387	3.750	101.361	101.361	101.161
4.500	105.863	105.863	105.663	4.500	101.187	101.187	100.987	4.250	105.065	105.065	104.865	3.875	104.743	104.743	104.543	3.875	101.517	101.517	101.317
4.625	105.691	105.691	105.491	4.625	100.641	100.641	100.441	4.375	105.309	105.309	105.109	3.990	104.977	104.977	104.777	3.990	101.751	101.751	101.551
4.750	106.086	106.086	105.886	4.750	101.036	101.036	100.836	4.500	105.520	105.520	105.320	4.000	105.077	105.077	104.877	4.000	101.851	101.851	101.651

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

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

12/7/2021

W. Rate Sheet Dated: 10/8/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/8/2021

45 Day Lock Exp.:

11/22/2021

60 Day Lock Exp.:

12/7/2021

W. Rate Sheet Dated: 10/8/2021

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	97.483	97.483	97.228	2.500	99.293	99.293	99.093	2.000	99.388	99.388	99.188	2.500	96.687	96.687	96.432	2.000	98.188	98.188	97.988
2.625	98.428	98.428	98.176	2.625	100.144	100.144	99.944	2.125	99.988	99.988	99.788	2.625	97.632	97.632	97.380	2.125	98.788	98.788	98.588
2.750	99.281	99.281	99.040	2.750	100.629	100.629	100.429	2.250	100.447	100.447	100.247	2.750	98.485	98.485	98.244	2.250	99.247	99.247	99.047
2.875	99.983	99.983	99.750	2.875	101.252	101.252	101.052	2.375	100.864	100.864	100.664	2.875	99.187	99.187	98.954	2.375	99.664	99.664	99.464
2.990	100.447	100.447	100.225	2.990	101.639	101.639	101.439	2.500	101.408	101.408	101.208	2.990	99.651	99.651	99.429	2.500	100.208	100.208	100.008
3.000	100.547	100.547	100.325	3.000	101.739	101.739	101.539	2.625	101.909	101.909	101.709	3.000	99.751	99.751	99.529	2.625	100.021	100.021	99.821
3.125	101.214	101.214	100.958	3.125	102.027	102.027	101.827	2.750	102.367	102.367	102.167	3.125	100.264	100.264	100.008	2.750	100.479	100.479	100.279
3.250	101.965	101.965	101.720	3.250	102.519	102.519	102.319	2.875	102.708	102.708	102.508	3.250	101.015	101.015	100.770	2.875	100.820	100.820	100.620
3.375	102.766	102.766	102.527	3.375	103.285	103.285	103.085	2.990	102.981	102.981	102.781	3.375	101.816	101.816	101.577	2.990	101.093	101.093	100.893
3.500	103.184	103.184	102.945	3.500	103.696	103.696	103.496	3.000	103.081	103.081	102.881	3.500	102.234	102.234	101.995	3.000	101.193	101.193	100.993
3.625	103.498	103.498	103.262	3.625	103.970	103.970	103.770	3.125	103.177	103.177	102.977	3.625	102.548	102.548	102.312	3.125	101.414	101.414	101.214
3.750	103.822	103.822	103.557	3.750	103.900	103.900	103.700	3.250	103.700	103.700	103.500	3.750	101.369	101.369	101.104	3.250	101.937	101.937	101.737
3.875	104.256	104.256	103.994	3.875	104.267	104.267	104.067	3.375	104.117	104.117	103.917	3.875	101.803	101.803	101.541	3.375	102.354	102.354	102.154
3.990	104.485	104.485	104.227	3.990	104.486	104.486	104.286	3.500	104.347	104.347	104.147	3.990	102.032	102.032	101.774	3.500	102.584	102.584	102.384
4.000	104.585	104.585	104.327	4.000	104.586	104.586	104.386	3.625	104.239	104.239	104.039	4.000	102.132	102.132	101.874	3.625	101.976	101.976	101.776
4.125	104.902	104.902	104.658	4.125	105.026	105.026	104.826	3.750	104.587	104.587	104.387	4.125	102.449	102.449	102.205	3.750	102.324	102.324	102.124
4.250	105.127	105.127	104.927	4.250	105.065	105.065	104.865	3.875	104.743	104.743	104.543	4.250	102.114	102.114	101.914	3.875	102.480	102.480	102.280
4.375	105.526	105.526	105.326	4.375	105.309	105.309	105.109	3.990	104.977	104.977	104.777	4.375	102.513	102.513	102.313	3.990	102.714	102.714	102.514
4.500	105.863	105.863	105.663	4.500	105.520	105.520	105.320	4.000	105.077	105.077	104.877	4.500	102.850	102.850	102.650	4.000	102.814	102.814	102.614

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)
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@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.:

12/7/2021

W. Rate Sheet Dated: 10/8/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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