

W. Rate Sheet Dated: 10/13/2021

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	99.643	99.643	99.221	2.250	99.297	99.297	98.875	2.250	97.727	97.727	97.427	3.125	96.398	96.398	96.098
2.375	99.859	99.859	99.437	2.375	99.480	99.480	99.059	2.500	98.059	98.059	97.759	3.250	97.664	97.664	97.364
2.500	100.073	100.073	99.651	2.500	99.654	99.654	99.232	2.625	98.224	98.224	97.924	3.375	97.742	97.742	97.442
2.625	100.288	100.288	99.866	2.625	99.831	99.831	99.409	2.750	99.965	99.965	99.665	3.500	97.820	97.820	97.520
2.750	101.423	101.423	101.048	2.750	101.095	101.095	100.720	2.875	100.126	100.126	99.826	3.625	97.898	97.898	97.598
2.875	101.630	101.630	101.255	2.875	101.268	101.268	100.893	3.000	100.283	100.283	99.983	Margin = 2.250		Index = 0.090	
3.000	101.834	101.834	101.459	3.000	101.438	101.438	101.063	3.125	100.401	100.401	100.101	30 Year OTC			
3.125	102.032	102.032	101.657	3.125	101.568	101.568	101.193	3.250	101.790	101.790	101.490	Rate	30 Day	45 Day	60 Day
3.250	102.646	102.646	102.346	3.250	102.283	102.283	101.983	3.375	101.966	101.966	101.666	4.000	101.617	101.617	101.117
3.375	102.744	102.744	102.444	3.375	102.354	102.354	102.054	3.500	102.099	102.099	101.799	4.125	101.739	101.739	101.239
3.500	102.940	102.940	102.640	3.500	102.498	102.498	102.198	3.625	102.169	102.169	101.869	4.375	102.326	102.326	101.826
3.625	103.124	103.124	102.824	3.625	102.558	102.558	102.258	3.750	102.761	102.761	102.461	4.500	102.449	102.449	101.949
3.750	103.546	103.546	103.246	3.750	103.222	103.222	102.922	3.875	102.876	102.876	102.576	4.625	102.606	102.606	102.106
3.875	103.616	103.616	103.316	3.875	103.247	103.247	102.947	4.000	102.986	102.986	102.686	4.875	102.937	102.937	102.437
4.000	103.792	103.792	103.492	4.000	103.365	103.365	103.065	4.125	103.069	103.069	102.769	5.000	103.060	103.060	102.560
4.125	103.914	103.914	103.614	4.125	103.457	103.457	103.157	4.250	103.165	103.165	102.865	5.125	103.217	103.217	102.717
4.250	103.796	103.796	103.596	4.250	103.493	103.493	103.293	4.375	103.281	103.281	102.981	5.500	103.858	103.858	103.358
4.375	103.801	103.801	103.601	4.375	103.517	103.517	103.317	4.500	103.391	103.391	103.091	5.625	104.016	104.016	103.516
6.250	106.000	106.000	105.800	6.250	103.871	103.871	103.671	4.625	103.473	103.473	103.173	6.250	103.385	103.385	102.885

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	99.743	99.643	99.643	99.221	2.250	99.247	99.147	99.147	98.725	2.250	99.857	99.757	99.757	99.457
2.375	99.959	99.859	99.859	99.437	2.375	99.430	99.330	99.330	98.909	2.375	100.028	99.928	99.928	99.628
2.500	100.173	100.073	100.073	99.651	2.500	99.604	99.504	99.504	99.082	2.500	100.189	100.089	100.089	99.789
2.625	100.388	100.288	100.288	99.866	2.625	99.781	99.681	99.681	99.259	2.625	100.354	100.254	100.254	99.954
2.750	101.523	101.423	101.423	101.048	2.750	100.920	100.820	100.820	100.445	2.750	100.995	100.895	100.895	100.595
2.875	101.730	101.630	101.630	101.255	2.875	101.093	100.993	100.993	100.618	2.875	101.156	101.056	101.056	100.756
3.000	101.934	101.834	101.834	101.459	3.000	101.263	101.163	101.163	100.788	3.000	101.313	101.213	101.213	100.913
3.125	102.132	102.032	102.032	101.657	3.125	101.393	101.293	101.293	100.918	3.125	101.431	101.331	101.331	101.031
3.250	102.746	102.646	102.646	102.346	3.250	102.083	101.983	101.983	101.683	3.250	103.420	103.320	103.320	103.020
3.375	102.944	102.844	102.844	102.544	3.375	102.254	102.154	102.154	101.854	3.375	103.596	103.496	103.496	103.196
3.500	103.140	103.040	103.040	102.740	3.500	102.398	102.298	102.298	101.998	3.500	103.729	103.629	103.629	103.329
3.625	103.324	103.224	103.224	102.924	3.625	102.458	102.358	102.358	102.058	3.625	103.799	103.699	103.699	103.399
3.750	103.746	103.646	103.646	103.346	3.750	103.422	103.322	103.322	103.022	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	98.867	98.867	98.367	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.989	98.989	98.489	4.750	101.000	101.000	100.500
3.875	99.547	99.547	99.047	6.250	103.750	103.750	103.500	4.375	99.576	99.576	99.076	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.371	99.371	98.871					4.500	99.699	99.699	99.199	Rate	30 Day	45 Day	60 Day
4.125	99.249	99.249	98.749					4.625	99.856	99.856	99.356	5.750	103.000	103.000	102.500
4.250	100.735	100.735	100.235					4.875	100.187	100.187	99.687	6.250	105.750	105.750	105.250
4.375	100.631	100.631	100.131					5.000	100.310	100.310	99.810	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.507	100.507	100.007					5.125	100.467	100.467	99.967				
4.625	100.350	100.350	99.850					5.500	101.108	101.108	100.608				
4.750	101.388	101.388	100.888					5.625	101.266	101.266	100.766				
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@afwhtolesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/12/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/13/2021

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	98.514	98.514	98.214	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	98.675	98.675	98.375	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	98.832	98.832	98.532	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.950	98.950	98.650	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.595	100.595	100.295	Rate	30 Day	45 Day	60 Day
3.250	101.464	101.464	101.164	3.250	101.202	101.202	100.902	3.375	100.771	100.771	100.471	3.250	101.464	101.464	100.964
3.375	101.663	101.663	101.363	3.375	101.373	101.373	101.073	3.500	100.904	100.904	100.604	3.375	101.663	101.663	101.163
3.500	101.859	101.859	101.559	3.500	101.517	101.517	101.217	3.625	100.974	100.974	100.674	3.500	101.859	101.859	101.359
3.625	102.043	102.043	101.743	3.625	101.577	101.577	101.277	3.750	102.066	102.066	101.766	3.625	102.043	102.043	101.543
3.750	101.733	101.733	101.433	3.750	101.510	101.510	101.210	3.875	N/A	N/A	N/A	3.750	101.733	101.733	101.233
3.875	101.903	101.903	101.603	3.875	101.634	101.634	101.334	4.000	N/A	N/A	N/A	3.875	101.903	101.903	101.403
4.000	102.079	102.079	101.779	4.000	101.753	101.753	101.453	4.125	N/A	N/A	N/A	4.000	102.079	102.079	101.579
4.125	102.201	102.201	101.901	4.125	101.844	101.844	101.544	4.250	N/A	N/A	N/A	4.125	102.201	102.201	101.701
4.250	102.246	102.246	102.046	4.250	102.043	102.043	101.843	4.375	N/A	N/A	N/A	4.250	102.246	102.246	101.746
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	100.985	100.885	100.885	100.510	2.750	100.733	100.633	100.633	100.258	2.750	100.708	100.608	100.608	100.308
2.875	101.192	101.092	101.092	100.717	2.875	100.906	100.806	100.806	100.431	2.875	100.868	100.768	100.768	100.468
3.000	101.397	101.297	101.297	100.922	3.000	101.075	100.975	100.975	100.600	3.000	101.025	100.925	100.925	100.625
3.125	101.594	101.494	101.494	101.119	3.125	101.206	101.106	101.106	100.731	3.125	101.144	101.044	101.044	100.744
3.250	101.564	101.464	101.464	101.164	3.250	101.302	101.202	101.202	100.902	3.250	102.539	102.439	102.439	102.139
3.375	101.763	101.663	101.663	101.363	3.375	101.473	101.373	101.373	101.073	3.375	102.714	102.614	102.614	102.314
3.500	101.959	101.859	101.859	101.559	3.500	101.617	101.517	101.517	101.217	3.500	102.848	102.748	102.748	102.448
3.625	102.143	102.043	102.043	101.743	3.625	101.677	101.577	101.577	101.277	3.625	102.917	102.817	102.817	102.517
3.750	101.833	101.733	101.733	101.433	3.750	101.610	101.510	101.510	101.210	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.:

11/12/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/13/2021

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	97.048	97.048	96.848	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.833	97.833	97.633	2.000	N/A	N/A	N/A	2.500	97.157	97.057	96.957
2.625	97.947	97.947	97.747	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.652	98.652	98.452	2.125	N/A	N/A	N/A	2.625	98.074	97.974	97.874
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	99.396	99.396	99.196	2.250	N/A	N/A	N/A	2.750	98.907	98.807	98.707
2.875	99.472	99.472	99.272	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.016	100.016	99.816	2.375	N/A	N/A	N/A	2.875	99.598	99.498	99.398
2.990	99.931	99.931	99.731	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.342	100.342	100.142	2.500	N/A	N/A	N/A	2.990	100.057	99.957	99.857
3.000	100.031	100.031	99.831	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.442	100.442	100.242	2.625	N/A	N/A	N/A	3.000	100.157	100.057	99.957
3.125	100.759	100.759	100.559	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.318	101.318	101.118	2.750	N/A	N/A	N/A	3.125	101.033	100.933	100.833
3.250	101.527	101.527	101.327	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.012	102.012	101.812	2.875	N/A	N/A	N/A	3.250	101.800	101.699	101.599
3.375	102.348	102.348	102.148	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.785	102.785	102.585	2.990	N/A	N/A	N/A	3.375	102.621	102.519	102.419
3.500	102.786	102.786	102.586	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.105	103.105	102.905	3.000	N/A	N/A	N/A	3.500	103.106	103.006	102.906
3.625	103.119	103.119	102.919	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.251	103.251	103.051	3.125	N/A	N/A	N/A	3.625	103.093	103.003	103.003
3.750	103.685	103.685	103.485	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.845	102.845	102.645	3.250	N/A	N/A	N/A	3.750	104.549	104.449	104.349
3.875	104.164	104.164	103.964	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.283	103.283	103.083	3.375	N/A	N/A	N/A	3.875	105.028	104.928	104.828
3.990	104.421	104.421	104.221	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.475	103.475	103.275	3.500	N/A	N/A	N/A	3.990	105.284	105.184	105.084
4.000	104.521	104.521	104.321	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.575	103.575	103.375	3.625	N/A	N/A	N/A	4.000	105.384	105.284	105.184
4.125	104.821	104.821	104.621	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.737	103.737	103.537	3.750	N/A	N/A	N/A	4.125	105.684	105.584	105.484
4.250	105.046	105.046	104.846	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.858	102.858	102.658	3.875	N/A	N/A	N/A	4.250	105.598	105.498	105.398
4.375	105.441	105.441	105.241	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.279	103.279	103.079	3.990	N/A	N/A	N/A	4.375	105.994	105.894	105.794
4.500	105.803	105.803	105.603	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.576	103.576	103.376	4.000	N/A	N/A	N/A	4.500	106.355	106.255	106.155
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	99.426	99.426	99.226	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.903	98.903	98.703	2.000	98.819	98.719	98.619
2.875	N/A	N/A	N/A	2.625	99.962	99.962	99.762	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.515	99.515	99.315	2.125	99.431	99.331	99.231
2.990	N/A	N/A	N/A	2.750	100.498	100.498	100.298	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.049	100.049	99.849	2.250	99.965	99.865	99.765
3.000	N/A	N/A	N/A	2.875	101.182	101.182	100.982	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.529	100.529	100.329	2.375	100.445	100.345	100.245
3.125	N/A	N/A	N/A	2.990	101.601	101.601	101.401	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.973	100.973	100.773	2.500	101.116	101.016	100.916
3.250	N/A	N/A	N/A	3.000	101.701	101.701	101.501	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.462	101.462	101.262	2.625	101.672	101.572	101.472
3.375	N/A	N/A	N/A	3.125	102.156	102.156	101.956	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.980	101.980	101.780	2.750	102.191	102.091	101.991
3.500	N/A	N/A	N/A	3.250	102.327	102.327	102.127	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.381	102.381	102.181	2.875	102.592	102.492	102.392
3.625	N/A	N/A	N/A	3.375	103.115	103.115	102.915	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.739	102.739	102.539	2.990	103.022	102.922	102.822
3.750	N/A	N/A	N/A	3.500	103.518	103.518	103.318	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.839	102.839	102.639	3.000	103.122	103.022	102.922
3.875	N/A	N/A	N/A	3.625	103.847	103.847	103.647	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.242	103.242	103.042	3.125	103.655	103.555	103.455
3.990	N/A	N/A	N/A	3.750	103.920	103.920	103.720	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.597	103.597	103.397	3.250	104.110	104.010	103.910
4.000	N/A	N/A	N/A	3.875	104.396	104.396	104.196	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.089	104.089	103.889	3.375	104.602	104.502	104.402
4.125	N/A	N/A	N/A	3.990	104.619	104.619	104.419	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.437	104.437	104.237	3.500	104.951	104.851	104.751
4.250	N/A	N/A	N/A	4.000	104.719	104.719	104.519	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.858	104.858	104.658	3.625	105.372	105.272	105.172
4.375	N/A	N/A	N/A	4.125	105.017	105.017	104.817	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.395	104.395	104.195	3.750	104.812	104.687	104.546
4.500	N/A	N/A	N/A	4.250	104.676	104.676	104.476	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.843	104.843	104.643	3.875	105.259	105.134	104.993
4.625	N/A	N/A	N/A	4.375	105.066	105.066	104.866	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.173	105.173	104.973	3.990	105.589	105.464	105.323
4.750	N/A	N/A	N/A	4.500	105.408	105.408	105.208	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.273	105.273	105.073	4.000	105.689	105.564	105.423
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	99.101	99.101	98.901	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	99.565	99.565	99.365	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.380	100.380	100.180
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.937	99.937	99.737	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.914	100.914	100.714
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.346	100.346	100.146	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.394	101.394	101.194
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.891	100.891	100.691	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.838	101.838	101.638
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.300	101.300	101.100	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.279	102.279	102.079
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.656	101.656	101.456	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.376	102.376	102.176
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.934	101.934	101.734	2.875	N/A	N/A	N/A	2.875	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.:

11/12/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/13/2021

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	97.048	97.048	96.848	2.500	97.833	97.833	97.633	2.875	101.182	101.182	100.982	2.000	98.903	98.903	98.703	2.000	99.101	99.101	98.901
2.625	97.947	97.947	97.747	2.625	98.652	98.652	98.452	2.990	101.601	101.601	101.401	2.125	99.515	99.515	99.315	2.125	99.565	99.565	99.365
2.750	98.781	98.781	98.581	2.750	99.396	99.396	99.196	3.000	101.701	101.701	101.501	2.250	100.049	100.049	99.849	2.250	99.937	99.937	99.737
2.875	99.472	99.472	99.272	2.875	100.016	100.016	99.816	3.125	102.156	102.156	101.956	2.375	100.529	100.529	100.329	2.375	100.346	100.346	100.146
2.990	99.931	99.931	99.731	2.990	100.342	100.342	100.142	3.250	102.327	102.327	102.127	2.500	100.973	100.973	100.773	2.500	100.891	100.891	100.691
3.000	100.031	100.031	99.831	3.000	100.442	100.442	100.242	3.375	103.115	103.115	102.915	2.625	101.462	101.462	101.262	2.625	101.300	101.300	101.100
3.125	100.759	100.759	100.559	3.125	101.318	101.318	101.118	3.500	103.518	103.518	103.318	2.750	101.980	101.980	101.780	2.750	101.656	101.656	101.456
3.250	101.527	101.527	101.327	3.250	102.012	102.012	101.812	3.625	103.847	103.847	103.647	2.875	102.381	102.381	102.181	2.875	101.934	101.934	101.734
3.375	102.348	102.348	102.148	3.375	102.785	102.785	102.585	3.750	103.920	103.920	103.720	2.990	102.739	102.739	102.539	2.990	102.148	102.148	101.948
3.500	102.786	102.786	102.586	3.500	103.105	103.105	102.905	3.875	104.396	104.396	104.196	3.000	102.839	102.839	102.639	3.000	102.248	102.248	102.048
3.625	103.119	103.119	102.919	3.625	103.251	103.251	103.051	3.990	104.619	104.619	104.419	3.125	103.242	103.242	103.042	3.125	102.525	102.525	102.325
3.750	103.685	103.685	103.485	3.750	102.845	102.845	102.645	4.000	104.719	104.719	104.519	3.250	103.597	103.597	103.397	3.250	102.451	102.451	102.251
3.875	104.164	104.164	103.964	3.875	103.283	103.283	103.083	4.125	105.017	105.017	104.817	3.375	104.089	104.089	103.889	3.375	102.821	102.821	102.621
3.990	104.421	104.421	104.221	3.990	103.475	103.475	103.275	4.250	104.676	104.676	104.476	3.500	104.437	104.437	104.237	3.500	103.061	103.061	102.861
4.000	104.521	104.521	104.321	4.000	103.575	103.575	103.375	4.375	105.066	105.066	104.866	3.625	104.858	104.858	104.658	3.625	103.357	103.357	103.157
4.125	104.821	104.821	104.621	4.125	103.737	103.737	103.537	4.500	105.408	105.408	105.208	3.750	104.395	104.395	104.195	3.750	102.404	102.404	102.204
4.250	105.046	105.046	104.846	4.250	102.858	102.858	102.658	4.625	105.646	105.646	105.446	3.875	104.843	104.843	104.643	3.875	102.718	102.718	102.518
4.375	105.441	105.441	105.241	4.375	103.279	103.279	103.079	4.750	105.809	105.809	105.609	3.990	105.173	105.173	104.973	3.990	102.920	102.920	102.720
4.500	105.803	105.803	105.603	4.500	103.576	103.576	103.376	4.875	106.163	106.163	105.963	4.000	105.273	105.273	105.073	4.000	103.020	103.020	102.820

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

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



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

30 Day Lock Exp.: 11/12/2021
45 Day Lock Exp.: 11/29/2021
60 Day Lock Exp.: 12/13/2021

W. Rate Sheet Dated: 10/13/2021

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	97.123	97.123	96.866	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.881	96.881	96.624	2.750	N/A	N/A	N/A	2.500	96.873	96.773	96.616
2.625	98.053	98.053	97.798	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.811	97.811	97.556	2.875	N/A	N/A	N/A	2.625	97.803	97.703	97.548
2.750	98.890	98.890	98.639	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.648	98.648	98.397	2.990	N/A	N/A	N/A	2.750	98.640	98.540	98.389
2.875	99.594	99.594	99.345	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.352	99.352	99.103	3.000	N/A	N/A	N/A	2.875	99.344	99.244	99.095
2.990	100.064	100.064	99.818	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.822	99.822	99.576	3.125	N/A	N/A	N/A	2.990	99.814	99.714	99.568
3.000	100.164	100.164	99.918	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.922	99.922	99.676	3.250	N/A	N/A	N/A	3.000	99.914	99.814	99.668
3.125	100.884	100.884	100.621	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.334	100.334	100.071	3.375	N/A	N/A	N/A	3.125	100.634	100.492	100.371
3.250	101.633	101.633	101.374	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.083	101.083	100.824	3.500	N/A	N/A	N/A	3.250	101.383	101.247	101.124
3.375	102.449	102.449	102.190	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.899	101.899	101.640	3.625	N/A	N/A	N/A	3.375	102.199	102.063	101.940
3.500	102.866	102.866	102.608	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.316	102.316	102.058	3.750	N/A	N/A	N/A	3.500	102.616	102.481	102.358
3.625	103.155	103.155	102.899	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.605	102.605	102.349	3.875	N/A	N/A	N/A	3.625	102.905	102.772	102.649
3.750	103.802	103.802	103.541	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	102.466	102.466	99.895	3.990	N/A	N/A	N/A	3.750	103.552	103.398	103.201
3.875	104.223	104.223	103.973	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.667	100.667	100.317	4.000	N/A	N/A	N/A	3.875	103.973	103.820	103.623
3.990	104.441	104.441	104.093	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.885	100.885	100.537	4.125	N/A	N/A	N/A	3.990	104.191	104.039	103.843
4.000	104.541	104.541	104.193	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.985	100.985	100.637	4.250	N/A	N/A	N/A	4.000	104.291	104.139	103.943
4.125	104.894	104.894	104.549	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.338	101.338	100.993	4.375	N/A	N/A	N/A	4.125	104.644	104.493	104.299
4.250	105.078	105.078	104.878	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.402	100.402	100.202	4.500	N/A	N/A	N/A	4.250	104.828	104.728	104.628
4.375	105.478	105.478	105.278	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.802	100.802	100.602	4.625	N/A	N/A	N/A	4.375	105.228	105.128	105.028
4.500	105.818	105.818	105.618	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.142	101.142	100.942	4.750	N/A	N/A	N/A	4.500	105.568	105.468	105.368
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	98.984	98.984	98.784	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.112	99.112	98.912	2.000	98.862	98.705	98.662
2.875	N/A	N/A	N/A	2.625	99.792	99.792	99.512	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.714	99.714	99.514	2.125	99.464	99.307	99.264
2.990	N/A	N/A	N/A	2.750	100.282	100.282	100.002	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.176	100.176	99.976	2.250	99.926	99.770	99.726
3.000	N/A	N/A	N/A	2.875	100.910	100.910	100.630	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.589	100.589	100.389	2.375	100.339	100.187	100.139
3.125	N/A	N/A	N/A	2.990	101.303	101.303	101.023	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.143	101.143	100.943	2.500	100.893	100.783	100.693
3.250	N/A	N/A	N/A	3.000	101.403	101.403	101.123	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.645	101.645	101.445	2.625	101.395	101.287	101.195
3.375	N/A	N/A	N/A	3.125	101.735	101.735	101.442	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.098	102.098	101.898	2.750	101.848	101.744	101.648
3.500	N/A	N/A	N/A	3.250	102.231	102.231	101.938	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.437	102.437	102.237	2.875	102.187	102.083	101.987
3.625	N/A	N/A	N/A	3.375	102.987	102.987	102.695	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.719	102.719	102.519	2.990	102.469	102.369	102.269
3.750	N/A	N/A	N/A	3.500	103.393	103.393	103.100	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.819	102.819	102.619	3.000	102.569	102.469	102.369
3.875	N/A	N/A	N/A	3.625	103.668	103.668	103.375	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.031	103.031	102.831	3.125	102.781	102.681	102.581
3.990	N/A	N/A	N/A	3.750	104.037	104.037	103.837	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.548	103.548	103.348	3.250	103.298	103.198	103.098
4.000	N/A	N/A	N/A	3.875	104.400	104.400	104.200	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.983	103.983	103.783	3.375	103.733	103.633	103.533
4.125	N/A	N/A	N/A	3.990	104.618	104.618	104.418	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.223	104.223	104.023	3.500	103.973	103.873	103.773
4.250	N/A	N/A	N/A	4.000	104.718	104.718	104.518	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.091	104.091	103.891	3.625	103.841	103.741	103.641
4.375	N/A	N/A	N/A	4.125	104.562	104.562	104.362	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.446	104.446	104.246	3.750	104.196	104.096	103.996
4.500	N/A	N/A	N/A	4.250	104.977	104.977	104.777	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.606	104.606	104.406	3.875	104.356	104.256	104.156
4.625	N/A	N/A	N/A	4.375	105.226	105.226	105.026	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.849	104.849	104.649	3.990	104.599	104.499	104.399
4.750	N/A	N/A	N/A	4.500	105.456	105.456	105.256	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.949	104.949	104.749	4.000	104.699	104.599	104.499

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	98.012	98.012	97.812	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	98.614	98.614	98.414	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	99.076	99.076	98.876	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	99.489	99.489	99.289	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	100.043	100.043	99.843	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	99.169	99.169	98.969	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	99.622	99.622	99.422	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	99.961	99.961	99.761	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	100.243	100.243	100.043	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	100.343	100.343	100.143	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	100.805	100.805	100.605	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	101.322	101.322	101.122	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	101.757	101.757	101.557	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	101.997	101.997	101.797	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	100.865	100.865	100.665	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	101.220	101.220	101.020	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	101.380	101.380	101.180	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	101.623	101.623	101.423	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	101.723	101.723	101.523	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.:

11/12/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/13/2021

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	98.890	98.890	98.639	2.750	98.648	98.648	98.397	2.500	98.984	98.984	98.784	2.000	99.112	99.112	98.912	2.000	98.012	98.012	97.812
2.875	99.594	99.594	99.345	2.875	99.352	99.352	99.103	2.625	99.792	99.792	99.512	2.125	99.714	99.714	99.514	2.125	98.614	98.614	98.414
2.990	100.064	100.064	99.818	2.990	99.822	99.822	99.576	2.750	100.282	100.282	100.002	2.250	100.176	100.176	99.976	2.250	99.076	99.076	98.876
3.000	100.164	100.164	99.918	3.000	99.922	99.922	99.676	2.875	100.910	100.910	100.630	2.375	100.589	100.589	100.389	2.375	99.489	99.489	99.289
3.125	100.884	100.884	100.621	3.125	100.334	100.334	100.071	2.990	101.303	101.303	101.023	2.500	101.143	101.143	100.943	2.500	100.043	100.043	99.843
3.250	101.633	101.633	101.374	3.250	101.083	101.083	100.824	3.000	101.403	101.403	101.123	2.625	101.645	101.645	101.445	2.625	99.169	99.169	98.969
3.375	102.449	102.449	102.190	3.375	101.899	101.899	101.640	3.125	101.735	101.735	101.442	2.750	102.098	102.098	101.898	2.750	99.622	99.622	99.422
3.500	102.866	102.866	102.608	3.500	102.316	102.316	102.058	3.250	102.231	102.231	101.938	2.875	102.437	102.437	102.237	2.875	99.961	99.961	99.761
3.625	103.155	103.155	102.899	3.625	102.605	102.605	102.349	3.375	102.987	102.987	102.695	2.990	102.719	102.719	102.519	2.990	100.243	100.243	100.043
3.750	103.802	103.802	103.451	3.750	100.246	100.246	99.895	3.500	103.393	103.393	103.100	3.000	102.819	102.819	102.619	3.000	100.343	100.343	100.143
3.875	104.223	104.223	103.873	3.875	100.667	100.667	100.317	3.625	103.668	103.668	103.375	3.125	103.031	103.031	102.831	3.125	100.805	100.805	100.605
3.990	104.441	104.441	104.093	3.990	100.885	100.885	100.537	3.750	104.037	104.037	103.737	3.250	103.548	103.548	103.348	3.250	101.322	101.322	101.122
4.000	104.541	104.541	104.193	4.000	100.985	100.985	100.637	3.875	104.400	104.400	104.200	3.375	103.983	103.983	103.783	3.375	101.757	101.757	101.557
4.125	104.894	104.894	104.549	4.125	101.338	101.338	100.993	3.990	104.618	104.618	104.418	3.500	104.223	104.223	104.023	3.500	101.997	101.997	101.797
4.250	105.078	105.078	104.878	4.250	100.402	100.402	100.202	4.000	104.718	104.718	104.518	3.625	104.091	104.091	103.891	3.625	100.865	100.865	100.665
4.375	105.478	105.478	105.278	4.375	100.802	100.802	100.602	4.125	104.562	104.562	104.362	3.750	104.446	104.446	104.246	3.750	101.220	101.220	101.020
4.500	105.818	105.818	105.618	4.500	101.142	101.142	100.942	4.250	104.977	104.977	104.777	3.875	104.606	104.606	104.406	3.875	101.380	101.380	101.180
4.625	105.976	105.976	105.776	4.625	100.926	100.926	100.726	4.375	105.226	105.226	105.026	3.990	104.849	104.849	104.649	3.990	101.623	101.623	101.423
4.750	106.375	106.375	106.175	4.750	101.325	101.325	101.125	4.500	105.456	105.456	105.256	4.000	104.949	104.949	104.749	4.000	101.723	101.723	101.523

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)
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.:

11/12/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/13/2021

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



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.:

11/12/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/13/2021

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	97.123	97.123	96.866	2.500	98.984	98.984	98.784	2.000	99.112	99.112	98.912	2.500	96.327	96.327	96.070	2.000	97.912	97.912	97.712
2.625	98.053	98.053	97.798	2.625	99.792	99.792	99.512	2.125	99.714	99.714	99.514	2.625	97.257	97.257	97.002	2.125	98.514	98.514	98.314
2.750	98.890	98.890	98.639	2.750	100.282	100.282	100.002	2.250	100.176	100.176	99.976	2.750	98.094	98.094	97.843	2.250	98.976	98.976	98.776
2.875	99.594	99.594	99.345	2.875	100.910	100.910	100.630	2.375	100.589	100.589	100.389	2.875	98.798	98.798	98.549	2.375	99.389	99.389	99.189
2.990	100.064	100.064	99.818	2.990	101.303	101.303	101.023	2.500	101.143	101.143	100.943	2.990	99.268	99.268	99.022	2.500	99.943	99.943	99.743
3.000	100.164	100.164	99.918	3.000	101.403	101.403	101.123	2.625	101.645	101.645	101.445	3.000	99.368	99.368	99.122	2.625	99.757	99.757	99.557
3.125	100.884	100.884	100.621	3.125	101.735	101.735	101.442	2.750	102.098	102.098	101.898	3.125	99.934	99.934	99.671	2.750	100.210	100.210	100.010
3.250	101.633	101.633	101.374	3.250	102.231	102.231	101.938	2.875	102.437	102.437	102.237	3.250	100.683	100.683	100.424	2.875	100.549	100.549	100.349
3.375	102.449	102.449	102.190	3.375	102.987	102.987	102.695	2.990	102.719	102.719	102.519	3.375	101.499	101.499	101.240	2.990	100.831	100.831	100.631
3.500	102.866	102.866	102.608	3.500	103.393	103.393	103.100	3.000	102.819	102.819	102.619	3.500	101.916	101.916	101.658	3.000	100.931	100.931	100.731
3.625	103.155	103.155	102.899	3.625	103.668	103.668	103.375	3.125	103.031	103.031	102.831	3.625	102.205	102.205	101.949	3.125	101.268	101.268	101.068
3.750	103.802	103.802	103.451	3.750	104.037	104.037	103.837	3.250	103.548	103.548	103.348	3.750	101.349	101.349	101.098	3.250	101.785	101.785	101.585
3.875	104.223	104.223	103.873	3.875	104.400	104.400	104.200	3.375	103.983	103.983	103.783	3.875	101.770	101.770	101.420	3.375	102.220	102.220	102.020
3.990	104.441	104.441	104.093	3.990	104.618	104.618	104.418	3.500	104.223	104.223	104.023	3.990	101.988	101.988	101.640	3.500	102.460	102.460	102.260
4.000	104.541	104.541	104.193	4.000	104.718	104.718	104.518	3.625	104.091	104.091	103.891	4.000	102.088	102.088	101.740	3.625	101.828	101.828	101.628
4.125	104.894	104.894	104.549	4.125	104.562	104.562	104.362	3.750	104.446	104.446	104.246	4.125	102.441	102.441	102.096	3.750	102.183	102.183	101.983
4.250	105.078	105.078	104.787	4.250	104.977	104.977	104.777	3.875	104.606	104.606	104.406	4.250	102.065	102.065	101.865	3.875	102.343	102.343	102.143
4.375	105.478	105.478	105.278	4.375	105.226	105.226	105.026	3.990	104.849	104.849	104.649	4.375	102.465	102.465	102.265	3.990	102.586	102.586	102.386
4.500	105.818	105.818	105.618	4.500	105.456	105.456	105.256	4.000	104.949	104.949	104.749	4.500	102.805	102.805	102.605	4.000	102.686	102.686	102.486

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.:

11/12/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/13/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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