

W. Rate Sheet Dated: 10/11/2021

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	99.486	99.486	99.080	2.250	99.141	99.141	98.735	2.250	97.704	97.704	97.404	3.125	96.398	96.398	96.098
2.375	99.703	99.703	99.297	2.375	99.324	99.324	98.918	2.500	98.035	98.035	97.735	3.250	97.664	97.664	97.364
2.500	99.916	99.916	99.510	2.500	99.497	99.497	99.091	2.625	98.200	98.200	97.900	3.375	97.742	97.742	97.442
2.625	100.132	100.132	99.726	2.625	99.674	99.674	99.268	2.750	99.930	99.930	99.630	3.500	97.820	97.820	97.520
2.750	101.282	101.282	100.907	2.750	100.954	100.954	100.579	2.875	100.091	100.091	99.791	3.625	97.898	97.898	97.598
2.875	101.489	101.489	101.114	2.875	101.128	101.128	100.753	3.000	100.248	100.248	99.948	Margin = 2.250		Index = 0.090	
3.000	101.694	101.694	101.319	3.000	101.297	101.297	100.922	3.125	100.366	100.366	100.066	30 Year OTC			
3.125	101.891	101.891	101.516	3.125	101.428	101.428	101.053	3.250	101.907	101.907	101.607	Rate	30 Day	45 Day	60 Day
3.250	102.786	102.786	102.486	3.250	102.424	102.424	102.124	3.375	102.083	102.083	101.783	4.000	101.835	101.835	101.335
3.375	102.885	102.885	102.585	3.375	102.495	102.495	102.195	3.500	102.216	102.216	101.916	4.125	101.957	101.957	101.457
3.500	103.081	103.081	102.781	3.500	102.639	102.639	102.339	3.625	102.286	102.286	101.986	4.375	102.513	102.513	102.013
3.625	103.265	103.265	102.965	3.625	102.699	102.699	102.399	3.750	102.854	102.854	102.554	4.500	102.636	102.636	102.136
3.750	103.765	103.765	103.465	3.750	103.441	103.441	103.141	3.875	102.970	102.970	102.670	4.625	102.794	102.794	102.294
3.875	103.834	103.834	103.534	3.875	103.465	103.465	103.165	4.000	103.080	103.080	102.780	4.875	103.280	103.280	102.780
4.000	104.010	104.010	103.710	4.000	103.584	103.584	103.284	4.125	103.162	103.162	102.862	5.000	103.404	103.404	102.904
4.125	104.132	104.132	103.832	4.125	103.675	103.675	103.375	4.250	102.853	102.853	102.553	5.125	103.561	103.561	103.061
4.250	103.984	103.984	103.784	4.250	103.680	103.680	103.480	4.375	102.968	102.968	102.668	5.500	104.562	104.562	104.062
4.375	103.988	103.988	103.788	4.375	103.705	103.705	103.505	4.500	103.078	103.078	102.778	5.625	104.719	104.719	104.219
6.250	106.000	106.000	105.800	6.250	103.871	103.871	103.671	4.625	103.161	103.161	102.861	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	99.586	99.486	99.486	99.080	2.250	99.091	98.991	98.991	98.585	2.250	99.834	99.734	99.734	99.434
2.375	99.803	99.703	99.703	99.297	2.375	99.274	99.174	99.174	98.768	2.375	100.005	99.905	99.905	99.605
2.500	100.016	99.916	99.916	99.510	2.500	99.447	99.347	99.347	98.941	2.500	100.165	100.065	100.065	99.765
2.625	100.232	100.132	100.132	99.726	2.625	99.624	99.524	99.524	99.118	2.625	100.330	100.230	100.230	99.930
2.750	101.382	101.282	101.282	100.907	2.750	100.779	100.679	100.679	100.304	2.750	100.960	100.860	100.860	100.560
2.875	101.589	101.489	101.489	101.114	2.875	100.953	100.853	100.853	100.478	2.875	101.121	101.021	101.021	100.721
3.000	101.794	101.694	101.694	101.319	3.000	101.122	101.022	101.022	100.647	3.000	101.278	101.178	101.178	100.878
3.125	101.991	101.891	101.891	101.516	3.125	101.253	101.153	101.153	100.778	3.125	101.396	101.296	101.296	100.996
3.250	102.886	102.786	102.786	102.486	3.250	102.224	102.124	102.124	101.824	3.250	103.537	103.437	103.437	103.137
3.375	103.085	102.985	102.985	102.685	3.375	102.395	102.295	102.295	101.995	3.375	103.713	103.613	103.613	103.313
3.500	103.281	103.181	103.181	102.881	3.500	102.539	102.439	102.439	102.139	3.500	103.846	103.746	103.746	103.446
3.625	103.465	103.365	103.365	103.065	3.625	102.599	102.499	102.499	102.199	3.625	103.916	103.816	103.816	103.516
3.750	103.965	103.865	103.865	103.565	3.750	103.641	103.541	103.541	103.241	3.750	104.984	104.884	104.884	104.584

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	99.085	99.085	98.585	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.207	99.207	98.707	4.750	101.000	101.000	100.500
3.875	99.766	99.766	99.266	6.250	103.750	103.750	103.500	4.375	99.763	99.763	99.263	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.590	99.590	99.090					4.500	99.886	99.886	99.386	Rate	30 Day	45 Day	60 Day
4.125	99.468	99.468	98.968					4.625	100.044	100.044	99.544	5.750	103.000	103.000	102.500
4.250	100.923	100.923	100.423					4.875	100.530	100.530	100.030	6.250	105.750	105.750	105.250
4.375	100.818	100.818	100.318					5.000	100.654	100.654	100.154	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.695	100.695	100.195					5.125	100.811	100.811	100.311				
4.625	100.537	100.537	100.037					5.500	101.812	101.812	101.312				
4.750	101.732	101.732	101.232					5.625	101.969	101.969	101.469				
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
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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" (JA & 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.:

11/10/2021

45 Day Lock Exp.:

11/25/2021

60 Day Lock Exp.:

12/10/2021

W. Rate Sheet Dated: 10/11/2021

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	98.479	98.479	98.179	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	98.640	98.640	98.340	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	98.796	98.796	98.496	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.915	98.915	98.615	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.712	100.712	100.412	Rate	30 Day	45 Day	60 Day
3.250	101.605	101.605	101.305	3.250	101.342	101.342	101.042	3.375	100.888	100.888	100.588	3.250	101.605	101.605	101.105
3.375	101.803	101.803	101.503	3.375	101.514	101.514	101.214	3.500	101.021	101.021	100.721	3.375	101.803	101.803	101.303
3.500	101.999	101.999	101.699	3.500	101.658	101.658	101.358	3.625	101.091	101.091	100.791	3.500	101.999	101.999	101.499
3.625	102.183	102.183	101.883	3.625	101.718	101.718	101.418	3.750	102.159	102.159	101.859	3.625	102.183	102.183	101.683
3.750	101.952	101.952	101.652	3.750	101.729	101.729	101.429	3.875	N/A	N/A	N/A	3.750	101.952	101.952	101.452
3.875	102.122	102.122	101.822	3.875	101.853	101.853	101.553	4.000	N/A	N/A	N/A	3.875	102.122	102.122	101.622
4.000	102.298	102.298	101.998	4.000	101.971	101.971	101.671	4.125	N/A	N/A	N/A	4.000	102.298	102.298	101.798
4.125	102.420	102.420	102.120	4.125	102.063	102.063	101.763	4.250	N/A	N/A	N/A	4.125	102.420	102.420	101.920
4.250	102.434	102.434	102.234	4.250	102.230	102.230	102.030	4.375	N/A	N/A	N/A	4.250	102.434	102.434	101.934
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	100.845	100.745	100.745	100.370	2.750	100.592	100.492	100.492	100.117	2.750	100.673	100.573	100.573	100.273
2.875	101.052	100.952	100.952	100.577	2.875	100.765	100.665	100.665	100.290	2.875	100.833	100.733	100.733	100.433
3.000	101.256	101.156	101.156	100.781	3.000	100.935	100.835	100.835	100.460	3.000	100.990	100.890	100.890	100.590
3.125	101.454	101.354	101.354	100.979	3.125	101.065	100.965	100.965	100.590	3.125	101.108	101.008	101.008	100.708
3.250	101.705	101.605	101.605	101.305	3.250	101.442	101.342	101.342	101.042	3.250	102.656	102.556	102.556	102.256
3.375	101.903	101.803	101.803	101.503	3.375	101.614	101.514	101.514	101.214	3.375	102.832	102.732	102.732	102.432
3.500	102.099	101.999	101.999	101.699	3.500	101.758	101.658	101.658	101.358	3.500	102.965	102.865	102.865	102.565
3.625	102.283	102.183	102.183	101.883	3.625	101.818	101.718	101.718	101.418	3.625	103.035	102.935	102.935	102.635
3.750	102.052	101.952	101.952	101.652	3.750	101.829	101.729	101.729	101.429	3.750	103.072	102.972	102.972	102.672

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	5.750	N/A	N/A	N/A
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <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.:

11/10/2021

45 Day Lock Exp.:

11/25/2021

60 Day Lock Exp.:

12/10/2021

W. Rate Sheet Dated: 10/11/2021

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	97.128	97.128	96.928	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.851	97.851	97.651	2.000	N/A	N/A	N/A	2.500	97.171	97.024	96.909
2.625	97.970	97.970	97.770	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.674	98.674	98.474	2.125	N/A	N/A	N/A	2.625	98.090	97.943	97.828
2.750	98.825	98.825	98.625	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.435	99.435	99.235	2.250	N/A	N/A	N/A	2.750	98.945	98.798	98.683
2.875	99.521	99.521	99.321	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.060	100.060	99.860	2.375	N/A	N/A	N/A	2.875	99.641	99.494	99.379
2.990	99.995	99.995	99.795	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.414	100.414	100.214	2.500	N/A	N/A	N/A	2.990	100.114	99.967	99.852
3.000	100.095	100.095	99.895	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.514	100.514	100.314	2.625	N/A	N/A	N/A	3.000	100.214	100.067	99.952
3.125	100.788	100.788	100.588	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.344	101.344	101.144	2.750	N/A	N/A	N/A	3.125	101.055	100.895	100.781
3.250	101.582	101.582	101.382	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.061	102.061	101.861	2.875	N/A	N/A	N/A	3.250	101.849	101.689	101.575
3.375	102.410	102.410	102.210	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.839	102.839	102.639	2.990	N/A	N/A	N/A	3.375	102.677	102.517	102.403
3.500	102.862	102.862	102.662	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.186	103.186	102.986	3.000	N/A	N/A	N/A	3.500	103.164	103.048	102.964
3.625	103.196	103.196	102.996	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.335	103.335	103.135	3.125	N/A	N/A	N/A	3.625	103.960	103.852	103.760
3.750	103.764	103.764	103.564	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.027	103.027	102.827	3.250	N/A	N/A	N/A	3.750	104.733	104.625	104.533
3.875	104.249	104.249	104.049	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.471	103.471	103.271	3.375	N/A	N/A	N/A	3.875	105.218	105.110	105.018
3.990	104.519	104.519	104.319	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.686	103.686	103.486	3.500	N/A	N/A	N/A	3.990	105.488	105.380	105.288
4.000	104.619	104.619	104.419	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.786	103.786	103.586	3.625	N/A	N/A	N/A	4.000	105.588	105.480	105.388
4.125	104.920	104.920	104.720	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.947	103.947	103.747	3.750	N/A	N/A	N/A	4.125	105.889	105.781	105.689
4.250	104.725	104.725	104.525	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.948	102.948	102.748	3.875	N/A	N/A	N/A	4.250	105.708	105.602	105.508
4.375	105.124	105.124	104.924	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.373	103.373	103.173	3.990	N/A	N/A	N/A	4.375	106.108	106.002	105.908
4.500	105.495	105.495	105.295	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.689	103.689	103.489	4.000	N/A	N/A	N/A	4.500	106.378	106.272	106.178
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	99.486	99.486	99.286	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.071	99.071	98.871	2.000	98.979	98.836	98.743
2.875	N/A	N/A	N/A	2.625	100.026	100.026	99.826	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.686	99.686	99.486	2.125	99.594	99.451	99.358
2.990	N/A	N/A	N/A	2.750	100.522	100.522	100.322	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.224	100.224	100.024	2.250	100.132	99.989	99.896
3.000	N/A	N/A	N/A	2.875	101.212	101.212	101.012	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.705	100.705	100.505	2.375	100.613	100.470	100.377
3.125	N/A	N/A	N/A	2.990	101.645	101.645	101.445	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.151	101.151	100.951	2.500	101.180	101.044	100.965
3.250	N/A	N/A	N/A	3.000	101.745	101.745	101.545	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.632	101.632	101.432	2.625	101.739	101.603	101.524
3.375	N/A	N/A	N/A	3.125	102.207	102.207	102.007	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.153	102.153	101.953	2.750	102.260	102.124	102.045
3.500	N/A	N/A	N/A	3.250	102.362	102.362	102.162	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.557	102.557	102.357	2.875	102.663	102.527	102.448
3.625	N/A	N/A	N/A	3.375	103.157	103.157	102.957	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.916	102.916	102.716	2.990	103.023	102.887	102.808
3.750	N/A	N/A	N/A	3.500	103.574	103.574	103.374	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.016	103.016	102.816	3.000	103.123	102.987	102.908
3.875	N/A	N/A	N/A	3.625	103.904	103.904	103.704	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.422	103.422	103.222	3.125	103.597	103.478	103.369
3.990	N/A	N/A	N/A	3.750	104.089	104.089	103.889	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.909	103.909	103.709	3.250	104.257	104.138	104.029
4.000	N/A	N/A	N/A	3.875	104.571	104.571	104.371	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.401	104.401	104.201	3.375	104.750	104.631	104.522
4.125	N/A	N/A	N/A	3.990	104.808	104.808	104.608	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.752	104.752	104.552	3.500	105.100	104.981	104.872
4.250	N/A	N/A	N/A	4.000	104.908	104.908	104.708	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.175	105.175	104.975	3.625	105.524	105.405	105.296
4.375	N/A	N/A	N/A	4.125	105.206	105.206	105.006	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.773	104.773	104.573	3.750	105.189	105.033	104.892
4.500	N/A	N/A	N/A	4.250	104.758	104.758	104.558	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.221	105.221	105.021	3.875	105.637	105.481	105.340
4.625	N/A	N/A	N/A	4.375	105.152	105.152	104.952	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.557	105.557	105.357	3.990	105.974	105.818	105.677
4.750	N/A	N/A	N/A	4.500	105.502	105.502	105.302	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.657	105.657	105.457	4.000	106.074	105.918	105.777
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	99.276	99.276	99.076	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.692	99.692	99.492
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.741	99.741	99.541	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.306	100.306	100.106
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.116	100.116	99.916	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.845	100.845	100.645
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.519	100.519	100.319	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.325	101.325	101.125
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.065	101.065	100.865	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.772	101.772	101.572
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.476	101.476	101.276	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.215	102.215	102.015
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.834	101.834	101.634	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.305	102.305	102.105
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.112	102.112	101.912	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.708	102.708	102.508
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.331	102.331	102.131	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.068	103.068	102.868
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.431	102.431	102.231	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.168	103.168	102.968
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.710	102.710	102.510	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.574	103.574	103.374
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.761	102.761	102.561	3.250	N/A	N/A	N/A								



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/10/2021

45 Day Lock Exp.:

11/25/2021

60 Day Lock Exp.:

12/10/2021

W. Rate Sheet Dated: 10/11/2021

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	97.128	97.128	96.928	2.500	97.851	97.851	97.651	2.875	101.212	101.212	101.012	2.000	99.071	99.071	98.871	2.000	99.276	99.276	99.076
2.625	97.970	97.970	97.770	2.625	98.674	98.674	98.474	2.990	101.645	101.645	101.445	2.125	99.686	99.686	99.486	2.125	99.741	99.741	99.541
2.750	98.825	98.825	98.625	2.750	99.435	99.435	99.235	3.000	101.745	101.745	101.545	2.250	100.224	100.224	100.024	2.250	100.116	100.116	99.916
2.875	99.521	99.521	99.321	2.875	100.060	100.060	99.860	3.125	102.207	102.207	102.007	2.375	100.705	100.705	100.505	2.375	100.519	100.519	100.319
2.990	99.995	99.995	99.795	2.990	100.414	100.414	100.214	3.250	102.362	102.362	102.162	2.500	101.151	101.151	100.951	2.500	101.065	101.065	100.865
3.000	100.095	100.095	99.895	3.000	100.514	100.514	100.314	3.375	103.157	103.157	102.957	2.625	101.632	101.632	101.432	2.625	101.476	101.476	101.276
3.125	100.788	100.788	100.588	3.125	101.344	101.344	101.144	3.500	103.574	103.574	103.374	2.750	102.153	102.153	101.953	2.750	101.834	101.834	101.634
3.250	101.582	101.582	101.382	3.250	102.061	102.061	101.861	3.625	103.904	103.904	103.704	2.875	102.557	102.557	102.357	2.875	102.112	102.112	101.912
3.375	102.410	102.410	102.210	3.375	102.839	102.839	102.639	3.750	104.089	104.089	103.889	2.990	102.916	102.916	102.716	2.990	102.331	102.331	102.131
3.500	102.862	102.862	102.662	3.500	103.186	103.186	102.986	3.875	104.571	104.571	104.371	3.000	103.016	103.016	102.816	3.000	102.431	102.431	102.231
3.625	103.196	103.196	102.996	3.625	103.335	103.335	103.135	3.990	104.808	104.808	104.608	3.125	103.422	103.422	103.222	3.125	102.710	102.710	102.510
3.750	103.764	103.764	103.564	3.750	103.027	103.027	102.827	4.000	104.908	104.908	104.708	3.250	103.909	103.909	103.709	3.250	102.761	102.761	102.561
3.875	104.249	104.249	104.049	3.875	103.471	103.471	103.271	4.125	105.206	105.206	105.006	3.375	104.401	104.401	104.201	3.375	103.130	103.130	102.930
3.990	104.519	104.519	104.319	3.990	103.686	103.686	103.486	4.250	104.758	104.758	104.558	3.500	104.752	104.752	104.552	3.500	103.376	103.376	103.176
4.000	104.619	104.619	104.419	4.000	103.786	103.786	103.586	4.375	105.152	105.152	104.952	3.625	105.175	105.175	104.975	3.625	103.673	103.673	103.473
4.125	104.920	104.920	104.720	4.125	103.947	103.947	103.747	4.500	105.502	105.502	105.302	3.750	104.773	104.773	104.573	3.750	102.780	102.780	102.580
4.250	104.725	104.725	104.525	4.250	102.948	102.948	102.748	4.625	105.744	105.744	105.544	3.875	105.221	105.221	105.021	3.875	103.096	103.096	102.896
4.375	105.124	105.124	104.924	4.375	103.373	103.373	103.173	4.750	105.811	105.811	105.611	3.990	105.557	105.557	105.357	3.990	103.301	103.301	103.101
4.500	105.495	105.495	105.295	4.500	103.689	103.689	103.489	4.875	106.169	106.169	105.969	4.000	105.657	105.657	105.457	4.000	103.401	103.401	103.201

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 LTPAs do not apply and the lender must use SFC 118.			

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



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

30 Day Lock Exp.: 11/10/2021
45 Day Lock Exp.: 11/25/2021
60 Day Lock Exp.: 12/10/2021

W. Rate Sheet Dated: 10/11/2021

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	97.048	97.048	96.642	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.806	96.806	96.400	2.750	N/A	N/A	N/A	2.500	96.798	96.698	96.392
2.625	97.999	97.999	97.596	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.757	97.757	97.354	2.875	N/A	N/A	N/A	2.625	97.749	97.649	97.346
2.750	98.860	98.860	98.468	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.618	98.618	98.226	2.990	N/A	N/A	N/A	2.750	98.610	98.510	98.218
2.875	99.575	99.575	99.188	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.333	99.333	98.946	3.000	N/A	N/A	N/A	2.875	99.325	99.225	98.938
2.990	100.052	100.052	99.675	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.810	99.810	99.433	3.125	N/A	N/A	N/A	2.990	99.802	99.702	99.425
3.000	100.152	100.152	99.775	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.910	99.910	99.533	3.250	N/A	N/A	N/A	3.000	99.902	99.802	99.525
3.125	100.857	100.857	100.489	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.307	100.307	99.939	3.375	N/A	N/A	N/A	3.125	100.607	100.468	100.239
3.250	101.621	101.621	101.264	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.071	101.071	100.714	3.500	N/A	N/A	N/A	3.250	101.371	101.239	101.014
3.375	102.434	102.434	102.082	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.884	101.884	101.532	3.625	N/A	N/A	N/A	3.375	102.184	102.055	101.832
3.500	102.862	102.862	102.509	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.312	102.312	101.959	3.750	N/A	N/A	N/A	3.500	102.612	102.481	102.259
3.625	103.184	103.184	102.838	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.634	102.634	102.288	3.875	N/A	N/A	N/A	3.625	102.934	102.809	102.588
3.750	103.707	103.707	103.418	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.151	100.151	99.862	3.990	N/A	N/A	N/A	3.750	103.457	103.314	103.168
3.875	104.152	104.152	103.866	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.596	100.596	100.310	4.000	N/A	N/A	N/A	3.875	103.902	103.762	103.616
3.990	104.388	104.388	104.107	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.832	100.832	100.551	4.125	N/A	N/A	N/A	3.990	104.138	104.002	103.857
4.000	104.488	104.488	104.207	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.932	100.932	100.651	4.250	N/A	N/A	N/A	4.000	104.238	104.102	103.957
4.125	104.088	104.088	103.888	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.532	100.532	100.332	4.375	N/A	N/A	N/A	4.125	103.838	103.738	103.638
4.250	105.061	105.061	104.861	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.385	100.385	100.185	4.500	N/A	N/A	N/A	4.250	104.811	104.711	104.611
4.375	105.472	105.472	105.272	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.796	100.796	100.596	4.625	N/A	N/A	N/A	4.375	105.222	105.122	105.022
4.500	105.820	105.820	105.620	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.144	101.144	100.944	4.750	N/A	N/A	N/A	4.500	105.570	105.470	105.370
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	98.962	98.962	98.540	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.161	99.161	98.961	2.000	98.911	98.759	98.711
2.875	N/A	N/A	N/A	2.625	99.691	99.691	99.379	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.764	99.764	99.564	2.125	99.514	99.361	99.314
2.990	N/A	N/A	N/A	2.750	100.180	100.180	99.867	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.227	100.227	100.027	2.250	99.977	99.826	99.777
3.000	N/A	N/A	N/A	2.875	100.809	100.809	100.497	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.649	100.649	100.449	2.375	100.399	100.250	100.199
3.125	N/A	N/A	N/A	2.990	101.202	101.202	100.890	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.239	101.239	101.039	2.500	100.989	100.887	100.789
3.250	N/A	N/A	N/A	3.000	101.302	101.302	100.990	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.744	101.744	101.544	2.625	101.494	101.394	101.294
3.375	N/A	N/A	N/A	3.125	101.647	101.647	101.340	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.209	102.209	102.009	2.750	101.959	101.859	101.759
3.500	N/A	N/A	N/A	3.250	102.145	102.145	101.840	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.552	102.552	102.352	2.875	102.302	102.202	102.102
3.625	N/A	N/A	N/A	3.375	102.921	102.921	102.618	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.832	102.832	102.632	2.990	102.582	102.482	102.382
3.750	N/A	N/A	N/A	3.500	103.338	103.338	103.038	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.932	102.932	102.732	3.000	102.682	102.582	102.482
3.875	N/A	N/A	N/A	3.625	103.619	103.619	103.321	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.054	103.054	102.854	3.125	102.804	102.704	102.604
3.990	N/A	N/A	N/A	3.750	103.913	103.913	103.713	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.582	103.582	103.382	3.250	103.332	103.232	103.132
4.000	N/A	N/A	N/A	3.875	104.286	104.286	104.086	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.003	104.003	103.803	3.375	103.753	103.653	103.553
4.125	N/A	N/A	N/A	3.990	104.514	104.514	104.314	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.239	104.239	104.039	3.500	103.989	103.889	103.789
4.250	N/A	N/A	N/A	4.000	104.614	104.614	104.414	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.175	104.175	103.975	3.625	103.925	103.825	103.725
4.375	N/A	N/A	N/A	4.125	104.592	104.592	104.392	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.529	104.529	104.329	3.750	104.279	104.179	104.079
4.500	N/A	N/A	N/A	4.250	105.009	105.009	104.809	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.688	104.688	104.488	3.875	104.438	104.338	104.238
4.625	N/A	N/A	N/A	4.375	105.258	105.258	105.058	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.931	104.931	104.731	3.990	104.681	104.581	104.481
4.750	N/A	N/A	N/A	4.500	105.473	105.473	105.273	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.031	105.031	104.831	4.000	104.781	104.681	104.581

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	98.061	98.061	97.861	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	98.664	98.664	98.464	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	99.127	99.127	98.927	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	99.549	99.549	99.349	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	100.139	100.139	99.939	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	99.268	99.268	99.068	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	99.733	99.733	99.533	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	100.076	100.076	99.876	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	100.356	100.356	100.156	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	100.456	100.456	100.256	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	100.828	100.828	100.628	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	101.356	101.356	101.156	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	101.777	101.777	101.577	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	102.013	102.013	101.813	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	100.949	100.949	100.749	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	101.303	101.303	101.103	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	101.462	101.462	101.262	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	101.705	101.705	101.505	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	101.805	101.805	101.605	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.:

11/10/2021

45 Day Lock Exp.:

11/25/2021

60 Day Lock Exp.:

12/10/2021

W. Rate Sheet Dated: 10/11/2021

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	98.860	98.860	98.468	2.750	98.618	98.618	98.226	2.500	98.962	98.962	98.540	2.000	99.161	99.161	98.961	2.000	98.061	98.061	97.861
2.875	99.575	99.575	99.188	2.875	99.333	99.333	98.946	2.625	99.691	99.691	99.379	2.125	99.764	99.764	99.564	2.125	98.664	98.664	98.464
2.990	100.052	100.052	99.675	2.990	99.810	99.810	99.433	2.750	100.180	100.180	99.867	2.250	100.227	100.227	100.027	2.250	99.127	99.127	98.927
3.000	100.152	100.152	99.775	3.000	99.910	99.910	99.533	2.875	100.809	100.809	100.497	2.375	100.649	100.649	100.449	2.375	99.549	99.549	99.349
3.125	100.857	100.857	100.489	3.125	100.307	100.307	99.939	2.990	101.202	101.202	100.890	2.500	101.239	101.239	101.039	2.500	100.139	100.139	99.939
3.250	101.621	101.621	101.264	3.250	101.071	101.071	100.714	3.000	101.302	101.302	100.990	2.625	101.744	101.744	101.544	2.625	99.268	99.268	99.068
3.375	102.434	102.434	102.082	3.375	101.884	101.884	101.532	3.125	101.647	101.647	101.340	2.750	102.209	102.209	102.009	2.750	99.733	99.733	99.533
3.500	102.862	102.862	102.509	3.500	102.312	102.312	101.959	3.250	102.145	102.145	101.840	2.875	102.552	102.552	102.352	2.875	100.076	100.076	99.876
3.625	103.184	103.184	102.838	3.625	102.634	102.634	102.288	3.375	102.921	102.921	102.618	2.990	102.832	102.832	102.632	2.990	100.356	100.356	100.156
3.750	103.707	103.707	103.418	3.750	103.151	103.151	99.862	3.500	103.338	103.338	103.038	3.000	102.932	102.932	102.732	3.000	100.456	100.456	100.256
3.875	104.152	104.152	103.866	3.875	103.596	103.596	100.310	3.625	103.619	103.619	103.321	3.125	103.054	103.054	102.854	3.125	100.828	100.828	100.628
3.990	104.388	104.388	104.107	3.990	103.832	103.832	100.551	3.750	103.913	103.913	103.713	3.250	103.582	103.582	103.382	3.250	101.356	101.356	101.156
4.000	104.488	104.488	104.207	4.000	103.932	103.932	100.651	3.875	104.286	104.286	104.086	3.375	104.003	104.003	103.803	3.375	101.777	101.777	101.577
4.125	104.088	104.088	103.888	4.125	103.532	103.532	100.332	3.990	104.514	104.514	104.314	3.500	104.239	104.239	104.039	3.500	102.013	102.013	101.813
4.250	105.061	105.061	104.861	4.250	103.385	103.385	100.185	4.000	104.614	104.614	104.414	3.625	104.175	104.175	103.975	3.625	100.949	100.949	100.749
4.375	105.472	105.472	105.272	4.375	103.796	103.796	100.596	4.125	104.592	104.592	104.392	3.750	104.529	104.529	104.329	3.750	101.303	101.303	101.103
4.500	105.820	105.820	105.620	4.500	101.144	101.144	100.944	4.250	105.009	105.009	104.809	3.875	104.688	104.688	104.488	3.875	101.462	101.462	101.262
4.625	105.885	105.885	105.685	4.625	100.835	100.835	100.635	4.375	105.258	105.258	105.058	3.990	104.931	104.931	104.731	3.990	101.705	101.705	101.505
4.750	106.289	106.289	106.089	4.750	101.239	101.239	101.039	4.500	105.473	105.473	105.273	4.000	105.031	105.031	104.831	4.000	101.805	101.805	101.605

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.			



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.:

11/10/2021

45 Day Lock Exp.:

11/25/2021

60 Day Lock Exp.:

12/10/2021

W. Rate Sheet Dated: 10/11/2021

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



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.:

11/10/2021

45 Day Lock Exp.:

11/25/2021

60 Day Lock Exp.:

12/10/2021

W. Rate Sheet Dated: 10/11/2021

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	97.048	97.048	96.642	2.500	98.962	98.962	98.540	2.000	99.161	99.161	98.961	2.500	96.252	96.252	95.846	2.000	97.961	97.961	97.761
2.625	97.999	97.999	97.596	2.625	99.691	99.691	99.379	2.125	99.764	99.764	99.564	2.625	97.203	97.203	96.800	2.125	98.564	98.564	98.364
2.750	98.860	98.860	98.468	2.750	100.180	100.180	99.867	2.250	100.227	100.227	100.027	2.750	98.064	98.064	97.672	2.250	99.027	99.027	98.827
2.875	99.575	99.575	99.188	2.875	100.809	100.809	100.497	2.375	100.649	100.649	100.449	2.875	98.779	98.779	98.392	2.375	99.449	99.449	99.249
2.990	100.052	100.052	99.675	2.990	101.202	101.202	100.890	2.500	101.239	101.239	101.039	2.990	99.256	99.256	98.879	2.500	100.039	100.039	99.839
3.000	100.152	100.152	99.775	3.000	101.302	101.302	100.990	2.625	101.744	101.744	101.544	3.000	99.356	99.356	98.979	2.625	99.856	99.856	99.656
3.125	100.857	100.857	100.489	3.125	101.647	101.647	101.340	2.750	102.209	102.209	102.009	3.125	99.907	99.907	99.539	2.750	100.321	100.321	100.121
3.250	101.621	101.621	101.264	3.250	102.145	102.145	101.840	2.875	102.552	102.552	102.352	3.250	100.671	100.671	100.314	2.875	100.664	100.664	100.464
3.375	102.434	102.434	102.082	3.375	102.921	102.921	102.618	2.990	102.832	102.832	102.632	3.375	101.484	101.484	101.132	2.990	100.944	100.944	100.744
3.500	102.862	102.862	102.509	3.500	103.338	103.338	103.038	3.000	102.932	102.932	102.732	3.500	101.912	101.912	101.559	3.000	101.044	101.044	100.844
3.625	103.184	103.184	102.838	3.625	103.619	103.619	103.321	3.125	103.054	103.054	102.854	3.625	102.234	102.234	101.888	3.125	101.291	101.291	101.091
3.750	103.707	103.707	103.418	3.750	103.913	103.913	103.713	3.250	103.582	103.582	103.382	3.750	101.254	101.254	100.965	3.250	101.819	101.819	101.619
3.875	104.152	104.152	103.866	3.875	104.286	104.286	104.086	3.375	104.003	104.003	103.803	3.875	101.699	101.699	101.413	3.375	102.240	102.240	102.040
3.990	104.388	104.388	104.107	3.990	104.514	104.514	104.314	3.500	104.239	104.239	104.039	3.990	101.935	101.935	101.654	3.500	102.476	102.476	102.276
4.000	104.488	104.488	104.207	4.000	104.614	104.614	104.414	3.625	104.175	104.175	103.975	4.000	102.035	102.035	101.754	3.625	101.912	101.912	101.712
4.125	104.088	104.088	103.888	4.125	104.592	104.592	104.392	3.750	104.529	104.529	104.329	4.125	101.635	101.635	101.435	3.750	102.266	102.266	102.066
4.250	105.061	105.061	104.861	4.250	105.009	105.009	104.809	3.875	104.688	104.688	104.488	4.250	102.048	102.048	101.848	3.875	102.425	102.425	102.225
4.375	105.472	105.472	105.272	4.375	105.258	105.258	105.058	3.990	104.931	104.931	104.731	4.375	102.459	102.459	102.259	3.990	102.668	102.668	102.468
4.500	105.820	105.820	105.620	4.500	105.473	105.473	105.273	4.000	105.031	105.031	104.831	4.500	102.807	102.807	102.607	4.000	102.768	102.768	102.568

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.			FHA ID# - 1358600006
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.:

11/10/2021

45 Day Lock Exp.:

11/25/2021

60 Day Lock Exp.:

12/10/2021

W. Rate Sheet Dated: 10/11/2021

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)