

W. Rate Sheet Dated: 10/12/2021

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	99.408	99.408	99.002	2.250	99.063	99.063	98.656	2.250	97.626	97.626	97.326	3.125	96.398	96.398	96.098
2.375	99.625	99.625	99.219	2.375	99.246	99.246	98.840	2.500	97.957	97.957	97.657	3.250	97.664	97.664	97.364
2.500	99.838	99.838	99.432	2.500	99.419	99.419	99.013	2.625	98.122	98.122	97.822	3.375	97.742	97.742	97.442
2.625	100.054	100.054	99.648	2.625	99.596	99.596	99.190	2.750	99.946	99.946	99.646	3.500	97.820	97.820	97.520
2.750	101.251	101.251	100.876	2.750	100.923	100.923	100.548	2.875	100.106	100.106	99.806	3.625	97.898	97.898	97.598
2.875	101.458	101.458	101.083	2.875	101.096	101.096	100.721	3.000	100.263	100.263	99.963	Margin = 2.250		Index = 0.090	
3.000	101.662	101.662	101.287	3.000	101.266	101.266	100.891	3.125	100.381	100.381	100.081	30 Year OTC			
3.125	101.860	101.860	101.485	3.125	101.396	101.396	101.021	3.250	101.774	101.774	101.474	Rate	30 Day	45 Day	60 Day
3.250	102.771	102.771	102.464	3.250	102.408	102.408	102.102	3.375	101.950	101.950	101.650	4.000	101.585	101.585	101.085
3.375	102.869	102.869	102.563	3.375	102.479	102.479	102.173	3.500	102.083	102.083	101.783	4.125	101.707	101.707	101.207
3.500	103.065	103.065	102.759	3.500	102.623	102.623	102.317	3.625	102.153	102.153	101.853	4.375	102.279	102.279	101.779
3.625	103.249	103.249	102.943	3.625	102.683	102.683	102.377	3.750	102.761	102.761	102.461	4.500	102.402	102.402	101.902
3.750	103.515	103.515	103.215	3.750	103.191	103.191	102.891	3.875	102.876	102.876	102.576	4.625	102.559	102.559	102.059
3.875	103.584	103.584	103.284	3.875	103.215	103.215	102.915	4.000	102.986	102.986	102.686	4.875	103.030	103.030	102.530
4.000	103.760	103.760	103.460	4.000	103.334	103.334	103.034	4.125	103.069	103.069	102.769	5.000	103.154	103.154	102.654
4.125	103.882	103.882	103.582	4.125	103.425	103.425	103.125	4.250	103.193	103.193	102.893	5.125	103.311	103.311	102.811
4.250	103.749	103.749	103.549	4.250	103.446	103.446	103.246	4.375	103.308	103.308	103.008	5.500	104.062	104.062	103.562
4.375	103.754	103.754	103.554	4.375	103.470	103.470	103.270	4.500	103.418	103.418	103.118	5.625	104.219	104.219	103.719
6.250	106.000	106.000	105.800	6.250	103.871	103.871	103.671	4.625	103.501	103.501	103.201	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	99.508	99.408	99.408	99.002	2.250	99.013	98.913	98.913	98.506	2.250	99.756	99.656	99.656	99.356
2.375	99.725	99.625	99.625	99.219	2.375	99.196	99.096	99.096	98.690	2.375	99.927	99.827	99.827	99.527
2.500	99.938	99.838	99.838	99.432	2.500	99.369	99.269	99.269	98.863	2.500	100.087	99.987	99.987	99.687
2.625	100.154	100.054	100.054	99.648	2.625	99.546	99.446	99.446	99.040	2.625	100.252	100.152	100.152	99.852
2.750	101.351	101.251	101.251	100.876	2.750	100.748	100.648	100.648	100.273	2.750	100.976	100.876	100.876	100.576
2.875	101.558	101.458	101.458	101.083	2.875	100.921	100.821	100.821	100.446	2.875	101.136	101.036	101.036	100.736
3.000	101.762	101.662	101.662	101.287	3.000	101.091	100.991	100.991	100.616	3.000	101.293	101.193	101.193	100.893
3.125	101.960	101.860	101.860	101.485	3.125	101.221	101.121	101.121	100.746	3.125	101.411	101.311	101.311	101.011
3.250	102.871	102.771	102.771	102.464	3.250	102.208	102.108	102.108	101.802	3.250	103.404	103.304	103.304	103.004
3.375	103.069	102.969	102.969	102.663	3.375	102.379	102.279	102.279	101.973	3.375	103.580	103.480	103.480	103.180
3.500	103.265	103.165	103.165	102.859	3.500	102.523	102.423	102.423	102.117	3.500	103.713	103.613	103.613	103.313
3.625	103.449	103.349	103.349	103.043	3.625	102.583	102.483	102.483	102.177	3.625	103.783	103.683	103.683	103.383
3.750	103.715	103.615	103.615	103.315	3.750	103.391	103.291	103.291	102.991	3.750	104.891	104.791	104.791	104.491

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

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.500	0.375	0.375	0.250	0.250	0.125	0.125	0.000
3.25-3.625	1.000	0.875	0.750	0.625	0.625	0.500	0.375	0.000
3.75-4.125	1.250	1.125	0.875	0.875	0.750	0.625	0.500	0.250
4.25-4.625	1.250	1.125	0.875	0.750	0.750	0.625	0.500	0.250
4.75-5.125	0.500	0.375	0.375	0.250	0.250	0.125	0.125	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.835	98.835	98.335	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.957	98.957	98.457	4.750	101.000	101.000	100.500
3.875	99.516	99.516	99.016	6.250	103.750	103.750	103.500	4.375	99.529	99.529	99.029	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.340	99.340	98.840					4.500	99.652	99.652	99.152	Rate	30 Day	45 Day	60 Day
4.125	99.218	99.218	98.718					4.625	99.809	99.809	99.309	5.750	103.000	103.000	102.500
4.250	100.688	100.688	100.188					4.875	100.280	100.280	99.780	6.250	105.750	105.750	105.250
4.375	100.584	100.584	100.084					5.000	100.404	100.404	99.904	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.460	100.460	99.960					5.125	100.561	100.561	100.061				
4.625	100.303	100.303	99.803					5.500	101.312	101.312	100.812				
4.750	101.482	101.482	100.982					5.625	101.469	101.469	100.969				
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" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwwhole.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/11/2021

45 Day Lock Exp.:

11/26/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/12/2021

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	98.495	98.495	98.195	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	98.655	98.655	98.355	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	98.812	98.812	98.512	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.930	98.930	98.630	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.579	100.579	100.279	Rate	30 Day	45 Day	60 Day
3.250	101.589	101.589	101.283	3.250	101.327	101.327	101.021	3.375	100.755	100.755	100.455	3.250	101.589	101.589	101.089
3.375	101.788	101.788	101.482	3.375	101.498	101.498	101.192	3.500	100.888	100.888	100.588	3.375	101.788	101.788	101.288
3.500	101.984	101.984	101.678	3.500	101.642	101.642	101.336	3.625	100.958	100.958	100.658	3.500	101.984	101.984	101.484
3.625	102.168	102.168	101.862	3.625	101.702	101.702	101.396	3.750	102.066	102.066	101.766	3.625	102.168	102.168	101.668
3.750	101.702	101.702	101.402	3.750	101.479	101.479	101.179	3.875	N/A	N/A	N/A	3.750	101.702	101.702	101.202
3.875	101.872	101.872	101.572	3.875	101.603	101.603	101.303	4.000	N/A	N/A	N/A	3.875	101.872	101.872	101.372
4.000	102.048	102.048	101.748	4.000	101.721	101.721	101.421	4.125	N/A	N/A	N/A	4.000	102.048	102.048	101.548
4.125	102.170	102.170	101.870	4.125	101.813	101.813	101.513	4.250	N/A	N/A	N/A	4.125	102.170	102.170	101.670
4.250	102.199	102.199	101.999	4.250	101.996	101.996	101.796	4.375	N/A	N/A	N/A	4.250	102.199	102.199	101.699
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	100.813	100.713	100.713	100.338	2.750	100.561	100.461	100.461	100.086	2.750	100.688	100.588	100.588	100.288
2.875	101.020	100.920	100.920	100.545	2.875	100.734	100.634	100.634	100.259	2.875	100.849	100.749	100.749	100.449
3.000	101.225	101.125	101.125	100.750	3.000	100.903	100.803	100.803	100.428	3.000	101.006	100.906	100.906	100.606
3.125	101.423	101.323	101.323	100.948	3.125	101.034	100.934	100.934	100.559	3.125	101.124	101.024	101.024	100.724
3.250	101.689	101.589	101.589	101.283	3.250	101.427	101.327	101.327	101.021	3.250	102.523	102.423	102.423	102.123
3.375	101.888	101.788	101.788	101.482	3.375	101.598	101.498	101.498	101.192	3.375	102.699	102.599	102.599	102.299
3.500	102.084	101.984	101.984	101.678	3.500	101.742	101.642	101.642	101.336	3.500	102.832	102.732	102.732	102.432
3.625	102.268	102.168	102.168	101.862	3.625	101.802	101.702	101.702	101.396	3.625	102.902	102.802	102.802	102.502
3.750	101.802	101.702	101.702	101.402	3.750	101.579	101.479	101.479	101.179	3.750	102.978	102.878	102.878	102.578

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/11/2021

45 Day Lock Exp.:

11/26/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/12/2021

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	97.064	97.064	96.864	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.806	97.806	97.606	2.000	N/A	N/A	N/A	2.500	97.138	97.038	96.938
2.625	97.942	97.942	97.742	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.631	98.631	98.431	2.125	N/A	N/A	N/A	2.625	98.061	97.961	97.861
2.750	98.781	98.781	98.581	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.380	99.380	99.180	2.250	N/A	N/A	N/A	2.750	98.800	98.800	98.700
2.875	99.478	99.478	99.278	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.006	100.006	99.806	2.375	N/A	N/A	N/A	2.875	99.598	99.498	99.398
2.990	99.940	99.940	99.740	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.336	100.336	100.136	2.500	N/A	N/A	N/A	2.990	100.059	99.959	99.859
3.000	100.040	100.040	99.840	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.436	100.436	100.236	2.625	N/A	N/A	N/A	3.000	100.159	100.059	99.959
3.125	100.769	100.769	100.569	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.313	101.313	101.113	2.750	N/A	N/A	N/A	3.125	101.035	100.921	100.808
3.250	101.544	101.544	101.344	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.013	102.013	101.813	2.875	N/A	N/A	N/A	3.250	101.810	101.696	101.583
3.375	102.373	102.373	102.173	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.793	102.793	102.593	2.990	N/A	N/A	N/A	3.375	102.639	102.525	102.412
3.500	102.817	102.817	102.617	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.118	103.118	102.918	3.000	N/A	N/A	N/A	3.500	103.157	103.057	102.957
3.625	103.153	103.153	102.953	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.267	103.267	103.067	3.125	N/A	N/A	N/A	3.625	103.964	103.864	103.764
3.750	103.737	103.737	103.537	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.897	102.897	102.697	3.250	N/A	N/A	N/A	3.750	104.618	104.518	104.418
3.875	104.223	104.223	104.023	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.341	103.341	103.141	3.375	N/A	N/A	N/A	3.875	105.104	105.004	104.904
3.990	104.485	104.485	104.285	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.538	103.538	103.338	3.500	N/A	N/A	N/A	3.990	105.365	105.265	105.165
4.000	104.585	104.585	104.385	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.638	103.638	103.438	3.625	N/A	N/A	N/A	4.000	105.465	105.365	105.265
4.125	104.886	104.886	104.686	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.804	103.804	103.604	3.750	N/A	N/A	N/A	4.125	105.767	105.667	105.567
4.250	104.569	104.569	104.369	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.693	102.693	102.493	3.875	N/A	N/A	N/A	4.250	105.448	105.348	105.248
4.375	104.969	104.969	104.769	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.119	103.119	102.919	3.990	N/A	N/A	N/A	4.375	105.849	105.749	105.649
4.500	105.335	105.335	105.135	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.420	103.420	103.220	4.000	N/A	N/A	N/A	4.500	106.214	106.114	106.014
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	99.413	99.413	99.213	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.902	98.902	98.702	2.000	98.810	98.710	98.610
2.875	N/A	N/A	N/A	2.625	99.953	99.953	99.753	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.518	99.518	99.318	2.125	99.426	99.326	99.226
2.990	N/A	N/A	N/A	2.750	100.469	100.469	100.269	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.058	100.058	99.858	2.250	99.966	99.866	99.766
3.000	N/A	N/A	N/A	2.875	101.161	101.161	100.961	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.539	100.539	100.339	2.375	100.447	100.347	100.247
3.125	N/A	N/A	N/A	2.990	101.582	101.582	101.382	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.987	100.987	100.787	2.500	101.039	100.939	100.839
3.250	N/A	N/A	N/A	3.000	101.682	101.682	101.482	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.490	101.490	101.290	2.625	101.600	101.500	101.400
3.375	N/A	N/A	N/A	3.125	102.144	102.144	101.944	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.013	102.013	101.813	2.750	102.124	102.024	101.924
3.500	N/A	N/A	N/A	3.250	102.315	102.315	102.115	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.422	102.422	102.222	2.875	102.533	102.433	102.333
3.625	N/A	N/A	N/A	3.375	103.111	103.111	102.911	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.781	102.781	102.581	2.990	102.907	102.807	102.707
3.750	N/A	N/A	N/A	3.500	103.521	103.521	103.321	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.881	102.881	102.681	3.000	103.007	102.907	102.807
3.875	N/A	N/A	N/A	3.625	103.852	103.852	103.652	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.289	103.289	103.089	3.125	103.532	103.432	103.332
3.990	N/A	N/A	N/A	3.750	103.959	103.959	103.759	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.629	103.629	103.429	3.250	103.995	103.895	103.795
4.000	N/A	N/A	N/A	3.875	104.441	104.441	104.241	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.124	104.124	103.924	3.375	104.489	104.389	104.289
4.125	N/A	N/A	N/A	3.990	104.669	104.669	104.469	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.477	104.477	104.277	3.500	104.842	104.742	104.642
4.250	N/A	N/A	N/A	4.000	104.769	104.769	104.569	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.902	104.902	104.702	3.625	105.268	105.168	105.068
4.375	N/A	N/A	N/A	4.125	105.068	105.068	104.868	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.474	104.474	104.274	3.750	104.890	104.768	104.628
4.500	N/A	N/A	N/A	4.250	104.498	104.498	104.298	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.927	104.927	104.727	3.875	105.343	105.221	105.081
4.625	N/A	N/A	N/A	4.375	104.893	104.893	104.693	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.262	105.262	105.062	3.990	105.679	105.557	105.417
4.750	N/A	N/A	N/A	4.500	105.238	105.238	105.038	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.362	105.362	105.162	4.000	105.779	105.657	105.517
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	99.102	99.102	98.902	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.768	99.768	99.568
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.569	99.569	99.369	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.384	100.384	100.184
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.945	99.945	99.745	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.924	100.924	100.724
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.369	100.369	100.169	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.406	101.406	101.206
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.916	100.916	100.716	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.854	101.854	101.654
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.329	101.329	101.129	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.303	102.303	102.103
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.688	101.688	101.488	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.411	102.411	102.211
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.970	101.970	101.770	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.820	102.820	102.620
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.191	102.191	101.991	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.178	103.178	102.978
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.291	102.291	102.091	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.278	103.278	103.078
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.573	102.573	102.373	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.687	103.687	103.487
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.479	102.479	102.279	3.250	N/A	N/A	N/A	3.250							



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.: 11/11/2021

45 Day Lock Exp.: 11/26/2021

60 Day Lock Exp.: 12/13/2021

W. Rate Sheet Dated: 10/12/2021

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	97.064	97.064	96.864	2.500	97.806	97.806	97.606	2.875	101.161	101.161	100.961	2.000	98.902	98.902	98.702	2.000	99.102	99.102	98.902
2.625	97.942	97.942	97.742	2.625	98.631	98.631	98.431	2.990	101.582	101.582	101.382	2.125	99.518	99.518	99.318	2.125	99.569	99.569	99.369
2.750	98.781	98.781	98.581	2.750	99.380	99.380	99.180	3.000	101.682	101.682	101.482	2.250	100.058	100.058	99.858	2.250	99.945	99.945	99.745
2.875	99.478	99.478	99.278	2.875	100.006	100.006	99.806	3.125	102.144	102.144	101.944	2.375	100.539	100.539	100.339	2.375	100.369	100.369	100.169
2.990	99.940	99.940	99.740	2.990	100.336	100.336	100.136	3.250	102.315	102.315	102.115	2.500	100.987	100.987	100.787	2.500	100.916	100.916	100.716
3.000	100.040	100.040	99.840	3.000	100.436	100.436	100.236	3.375	103.111	103.111	102.911	2.625	101.490	101.490	101.290	2.625	101.329	101.329	101.129
3.125	100.769	100.769	100.569	3.125	101.313	101.313	101.113	3.500	103.521	103.521	103.321	2.750	102.013	102.013	101.813	2.750	101.688	101.688	101.488
3.250	101.544	101.544	101.344	3.250	102.013	102.013	101.813	3.625	103.852	103.852	103.652	2.875	102.422	102.422	102.222	2.875	101.970	101.970	101.770
3.375	102.373	102.373	102.173	3.375	102.793	102.793	102.593	3.750	103.959	103.959	103.759	2.990	102.781	102.781	102.581	2.990	102.191	102.191	101.991
3.500	102.817	102.817	102.617	3.500	103.118	103.118	102.918	3.875	104.441	104.441	104.241	3.000	102.881	102.881	102.681	3.000	102.291	102.291	102.091
3.625	103.153	103.153	102.953	3.625	103.267	103.267	103.067	3.990	104.669	104.669	104.469	3.125	103.289	103.289	103.089	3.125	102.573	102.573	102.373
3.750	103.737	103.737	103.537	3.750	102.897	102.897	102.697	4.000	104.769	104.769	104.569	3.250	103.629	103.629	103.429	3.250	102.479	102.479	102.279
3.875	104.223	104.223	104.023	3.875	103.341	103.341	103.141	4.125	105.068	105.068	104.868	3.375	104.124	104.124	103.924	3.375	102.852	102.852	102.652
3.990	104.485	104.485	104.285	3.990	103.538	103.538	103.338	4.250	104.498	104.498	104.298	3.500	104.477	104.477	104.277	3.500	103.097	103.097	102.897
4.000	104.585	104.585	104.385	4.000	103.638	103.638	103.438	4.375	104.893	104.893	104.693	3.625	104.902	104.902	104.702	3.625	103.395	103.395	103.195
4.125	104.886	104.886	104.686	4.125	103.804	103.804	103.604	4.500	105.238	105.238	105.038	3.750	104.474	104.474	104.274	3.750	102.481	102.481	102.281
4.250	104.569	104.569	104.369	4.250	102.693	102.693	102.493	4.625	105.481	105.481	105.281	3.875	104.927	104.927	104.727	3.875	102.796	102.796	102.596
4.375	104.969	104.969	104.769	4.375	103.119	103.119	102.919	4.750	105.552	105.552	105.352	3.990	105.262	105.262	105.062	3.990	103.001	103.001	102.801
4.500	105.335	105.335	105.135	4.500	103.420	103.420	103.220	4.875	105.911	105.911	105.711	4.000	105.362	105.362	105.162	4.000	103.101	103.101	102.901

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)
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.: 11/11/2021
45 Day Lock Exp.: 11/26/2021
60 Day Lock Exp.: 12/13/2021

W. Rate Sheet Dated: 10/12/2021

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											
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.500	97.097	97.097	96.858	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.855	96.855	96.616	2.750	N/A	N/A	N/A	2.500	96.847	96.747	96.608	2.625	N/A	N/A	N/A	2.500	96.847	96.747	96.608				
2.625	98.049	98.049	97.809	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.807	97.807	97.567	2.875	N/A	N/A	N/A	2.625	97.799	97.699	97.559	2.750	N/A	N/A	N/A	2.750	98.657	98.557	98.415				
2.750	98.907	98.907	98.665	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.665	98.665	98.423	2.990	N/A	N/A	N/A	2.750	98.657	98.557	98.415	2.875	N/A	N/A	N/A	2.875	99.371	99.271	99.127				
2.875	99.621	99.621	99.377	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.379	99.379	99.135	3.000	N/A	N/A	N/A	2.875	99.371	99.271	99.127	2.990	N/A	N/A	N/A	2.990	99.850	99.750	99.605				
2.990	100.100	100.100	99.855	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.858	99.858	99.613	3.125	N/A	N/A	N/A	2.990	99.850	99.750	99.605	3.000	N/A	N/A	N/A	3.000	99.950	99.850	99.705				
3.000	100.200	100.200	99.955	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.958	99.958	99.713	3.250	N/A	N/A	N/A	3.000	99.950	99.850	99.705	3.125	N/A	N/A	N/A	3.125	100.622	100.489	100.364				
3.125	100.872	100.872	100.614	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.322	100.322	100.064	3.375	N/A	N/A	N/A	3.125	100.622	100.489	100.364	3.250	N/A	N/A	N/A	3.250	101.387	101.260	101.129				
3.250	101.637	101.637	101.379	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.087	101.087	100.829	3.500	N/A	N/A	N/A	3.250	101.387	101.260	101.129	3.375	N/A	N/A	N/A	3.375	102.076	101.943	101.812				
3.375	102.452	102.452	102.193	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.902	101.902	101.643	3.625	N/A	N/A	N/A	3.375	102.076	101.943	101.812	3.500	N/A	N/A	N/A	3.500	102.627	102.502	102.368				
3.500	102.877	102.877	102.618	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.327	102.327	102.068	3.750	N/A	N/A	N/A	3.500	102.627	102.502	102.368	3.625	N/A	N/A	N/A	3.625	102.953	102.829	102.694				
3.625	103.203	103.203	102.944	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.653	102.653	102.394	3.875	N/A	N/A	N/A	3.625	102.953	102.829	102.694	3.750	N/A	N/A	N/A	3.750	103.450	103.313	103.158				
3.750	103.700	103.700	103.408	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.144	103.144	102.885	3.990	N/A	N/A	N/A	3.750	103.450	103.313	103.158	3.875	N/A	N/A	N/A	3.875	103.896	103.760	103.605				
3.875	104.146	104.146	103.855	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.590	103.590	103.331	4.000	N/A	N/A	N/A	3.875	103.896	103.760	103.605	3.990	N/A	N/A	N/A	3.990	104.134	104.000	103.846				
3.990	104.384	104.384	104.096	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.928	103.928	103.669	4.125	N/A	N/A	N/A	3.990	104.134	104.000	103.846	4.000	N/A	N/A	N/A	4.000	104.234	104.100	103.946				
4.000	104.484	104.484	104.196	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	104.028	104.028	103.769	4.250	N/A	N/A	N/A	4.000	104.234	104.100	103.946	4.125	N/A	N/A	N/A	4.125	104.570	104.438	104.285				
4.125	104.820	104.820	104.535	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	104.264	104.264	104.005	4.375	N/A	N/A	N/A	4.125	104.570	104.438	104.285	4.250	N/A	N/A	N/A	4.250	104.713	104.581	104.428				
4.250	104.963	104.963	104.673	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	104.287	104.287	104.028	4.500	N/A	N/A	N/A	4.250	104.713	104.581	104.428	4.375	N/A	N/A	N/A	4.375	105.123	105.023	104.923				
4.375	105.373	105.373	105.173	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	104.697	104.697	104.437	4.625	N/A	N/A	N/A	4.375	105.123	105.023	104.923	4.500	N/A	N/A	N/A	4.500	105.474	105.374	105.274				
4.500	105.724	105.724	105.524	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	104.948	104.948	104.688	4.750	N/A	N/A	N/A	4.500	105.474	105.374	105.274	4.625	N/A	N/A	N/A	4.625	105.825	105.725	105.625				
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	2.500	98.789	98.789	98.365	2.500	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	99.096	99.096	98.896	2.000	98.846	98.696	98.646	2.875	N/A	N/A	N/A	2.625	99.718	99.718	99.399	2.625	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.625	99.718	99.718	99.399	2.625	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	99.699	99.699	99.499	2.125	99.449	99.300	99.249	2.990	N/A	N/A	N/A	2.750	100.207	100.207	99.888	2.750	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.750	100.207	100.207	99.888	2.750	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	100.162	100.162	99.962	2.250	99.912	99.764	99.712	3.000	N/A	N/A	N/A	2.875	100.836	100.836	100.517	2.875	N/A	N/A	N/A
3.000	N/A	N/A	N/A	2.875	100.836	100.836	100.517	2.875	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.584	100.584	100.384	2.375	100.334	100.188	100.134	3.125	N/A	N/A	N/A	2.990	101.232	101.232	100.913	2.990	N/A	N/A	N/A
3.125	N/A	N/A	N/A	2.990	101.232	101.232	100.913	2.990	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	101.172	101.172	100.972	2.500	100.922	100.822	100.722	3.250	N/A	N/A	N/A	3.000	101.332	101.332	101.013	3.000	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.000	101.332	101.332	101.013	3.000	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	101.678	101.678	101.478	2.625	101.428	101.328	101.228	3.375	N/A	N/A	N/A	3.125	101.657	101.657	101.341	3.125	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.125	101.657	101.657	101.341	3.125	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.618	101.618	101.418	2.750	101.418	101.318	101.218	3.500	N/A	N/A	N/A	3.250	102.157	102.157	101.841	3.250	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.250	102.157	102.157	101.841	3.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	102.062	102.062	101.862	2.875	101.862	101.762	101.662	3.625	N/A	N/A	N/A	3.375	102.935	102.935	102.619	3.375	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.375	102.935	102.935	102.619	3.375	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.862	102.862	102.662	3.000	102.612	102.512	102.412	3.750	N/A	N/A	N/A	3.500	103.355	103.355	103.039	3.500	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.500	103.355	103.355	103.039	3.500	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	103.286	103.286	103.086	3.125	103.036	102.936	102.836	3.875	N/A	N/A	N/A	3.625	103.637	103.637	103.321	3.625	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.625	103.637	103.637	103.321	3.625	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.592	103.592	103.392	3.250	103.342	103.242	103.142	3.990	N/A	N/A	N/A	3.750	104.029	104.029	103.713	3.750	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.750	104.029	104.029	103.713	3.750	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	104.014	104.014	103.814	3.375	103.814	103.714	103.614	4.000	N/A	N/A	N/A	3.875	104.403	104.403	104.087	3.875	N/A	N/A	N/A
4.000	N/A	N/A	N/A	3.875	104.403	104.403	104.087	3.875	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	104.359	104.359	104.159	3.500	104.159	104.059	103.959	4.125	N/A	N/A	N/A	3.990	104.633	104.633	104.317	3.990	N/A	N/A	N/A
4.125	N/A	N/A	N/A	3.990	104.633	104.633	104.317	3.990	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	104.584	104.584	104.384	3.625	104.384	104.284	104.184	4.250	N/A	N/A	N/A	4.000	104.733	104.733	104.417	4.000	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.000	104.733	104.733	104.417	4.000	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	104.539	104.539	104.339	3.750	104.339	104.239	104.139	4.375	N/A	N/A	N/A	4.125	104.886	104.886	104.570	4.125	N/A	N/A	N/A
4.375	N/A																																		



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

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30 Day Lock Exp.:

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W. Rate Sheet Dated: 10/12/2021

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	98.907	98.907	98.665	2.750	98.665	98.665	98.423	2.500	98.789	98.789	98.365	2.000	99.096	99.096	98.896	2.000	97.996	97.996	97.796
2.875	99.621	99.621	99.377	2.875	99.379	99.379	99.135	2.625	99.718	99.718	99.399	2.125	99.699	99.699	99.499	2.125	98.599	98.599	98.399
2.990	100.100	100.100	99.855	2.990	99.858	99.858	99.613	2.750	100.207	100.207	99.888	2.250	100.162	100.162	99.962	2.250	99.062	99.062	98.862
3.000	100.200	100.200	99.955	3.000	99.958	99.958	99.713	2.875	100.836	100.836	100.517	2.375	100.584	100.584	100.384	2.375	99.484	99.484	99.284
3.125	100.872	100.872	100.614	3.125	100.322	100.322	100.064	2.990	101.232	101.232	100.913	2.500	101.172	101.172	100.972	2.500	100.072	100.072	99.872
3.250	101.637	101.637	101.379	3.250	101.087	101.087	100.829	3.000	101.332	101.332	101.013	2.625	101.678	101.678	101.478	2.625	99.202	99.202	99.002
3.375	102.452	102.452	102.193	3.375	101.902	101.902	101.643	3.125	101.657	101.657	101.341	2.750	102.143	102.143	101.943	2.750	99.667	99.667	99.467
3.500	102.877	102.877	102.618	3.500	102.327	102.327	102.068	3.250	102.157	102.157	101.841	2.875	102.485	102.485	102.285	2.875	100.009	100.009	99.809
3.625	103.203	103.203	102.944	3.625	102.653	102.653	102.394	3.375	102.935	102.935	102.619	2.990	102.762	102.762	102.562	2.990	100.286	100.286	100.086
3.750	103.700	103.700	103.408	3.750	100.144	100.144	99.852	3.500	103.355	103.355	103.039	3.000	102.862	102.862	102.662	3.000	100.386	100.386	100.186
3.875	104.146	104.146	103.855	3.875	100.590	100.590	100.299	3.625	103.637	103.637	103.321	3.125	103.064	103.064	102.864	3.125	100.838	100.838	100.638
3.990	104.384	104.384	104.096	3.990	100.828	100.828	100.540	3.750	104.029	104.029	103.824	3.250	103.592	103.592	103.392	3.250	101.366	101.366	101.166
4.000	104.484	104.484	104.196	4.000	100.928	100.928	100.640	3.875	104.403	104.403	104.198	3.375	104.014	104.014	103.814	3.375	101.788	101.788	101.588
4.125	104.820	104.820	104.535	4.125	101.264	101.264	100.979	3.990	104.633	104.633	104.428	3.500	104.250	104.250	104.050	3.500	102.024	102.024	101.824
4.250	104.963	104.963	104.763	4.250	100.287	100.287	100.087	4.000	104.733	104.733	104.528	3.625	104.012	104.012	103.812	3.625	100.786	100.786	100.586
4.375	105.373	105.373	105.173	4.375	100.697	100.697	100.497	4.125	104.486	104.486	104.286	3.750	104.365	104.365	104.165	3.750	101.139	101.139	100.939
4.500	105.724	105.724	105.524	4.500	101.048	101.048	100.848	4.250	104.905	104.905	104.705	3.875	104.523	104.523	104.323	3.875	101.297	101.297	101.097
4.625	105.842	105.842	105.642	4.625	100.792	100.792	100.592	4.375	105.156	105.156	104.956	3.990	104.765	104.765	104.565	3.990	101.539	101.539	101.339
4.750	106.250	106.250	106.050	4.750	101.200	101.200	101.000	4.500	105.386	105.386	105.186	4.000	104.865	104.865	104.665	4.000	101.639	101.639	101.439

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/11/2021

45 Day Lock Exp.: 11/26/2021

60 Day Lock Exp.: 12/13/2021

W. Rate Sheet Dated: 10/12/2021

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 only and should not be distributed to borrowers.



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.:

11/11/2021

45 Day Lock Exp.:

11/26/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/12/2021

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	97.097	97.097	96.858	2.500	98.789	98.789	98.365	2.000	99.096	99.096	98.896	2.500	96.301	96.301	96.062	2.000	97.896	97.896	97.696
2.625	98.049	98.049	97.809	2.625	99.718	99.718	99.399	2.125	99.699	99.699	99.499	2.625	97.253	97.253	97.013	2.125	98.499	98.499	98.299
2.750	98.907	98.907	98.665	2.750	100.207	100.207	99.888	2.250	100.162	100.162	99.962	2.750	98.111	98.111	97.869	2.250	98.962	98.962	98.762
2.875	99.621	99.621	99.377	2.875	100.836	100.836	100.517	2.375	100.584	100.584	100.384	2.875	98.825	98.825	98.581	2.375	99.384	99.384	99.184
2.990	100.100	100.100	99.855	2.990	101.232	101.232	100.913	2.500	101.172	101.172	100.972	2.990	99.304	99.304	99.059	2.500	99.972	99.972	99.772
3.000	100.200	100.200	99.955	3.000	101.332	101.332	101.013	2.625	101.678	101.678	101.478	3.000	99.404	99.404	99.159	2.625	99.790	99.790	99.590
3.125	100.872	100.872	100.614	3.125	101.657	101.657	101.341	2.750	102.143	102.143	101.943	3.125	99.922	99.922	99.664	2.750	100.255	100.255	100.055
3.250	101.637	101.637	101.379	3.250	102.157	102.157	101.841	2.875	102.485	102.485	102.285	3.250	100.687	100.687	100.429	2.875	100.597	100.597	100.397
3.375	102.452	102.452	102.193	3.375	102.935	102.935	102.619	2.990	102.762	102.762	102.562	3.375	101.502	101.502	101.243	2.990	100.874	100.874	100.674
3.500	102.877	102.877	102.618	3.500	103.355	103.355	103.039	3.000	102.862	102.862	102.662	3.500	101.927	101.927	101.668	3.000	100.974	100.974	100.774
3.625	103.203	103.203	102.944	3.625	103.637	103.637	103.321	3.125	103.064	103.064	102.864	3.625	102.253	102.253	101.994	3.125	101.301	101.301	101.101
3.750	103.700	103.700	103.408	3.750	104.029	104.029	103.824	3.250	103.592	103.592	103.392	3.750	101.247	101.247	100.955	3.250	101.829	101.829	101.629
3.875	104.146	104.146	103.855	3.875	104.403	104.403	104.198	3.375	104.014	104.014	103.814	3.875	101.693	101.693	101.402	3.375	102.251	102.251	102.051
3.990	104.384	104.384	104.096	3.990	104.633	104.633	104.428	3.500	104.250	104.250	104.050	3.990	101.931	101.931	101.643	3.500	102.487	102.487	102.287
4.000	104.484	104.484	104.196	4.000	104.733	104.733	104.528	3.625	104.012	104.012	103.812	4.000	102.031	102.031	101.743	3.625	101.749	101.749	101.549
4.125	104.820	104.820	104.535	4.125	104.486	104.486	104.286	3.750	104.365	104.365	104.165	4.125	102.367	102.367	102.082	3.750	102.102	102.102	101.902
4.250	104.963	104.963	104.763	4.250	104.905	104.905	104.705	3.875	104.523	104.523	104.323	4.250	101.950	101.950	101.750	3.875	102.260	102.260	102.060
4.375	105.373	105.373	105.173	4.375	105.156	105.156	104.956	3.990	104.765	104.765	104.565	4.375	102.360	102.360	102.160	3.990	102.502	102.502	102.302
4.500	105.724	105.724	105.524	4.500	105.386	105.386	105.186	4.000	104.865	104.865	104.665	4.500	102.711	102.711	102.511	4.000	102.602	102.602	102.402

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year	0.000	0.000	0.000	-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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/11/2021

45 Day Lock Exp.:

11/26/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/12/2021

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)