

W. Rate Sheet Dated: 10/14/2021

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	99.830	99.830	99.408	2.250	99.485	99.485	99.063	2.250	97.852	97.852	97.552	3.125	96.398	96.398	96.098
2.375	100.047	100.047	99.625	2.375	99.668	99.668	99.246	2.500	98.184	98.184	97.884	3.250	97.664	97.664	97.364
2.500	100.260	100.260	99.838	2.500	99.841	99.841	99.419	2.625	98.349	98.349	98.049	3.375	97.742	97.742	97.442
2.625	100.476	100.476	100.054	2.625	100.018	100.018	99.596	2.750	99.973	99.973	99.673	3.500	97.820	97.820	97.520
2.750	101.595	101.595	101.204	2.750	101.267	101.267	100.876	2.875	100.134	100.134	99.834	3.625	97.898	97.898	97.598
2.875	101.802	101.802	101.411	2.875	101.440	101.440	101.050	3.000	100.291	100.291	99.991	Margin = 2.250		Index = 0.090	
3.000	102.006	102.006	101.616	3.000	101.610	101.610	101.219	3.125	100.409	100.409	100.109	30 Year OTC			
3.125	102.204	102.204	101.813	3.125	101.740	101.740	101.350	3.250	101.876	101.876	101.576	Rate	30 Day	45 Day	60 Day
3.250	102.818	102.818	102.518	3.250	102.455	102.455	102.155	3.375	102.052	102.052	101.752	4.000	101.664	101.664	101.164
3.375	102.916	102.916	102.616	3.375	102.526	102.526	102.226	3.500	102.185	102.185	101.885	4.125	101.786	101.786	101.286
3.500	103.112	103.112	102.812	3.500	102.670	102.670	102.370	3.625	102.255	102.255	101.955	4.375	102.435	102.435	101.935
3.625	103.296	103.296	102.996	3.625	102.730	102.730	102.430	3.750	102.839	102.839	102.539	4.500	102.558	102.558	102.058
3.750	103.593	103.593	103.293	3.750	103.269	103.269	102.969	3.875	102.954	102.954	102.654	4.625	102.716	102.716	102.216
3.875	103.662	103.662	103.362	3.875	103.294	103.294	102.994	4.000	103.064	103.064	102.764	4.875	103.171	103.171	102.671
4.000	103.839	103.839	103.539	4.000	103.412	103.412	103.112	4.125	103.147	103.147	102.847	5.000	103.294	103.294	102.794
4.125	103.961	103.961	103.661	4.125	103.504	103.504	103.204	4.250	103.267	103.267	102.967	5.125	103.452	103.452	102.952
4.250	103.905	103.905	103.705	4.250	103.602	103.602	103.402	4.375	103.382	103.382	103.082	5.500	103.858	103.858	103.358
4.375	103.910	103.910	103.710	4.375	103.626	103.626	103.426	4.500	103.492	103.492	103.192	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	103.575	103.575	103.275	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	99.930	99.830	99.830	99.408	2.250	99.435	99.335	99.335	98.913	2.250	99.982	99.882	99.882	99.582
2.375	100.147	100.047	100.047	99.625	2.375	99.618	99.518	99.518	99.096	2.375	100.153	100.053	100.053	99.753
2.500	100.360	100.260	100.260	99.838	2.500	99.791	99.691	99.691	99.269	2.500	100.314	100.214	100.214	99.914
2.625	100.576	100.476	100.476	100.054	2.625	99.968	99.868	99.868	99.446	2.625	100.479	100.379	100.379	100.079
2.750	101.695	101.595	101.595	101.204	2.750	101.092	100.992	100.992	100.601	2.750	101.003	100.903	100.903	100.603
2.875	101.902	101.802	101.802	101.411	2.875	101.265	101.165	101.165	100.775	2.875	101.164	101.064	101.064	100.764
3.000	102.106	102.006	102.006	101.616	3.000	101.435	101.335	101.335	100.944	3.000	101.321	101.221	101.221	100.921
3.125	102.304	102.204	102.204	101.813	3.125	101.565	101.465	101.465	101.075	3.125	101.439	101.339	101.339	101.039
3.250	102.918	102.818	102.818	102.518	3.250	102.255	102.155	102.155	101.855	3.250	103.506	103.406	103.406	103.106
3.375	103.116	103.016	103.016	102.716	3.375	102.426	102.326	102.326	102.026	3.375	103.682	103.582	103.582	103.282
3.500	103.312	103.212	103.212	102.912	3.500	102.570	102.470	102.470	102.170	3.500	103.815	103.715	103.715	103.415
3.625	103.496	103.396	103.396	103.096	3.625	102.630	102.530	102.530	102.230	3.625	103.885	103.785	103.785	103.485
3.750	103.793	103.693	103.693	103.393	3.750	103.469	103.369	103.369	103.069	3.750	104.969	104.869	104.869	104.569

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	
2 Unit	0.000	VA Jumbo	
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	98.914	98.914	98.414	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.036	99.036	98.536	4.750	101.000	101.000	100.500
3.875	99.594	99.594	99.094	6.250	103.750	103.750	103.500	4.375	99.685	99.685	99.185	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.418	99.418	98.918					4.500	99.808	99.808	99.308	Rate	30 Day	45 Day	60 Day
4.125	99.296	99.296	98.796					4.625	99.966	99.966	99.466	5.750	103.000	103.000	102.500
4.250	100.845	100.845	100.345					4.875	100.421	100.421	99.921	6.250	105.750	105.750	105.250
4.375	100.740	100.740	100.240					5.000	100.544	100.544	100.044	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.617	100.617	100.117					5.125	100.702	100.702	100.202				
4.625	100.459	100.459	99.959					5.500	101.108	101.108	100.608				
4.750	101.623	101.623	101.123					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

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)

W. Rate Sheet Dated: 10/14/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.148	96.148	95.848
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.414	97.414	97.114
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.492	97.492	97.192
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.522	98.522	98.222	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	98.683	98.683	98.383	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	98.839	98.839	98.539	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.958	98.958	98.658	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.681	100.681	100.381	Rate	30 Day	45 Day	60 Day
3.250	101.636	101.636	101.336	3.250	101.374	101.374	101.074	3.375	100.857	100.857	100.557	3.250	101.636	101.636	101.136
3.375	101.835	101.835	101.535	3.375	101.545	101.545	101.245	3.500	100.990	100.990	100.690	3.375	101.835	101.835	101.335
3.500	102.031	102.031	101.731	3.500	101.689	101.689	101.389	3.625	101.060	101.060	100.760	3.500	102.031	102.031	101.531
3.625	102.215	102.215	101.915	3.625	101.749	101.749	101.449	3.750	102.144	102.144	101.844	3.625	102.215	102.215	101.715
3.750	101.780	101.780	101.480	3.750	101.557	101.557	101.257	3.875	N/A	N/A	N/A	3.750	101.780	101.780	101.280
3.875	101.950	101.950	101.650	3.875	101.681	101.681	101.381	4.000	N/A	N/A	N/A	3.875	101.950	101.950	101.450
4.000	102.126	102.126	101.826	4.000	101.800	101.800	101.500	4.125	N/A	N/A	N/A	4.000	102.126	102.126	101.626
4.125	102.248	102.248	101.948	4.125	101.891	101.891	101.591	4.250	N/A	N/A	N/A	4.125	102.248	102.248	101.748
4.250	102.355	102.355	102.155	4.250	102.152	102.152	101.952	4.375	N/A	N/A	N/A	4.250	102.355	102.355	101.855
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.157	101.057	101.057	100.666	2.750	100.904	100.804	100.804	100.413	2.750	100.716	100.616	100.616	100.316
2.875	101.364	101.264	101.264	100.873	2.875	101.078	100.978	100.978	100.587	2.875	100.876	100.776	100.776	100.476
3.000	101.569	101.469	101.469	101.078	3.000	101.247	101.147	101.147	100.756	3.000	101.033	100.933	100.933	100.633
3.125	101.766	101.666	101.666	101.275	3.125	101.378	101.278	101.278	100.887	3.125	101.151	101.051	101.051	100.751
3.250	101.736	101.636	101.636	101.336	3.250	101.474	101.374	101.374	101.074	3.250	102.625	102.525	102.525	102.225
3.375	101.935	101.835	101.835	101.535	3.375	101.645	101.545	101.545	101.245	3.375	102.800	102.700	102.700	102.400
3.500	102.131	102.031	102.031	101.731	3.500	101.789	101.689	101.689	101.389	3.500	102.934	102.834	102.834	102.534
3.625	102.315	102.215	102.215	101.915	3.625	101.849	101.749	101.749	101.449	3.625	103.003	102.903	102.903	102.603
3.750	101.880	101.780	101.780	101.480	3.750	101.657	101.557	101.557	101.257	3.750	103.056	102.956	102.956	102.656

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A		Rate	30 Day	45 Day	60 Day
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A		5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				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	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/15/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/14/2021

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	97.490	97.490	97.290	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.303	98.303	98.103	2.000	N/A	N/A	N/A	2.500	97.614	97.514	97.414
2.625	98.399	98.399	98.199	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.108	99.108	98.908	2.125	N/A	N/A	N/A	2.625	98.523	98.423	98.323
2.750	99.226	99.226	99.026	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.838	99.838	99.638	2.250	N/A	N/A	N/A	2.750	99.350	99.250	99.150
2.875	99.910	99.910	99.710	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.445	100.445	100.245	2.375	N/A	N/A	N/A	2.875	100.034	99.934	99.834
2.990	100.364	100.364	100.164	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.765	100.765	100.565	2.500	N/A	N/A	N/A	2.990	100.488	100.388	100.288
3.000	100.464	100.464	100.264	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.865	100.865	100.665	2.625	N/A	N/A	N/A	3.000	100.588	100.488	100.388
3.125	101.148	101.148	100.948	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.710	101.710	101.510	2.750	N/A	N/A	N/A	3.125	101.419	101.305	101.192
3.250	101.909	101.909	101.709	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.391	102.391	102.191	2.875	N/A	N/A	N/A	3.250	102.179	102.065	101.952
3.375	102.726	102.726	102.526	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.155	103.155	102.955	2.990	N/A	N/A	N/A	3.375	102.996	102.882	102.769
3.500	103.159	103.159	102.959	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.467	103.467	103.267	3.000	N/A	N/A	N/A	3.500	103.432	103.332	103.232
3.625	103.488	103.488	103.288	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.609	103.609	103.409	3.125	N/A	N/A	N/A	3.625	104.138	104.038	103.938
3.750	103.915	103.915	103.715	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.073	103.073	102.873	3.250	N/A	N/A	N/A	3.750	104.777	104.677	104.577
3.875	104.391	104.391	104.191	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.502	103.502	103.302	3.375	N/A	N/A	N/A	3.875	105.253	105.153	105.053
3.990	104.644	104.644	104.444	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.688	103.688	103.488	3.500	N/A	N/A	N/A	3.990	105.506	105.406	105.306
4.000	104.744	104.744	104.544	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.788	103.788	103.588	3.625	N/A	N/A	N/A	4.000	105.606	105.506	105.406
4.125	105.038	105.038	104.838	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.946	103.946	103.746	3.750	N/A	N/A	N/A	4.125	105.899	105.799	105.699
4.250	105.275	105.275	105.075	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.084	103.084	102.884	3.875	N/A	N/A	N/A	4.250	105.827	105.727	105.627
4.375	105.666	105.666	105.466	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.497	103.497	103.297	3.990	N/A	N/A	N/A	4.375	106.219	106.119	106.019
4.500	106.024	106.024	105.824	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.790	103.790	103.590	4.000	N/A	N/A	N/A	4.500	106.577	106.477	106.377
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	99.828	99.828	99.628	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.191	99.191	98.991	2.000	99.099	98.999	98.899
2.875	N/A	N/A	N/A	2.625	100.358	100.358	100.158	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.798	99.798	99.598	2.125	99.705	99.605	99.505
2.990	N/A	N/A	N/A	2.750	100.941	100.941	100.741	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.328	100.328	100.128	2.250	100.236	100.136	100.036
3.000	N/A	N/A	N/A	2.875	101.620	101.620	101.420	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.802	100.802	100.602	2.375	100.710	100.610	100.510
3.125	N/A	N/A	N/A	2.990	102.033	102.033	101.833	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.242	101.242	101.042	2.500	101.331	101.231	101.131
3.250	N/A	N/A	N/A	3.000	102.133	102.133	101.933	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.687	101.687	101.487	2.625	101.882	101.782	101.682
3.375	N/A	N/A	N/A	3.125	102.587	102.587	102.387	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.186	102.186	101.986	2.750	102.395	102.295	102.195
3.500	N/A	N/A	N/A	3.250	102.707	102.707	102.507	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.586	102.586	102.386	2.875	102.795	102.695	102.595
3.625	N/A	N/A	N/A	3.375	103.491	103.491	103.291	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.935	102.935	102.735	2.990	103.145	103.045	102.945
3.750	N/A	N/A	N/A	3.500	103.890	103.890	103.690	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.035	103.035	102.835	3.000	103.245	103.145	103.045
3.875	N/A	N/A	N/A	3.625	104.215	104.215	104.015	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.434	103.434	103.234	3.125	103.715	103.615	103.508
3.990	N/A	N/A	N/A	3.750	104.149	104.149	103.949	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.682	103.682	103.482	3.250	104.164	104.064	103.961
4.000	N/A	N/A	N/A	3.875	104.622	104.622	104.422	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.171	104.171	103.971	3.375	104.653	104.553	104.450
4.125	N/A	N/A	N/A	3.990	104.842	104.842	104.642	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.516	104.516	104.316	3.500	104.998	104.898	104.795
4.250	N/A	N/A	N/A	4.000	104.942	104.942	104.742	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.934	104.934	104.734	3.625	105.416	105.316	105.213
4.375	N/A	N/A	N/A	4.125	105.233	105.233	105.033	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.446	104.446	104.246	3.750	104.863	104.763	104.593
4.500	N/A	N/A	N/A	4.250	104.904	104.904	104.704	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.890	104.890	104.690	3.875	105.306	105.177	105.036
4.625	N/A	N/A	N/A	4.375	105.290	105.290	105.090	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.217	105.217	105.017	3.990	105.633	105.504	105.363
4.750	N/A	N/A	N/A	4.500	105.628	105.628	105.428	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.317	105.317	105.117	4.000	105.733	105.604	105.463
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	99.387	99.387	99.187	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.055	100.055	99.855
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.848	99.848	99.648	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.661	100.661	100.461
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.218	100.218	100.018	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.192	101.192	100.992
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.564	100.564	100.364	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.666	101.666	101.466
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.105	101.105	100.905	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.106	102.106	101.906
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.511	101.511	101.311	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.547	102.547	102.347
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.865	101.865	101.665	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.581	102.581	102.381
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.137	102.137	101.937	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.981	102.981	102.781
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.352	102.352	102.152	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.330	103.330	103.130
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.452	102.452	102.252	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.430	103.430	103.230
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.727	102.727	102.527	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.829	103.829	103.629
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.507	102.507	102.307	3.250	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.: 11/15/2021

45 Day Lock Exp.: 11/29/2021

60 Day Lock Exp.: 12/13/2021

W. Rate Sheet Dated: 10/14/2021

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	97.490	97.490	97.290	2.500	98.303	98.303	98.103	2.875	101.620	101.620	101.420	2.000	99.191	99.191	98.991	2.000	99.387	99.387	99.187
2.625	98.399	98.399	98.199	2.625	99.108	99.108	98.908	2.990	102.033	102.033	101.833	2.125	99.798	99.798	99.598	2.125	99.848	99.848	99.648
2.750	99.226	99.226	99.026	2.750	99.838	99.838	99.638	3.000	102.133	102.133	101.933	2.250	100.328	100.328	100.128	2.250	100.218	100.218	100.018
2.875	99.910	99.910	99.710	2.875	100.445	100.445	100.245	3.125	102.587	102.587	102.387	2.375	100.802	100.802	100.602	2.375	100.564	100.564	100.364
2.990	100.364	100.364	100.164	2.990	100.765	100.765	100.565	3.250	102.707	102.707	102.507	2.500	101.242	101.242	101.042	2.500	101.105	101.105	100.905
3.000	100.464	100.464	100.264	3.000	100.865	100.865	100.665	3.375	103.491	103.491	103.291	2.625	101.687	101.687	101.487	2.625	101.511	101.511	101.311
3.125	101.148	101.148	100.948	3.125	101.710	101.710	101.510	3.500	103.890	103.890	103.690	2.750	102.186	102.186	101.986	2.750	101.865	101.865	101.665
3.250	101.909	101.909	101.709	3.250	102.391	102.391	102.191	3.625	104.215	104.215	104.015	2.875	102.586	102.586	102.386	2.875	102.137	102.137	101.937
3.375	102.726	102.726	102.526	3.375	103.155	103.155	102.955	3.750	104.149	104.149	103.949	2.990	102.935	102.935	102.735	2.990	102.352	102.352	102.152
3.500	103.159	103.159	102.959	3.500	103.467	103.467	103.267	3.875	104.622	104.622	104.422	3.000	103.035	103.035	102.835	3.000	102.452	102.452	102.252
3.625	103.488	103.488	103.288	3.625	103.609	103.609	103.409	3.990	104.842	104.842	104.642	3.125	103.434	103.434	103.234	3.125	102.727	102.727	102.527
3.750	103.915	103.915	103.715	3.750	103.073	103.073	102.873	4.000	104.942	104.942	104.742	3.250	103.682	103.682	103.482	3.250	102.507	102.507	102.307
3.875	104.391	104.391	104.191	3.875	103.502	103.502	103.302	4.125	105.233	105.233	105.033	3.375	104.171	104.171	103.971	3.375	102.871	102.871	102.671
3.990	104.644	104.644	104.444	3.990	103.688	103.688	103.488	4.250	104.904	104.904	104.704	3.500	104.516	104.516	104.316	3.500	103.113	103.113	102.913
4.000	104.744	104.744	104.544	4.000	103.788	103.788	103.588	4.375	105.290	105.290	105.090	3.625	104.934	104.934	104.734	3.625	103.406	103.406	103.206
4.125	105.038	105.038	104.838	4.125	103.946	103.946	103.746	4.500	105.628	105.628	105.428	3.750	104.446	104.446	104.246	3.750	102.457	102.457	102.257
4.250	105.275	105.275	105.075	4.250	103.084	103.084	102.884	4.625	105.868	105.868	105.668	3.875	104.890	104.890	104.690	3.875	102.769	102.769	102.569
4.375	105.666	105.666	105.466	4.375	103.497	103.497	103.297	4.750	106.036	106.036	105.836	3.990	105.217	105.217	105.017	3.990	102.969	102.969	102.769
4.500	106.024	106.024	105.824	4.500	103.790	103.790	103.590	4.875	106.389	106.389	106.189	4.000	105.317	105.317	105.117	4.000	103.069	103.069	102.869

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LTPAs do not apply and the lender must use SFC 118.			

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



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

30 Day Lock Exp.: 11/15/2021
45 Day Lock Exp.: 11/29/2021
60 Day Lock Exp.: 12/13/2021

W. Rate Sheet Dated: 10/14/2021

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	97.581	97.581	97.352	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.339	97.339	97.110	2.750	N/A	N/A	N/A	2.500	97.331	97.331	97.102
2.625	98.496	98.496	98.269	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.254	98.254	98.027	2.875	N/A	N/A	N/A	2.625	98.246	98.246	98.019
2.750	99.316	99.316	99.094	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.074	99.074	98.852	2.990	N/A	N/A	N/A	2.750	99.066	98.966	98.844
2.875	100.001	100.001	99.780	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.759	99.759	99.538	3.000	N/A	N/A	N/A	2.875	99.751	99.651	99.530
2.990	100.451	100.451	100.233	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.209	100.209	99.991	3.125	N/A	N/A	N/A	2.990	100.201	100.101	99.983
3.000	100.551	100.551	100.333	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.309	100.309	100.091	3.250	N/A	N/A	N/A	3.000	100.301	100.201	100.083
3.125	101.257	101.257	101.020	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.707	100.707	100.470	3.375	N/A	N/A	N/A	3.125	101.007	100.876	100.770
3.250	101.982	101.982	101.751	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.432	101.432	101.201	3.500	N/A	N/A	N/A	3.250	101.732	101.608	101.501
3.375	102.779	102.779	102.547	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.229	102.229	101.997	3.625	N/A	N/A	N/A	3.375	102.529	102.405	102.297
3.500	103.183	103.183	102.952	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.633	102.633	102.402	3.750	N/A	N/A	N/A	3.500	102.933	102.810	102.702
3.625	103.455	103.455	103.226	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.905	102.905	102.676	3.875	N/A	N/A	N/A	3.625	103.205	103.084	102.976
3.750	104.011	104.011	103.681	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.455	100.455	100.125	3.990	N/A	N/A	N/A	3.750	103.761	103.628	103.431
3.875	104.414	104.414	104.087	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.858	100.858	100.531	4.000	N/A	N/A	N/A	3.875	104.164	104.033	103.837
3.990	104.621	104.621	104.295	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.065	101.065	100.739	4.125	N/A	N/A	N/A	3.990	104.371	104.240	104.045
4.000	104.721	104.721	104.395	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.165	101.165	100.839	4.250	N/A	N/A	N/A	4.000	104.471	104.340	104.145
4.125	105.057	105.057	104.734	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.501	101.501	101.178	4.375	N/A	N/A	N/A	4.125	104.807	104.678	104.484
4.250	105.146	105.146	104.946	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.470	100.470	100.270	4.500	N/A	N/A	N/A	4.250	104.896	104.796	104.696
4.375	105.532	105.532	105.332	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.856	100.856	100.656	4.625	N/A	N/A	N/A	4.375	105.282	105.182	105.082
4.500	105.858	105.858	105.658	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.182	101.182	100.982	4.750	N/A	N/A	N/A	4.500	105.608	105.508	105.408
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	99.222	99.222	98.993	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.273	99.273	99.073	2.000	99.023	98.923	98.823
2.875	N/A	N/A	N/A	2.625	100.246	100.246	99.989	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.868	99.868	99.668	2.125	99.618	99.518	99.418
2.990	N/A	N/A	N/A	2.750	100.728	100.728	100.471	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.322	100.322	100.122	2.250	100.072	99.972	99.872
3.000	N/A	N/A	N/A	2.875	101.344	101.344	101.087	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.728	100.728	100.528	2.375	100.478	100.378	100.278
3.125	N/A	N/A	N/A	2.990	101.723	101.723	101.466	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.357	101.357	101.157	2.500	101.107	101.007	100.907
3.250	N/A	N/A	N/A	3.000	101.823	101.823	101.566	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.849	101.849	101.649	2.625	101.599	101.499	101.399
3.375	N/A	N/A	N/A	3.125	102.117	102.117	101.855	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.294	102.294	102.094	2.750	102.044	101.944	101.844
3.500	N/A	N/A	N/A	3.250	102.601	102.601	102.339	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.627	102.627	102.427	2.875	102.377	102.277	102.177
3.625	N/A	N/A	N/A	3.375	103.342	103.342	103.081	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.906	102.906	102.706	2.990	102.656	102.556	102.456
3.750	N/A	N/A	N/A	3.500	103.735	103.735	103.473	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.006	103.006	102.806	3.000	102.756	102.656	102.556
3.875	N/A	N/A	N/A	3.625	104.003	104.003	103.741	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.121	103.121	102.921	3.125	102.871	102.771	102.671
3.990	N/A	N/A	N/A	3.750	104.231	104.231	104.031	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.629	103.629	103.429	3.250	103.379	103.279	103.179
4.000	N/A	N/A	N/A	3.875	104.583	104.583	104.383	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.057	104.057	103.857	3.375	103.807	103.707	103.607
4.125	N/A	N/A	N/A	3.990	104.790	104.790	104.590	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.292	104.292	104.092	3.500	104.042	103.942	103.842
4.250	N/A	N/A	N/A	4.000	104.890	104.890	104.690	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.105	104.105	103.905	3.625	103.855	103.755	103.655
4.375	N/A	N/A	N/A	4.125	104.645	104.645	104.445	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.453	104.453	104.253	3.750	104.203	104.103	104.003
4.500	N/A	N/A	N/A	4.250	105.052	105.052	104.852	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.608	104.608	104.408	3.875	104.358	104.258	104.158
4.625	N/A	N/A	N/A	4.375	105.293	105.293	105.093	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.841	104.841	104.641	3.990	104.591	104.491	104.391
4.750	N/A	N/A	N/A	4.500	105.583	105.583	105.383	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.941	104.941	104.741	4.000	104.691	104.591	104.491

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	98.173	98.173	97.973	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	98.768	98.768	98.568	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	99.222	99.222	99.022	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	99.628	99.628	99.428	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	100.257	100.257	100.057	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	99.373	99.373	99.173	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	99.818	99.818	99.618	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.151	100.151	99.951	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	100.430	100.430	100.230	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	100.530	100.530	100.330	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	100.895	100.895	100.695	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	101.403	101.403	101.203	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	101.831	101.831	101.631	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.066	102.066	101.866	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	100.879	100.879	100.679	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	101.227	101.227	101.027	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	101.382	101.382	101.182	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	101.615	101.615	101.415	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	101.715	101.715	101.515	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/15/2021

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60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/14/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.316	99.316	99.094	2.750	99.074	99.074	98.852	2.500	99.222	99.222	98.993	2.000	99.273	99.273	99.073	2.000	98.173	98.173	97.973
2.875	100.001	100.001	99.780	2.875	99.759	99.759	99.538	2.625	100.246	100.246	99.989	2.125	99.868	99.868	99.668	2.125	98.768	98.768	98.568
2.990	100.451	100.451	100.233	2.990	100.209	100.209	99.991	2.750	100.728	100.728	100.471	2.250	100.322	100.322	100.122	2.250	99.222	99.222	99.022
3.000	100.551	100.551	100.333	3.000	100.309	100.309	100.091	2.875	101.344	101.344	101.087	2.375	100.728	100.728	100.528	2.375	99.628	99.628	99.428
3.125	101.257	101.257	101.020	3.125	100.707	100.707	100.470	2.990	101.723	101.723	101.466	2.500	101.357	101.357	101.157	2.500	100.257	100.257	100.057
3.250	101.982	101.982	101.751	3.250	101.432	101.432	101.201	3.000	101.823	101.823	101.566	2.625	101.849	101.849	101.649	2.625	99.373	99.373	99.173
3.375	102.779	102.779	102.547	3.375	102.229	102.229	101.997	3.125	102.117	102.117	101.855	2.750	102.294	102.294	102.094	2.750	99.818	99.818	99.618
3.500	103.183	103.183	102.952	3.500	102.633	102.633	102.402	3.250	102.601	102.601	102.339	2.875	102.627	102.627	102.427	2.875	100.151	100.151	99.951
3.625	103.455	103.455	103.226	3.625	102.905	102.905	102.676	3.375	103.342	103.342	103.081	2.990	102.906	102.906	102.706	2.990	100.430	100.430	100.230
3.750	104.011	104.011	103.681	3.750	100.455	100.455	100.125	3.500	103.735	103.735	103.473	3.000	103.006	103.006	102.806	3.000	100.530	100.530	100.330
3.875	104.414	104.414	104.087	3.875	100.858	100.858	100.531	3.625	104.003	104.003	103.741	3.125	103.121	103.121	102.921	3.125	100.895	100.895	100.695
3.990	104.621	104.621	104.295	3.990	101.065	101.065	100.739	3.750	104.231	104.231	104.031	3.250	103.629	103.629	103.429	3.250	101.403	101.403	101.203
4.000	104.721	104.721	104.395	4.000	101.165	101.165	100.839	3.875	104.583	104.583	104.383	3.375	104.057	104.057	103.857	3.375	101.831	101.831	101.631
4.125	105.057	105.057	104.734	4.125	101.501	101.501	101.178	3.990	104.790	104.790	104.590	3.500	104.292	104.292	104.092	3.500	102.066	102.066	101.866
4.250	105.146	105.146	104.946	4.250	100.470	100.470	100.270	4.000	104.890	104.890	104.690	3.625	104.105	104.105	103.905	3.625	100.879	100.879	100.679
4.375	105.532	105.532	105.332	4.375	100.856	100.856	100.656	4.125	104.645	104.645	104.445	3.750	104.453	104.453	104.253	3.750	101.227	101.227	101.027
4.500	105.858	105.858	105.658	4.500	101.182	101.182	100.982	4.250	105.052	105.052	104.852	3.875	104.608	104.608	104.408	3.875	101.382	101.382	101.182
4.625	106.068	106.068	105.868	4.625	101.018	101.018	100.818	4.375	105.293	105.293	105.093	3.990	104.841	104.841	104.641	3.990	101.615	101.615	101.415
4.750	106.456	106.456	106.256	4.750	101.406	101.406	101.206	4.500	105.583	105.583	105.383	4.000	104.941	104.941	104.741	4.000	101.715	101.715	101.515

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout		

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	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.: 11/15/2021

45 Day Lock Exp.: 11/29/2021

60 Day Lock Exp.: 12/13/2021

W. Rate Sheet Dated: 10/14/2021

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.:

11/15/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/14/2021

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	97.581	97.581	97.352	2.500	99.222	99.222	98.993	2.000	99.273	99.273	99.073	2.500	96.785	96.785	96.556	2.000	98.073	98.073	97.873
2.625	98.496	98.496	98.269	2.625	100.246	100.246	99.989	2.125	99.868	99.868	99.668	2.625	97.700	97.700	97.473	2.125	98.668	98.668	98.468
2.750	99.316	99.316	99.094	2.750	100.728	100.728	100.471	2.250	100.322	100.322	100.122	2.750	98.520	98.520	98.298	2.250	99.122	99.122	98.922
2.875	100.001	100.001	99.780	2.875	101.344	101.344	101.087	2.375	100.728	100.728	100.528	2.875	99.205	99.205	98.984	2.375	99.528	99.528	99.328
2.990	100.451	100.451	100.233	2.990	101.723	101.723	101.466	2.500	101.357	101.357	101.157	2.990	99.655	99.655	99.437	2.500	100.157	100.157	99.957
3.000	100.551	100.551	100.333	3.000	101.823	101.823	101.566	2.625	101.849	101.849	101.649	3.000	99.755	99.755	99.537	2.625	99.961	99.961	99.761
3.125	101.257	101.257	101.020	3.125	102.117	102.117	101.855	2.750	102.294	102.294	102.094	3.125	100.307	100.307	100.070	2.750	100.406	100.406	100.206
3.250	101.982	101.982	101.751	3.250	102.601	102.601	102.339	2.875	102.627	102.627	102.427	3.250	101.032	101.032	100.801	2.875	100.739	100.739	100.539
3.375	102.779	102.779	102.547	3.375	103.342	103.342	103.081	2.990	102.906	102.906	102.706	3.375	101.829	101.829	101.597	2.990	101.018	101.018	100.818
3.500	103.183	103.183	102.952	3.500	103.735	103.735	103.473	3.000	103.006	103.006	102.806	3.500	102.233	102.233	102.002	3.000	101.118	101.118	100.918
3.625	103.455	103.455	103.226	3.625	104.003	104.003	103.741	3.125	103.121	103.121	102.921	3.625	102.505	102.505	102.276	3.125	101.358	101.358	101.158
3.750	104.011	104.011	103.681	3.750	104.231	104.231	104.031	3.250	103.629	103.629	103.429	3.750	101.558	101.558	101.228	3.250	101.866	101.866	101.666
3.875	104.414	104.414	104.087	3.875	104.583	104.583	104.383	3.375	104.057	104.057	103.857	3.875	101.961	101.961	101.634	3.375	102.294	102.294	102.094
3.990	104.621	104.621	104.295	3.990	104.790	104.790	104.590	3.500	104.292	104.292	104.092	3.990	102.168	102.168	101.842	3.500	102.529	102.529	102.329
4.000	104.721	104.721	104.395	4.000	104.890	104.890	104.690	3.625	104.105	104.105	103.905	4.000	102.268	102.268	101.942	3.625	101.842	101.842	101.642
4.125	105.057	105.057	104.734	4.125	104.645	104.645	104.445	3.750	104.453	104.453	104.253	4.125	102.604	102.604	102.281	3.750	102.190	102.190	101.990
4.250	105.146	105.146	104.946	4.250	105.052	105.052	104.852	3.875	104.608	104.608	104.408	4.250	102.133	102.133	101.933	3.875	102.345	102.345	102.145
4.375	105.532	105.532	105.332	4.375	105.293	105.293	105.093	3.990	104.841	104.841	104.641	4.375	102.519	102.519	102.319	3.990	102.578	102.578	102.378
4.500	105.858	105.858	105.658	4.500	105.583	105.583	105.383	4.000	104.941	104.941	104.741	4.500	102.845	102.845	102.645	4.000	102.678	102.678	102.478

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤ 80%	> 80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/15/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/13/2021

W. Rate Sheet Dated: 10/14/2021

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)