

W. Rate Sheet Dated: 10/15/2021

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	99.815	99.815	99.393	2.250	99.469	99.469	99.047	2.250	97.786	97.786	97.442	3.125	96.398	96.398	96.098
2.375	100.031	100.031	99.609	2.375	99.652	99.652	99.230	2.500	98.118	98.118	97.774	3.250	97.664	97.664	97.364
2.500	100.245	100.245	99.823	2.500	99.825	99.825	99.404	2.625	98.282	98.282	97.938	3.375	97.742	97.742	97.442
2.625	100.460	100.460	100.038	2.625	100.003	100.003	99.581	2.750	99.954	99.954	99.654	3.500	97.820	97.820	97.520
2.750	101.595	101.595	101.220	2.750	101.267	101.267	100.892	2.875	100.114	100.114	99.814	3.625	97.898	97.898	97.598
2.875	101.802	101.802	101.427	2.875	101.440	101.440	101.065	3.000	100.271	100.271	99.971	Margin = 2.250		Index = 0.090	
3.000	102.006	102.006	101.631	3.000	101.610	101.610	101.235	3.125	100.389	100.389	100.089	30 Year OTC			
3.125	102.204	102.204	101.829	3.125	101.740	101.740	101.365	3.250	101.845	101.845	101.545	Rate	30 Day	45 Day	60 Day
3.250	102.927	102.927	102.627	3.250	102.564	102.564	102.264	3.375	102.020	102.020	101.720	4.000	101.679	101.679	101.179
3.375	103.025	103.025	102.725	3.375	102.636	102.636	102.336	3.500	102.154	102.154	101.854	4.125	101.801	101.801	101.301
3.500	103.221	103.221	102.921	3.500	102.780	102.780	102.480	3.625	102.223	102.223	101.923	4.375	102.466	102.466	101.966
3.625	103.405	103.405	103.105	3.625	102.839	102.839	102.539	3.750	102.573	102.573	102.273	4.500	102.590	102.590	102.090
3.750	103.608	103.608	103.308	3.750	103.285	103.285	102.985	3.875	102.689	102.689	102.389	4.625	102.747	102.747	102.247
3.875	103.678	103.678	103.378	3.875	103.309	103.309	103.009	4.000	102.798	102.798	102.498	4.875	102.890	102.890	102.390
4.000	103.854	103.854	103.554	4.000	103.428	103.428	103.128	4.125	102.881	102.881	102.581	5.000	103.013	103.013	102.513
4.125	103.976	103.976	103.676	4.125	103.519	103.519	103.219	4.250	102.388	102.388	102.088	5.125	103.170	103.170	102.670
4.250	103.937	103.937	103.737	4.250	103.633	103.633	103.433	4.375	102.504	102.504	102.204	5.500	102.952	102.952	102.452
4.375	103.941	103.941	103.741	4.375	103.658	103.658	103.458	4.500	102.613	102.613	102.313	5.625	103.110	103.110	102.610
6.250	106.000	106.000	105.800	6.250	103.871	103.871	103.671	4.625	102.696	102.696	102.396	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	99.915	99.815	99.815	99.393	2.250	99.419	99.319	99.319	98.897	2.250	99.916	99.816	99.816	99.472
2.375	100.131	100.031	100.031	99.609	2.375	99.602	99.502	99.502	99.080	2.375	100.087	99.987	99.987	99.643
2.500	100.345	100.245	100.245	99.823	2.500	99.775	99.675	99.675	99.254	2.500	100.248	100.148	100.148	99.804
2.625	100.560	100.460	100.460	100.038	2.625	99.953	99.853	99.853	99.431	2.625	100.412	100.312	100.312	99.968
2.750	101.695	101.595	101.595	101.220	2.750	101.092	100.992	100.992	100.617	2.750	100.984	100.884	100.884	100.584
2.875	101.902	101.802	101.802	101.427	2.875	101.265	101.165	101.165	100.790	2.875	101.144	101.044	101.044	100.744
3.000	102.106	102.006	102.006	101.631	3.000	101.435	101.335	101.335	100.960	3.000	101.301	101.201	101.201	100.901
3.125	102.304	102.204	102.204	101.829	3.125	101.565	101.465	101.465	101.090	3.125	101.419	101.319	101.319	101.019
3.250	103.027	102.927	102.927	102.627	3.250	102.364	102.264	102.264	101.964	3.250	103.475	103.375	103.375	103.075
3.375	103.225	103.125	103.125	102.825	3.375	102.536	102.436	102.436	102.136	3.375	103.650	103.550	103.550	103.250
3.500	103.421	103.321	103.321	103.021	3.500	102.680	102.580	102.580	102.280	3.500	103.784	103.684	103.684	103.384
3.625	103.605	103.505	103.505	103.205	3.625	102.739	102.639	102.639	102.339	3.625	103.853	103.753	103.753	103.453
3.750	103.808	103.708	103.708	103.408	3.750	103.485	103.385	103.385	103.085	3.750	104.703	104.603	104.603	104.303

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 LLPAs on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	
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

> 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	98.929	98.929	98.429	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.051	99.051	98.551	4.750	101.000	101.000	100.500
3.875	99.609	99.609	99.109	6.250	103.750	103.750	103.500	4.375	99.716	99.716	99.216	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.433	99.433	98.933					4.500	99.840	99.840	99.340	Rate	30 Day	45 Day	60 Day
4.125	99.311	99.311	98.811					4.625	99.997	99.997	99.497	5.750	103.000	103.000	102.500
4.250	100.876	100.876	100.376					4.875	100.140	100.140	99.640	6.250	105.750	105.750	105.250
4.375	100.771	100.771	100.271					5.000	100.263	100.263	99.763	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.648	100.648	100.148					5.125	100.420	100.420	99.920				
4.625	100.491	100.491	99.991					5.500	100.202	100.202	99.702				
4.750	101.342	101.342	100.842					5.625	100.360	100.360	99.860				
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)

W. Rate Sheet Dated: 10/15/2021

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	98.502	98.502	98.202	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	98.663	98.663	98.363	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	98.820	98.820	98.520	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.938	98.938	98.638	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.650	100.650	100.350	Rate	30 Day	45 Day	60 Day
3.250	101.746	101.746	101.446	3.250	101.483	101.483	101.183	3.375	100.825	100.825	100.525	3.250	101.746	101.746	101.246
3.375	101.944	101.944	101.644	3.375	101.654	101.654	101.354	3.500	100.959	100.959	100.659	3.375	101.944	101.944	101.444
3.500	102.140	102.140	101.840	3.500	101.798	101.798	101.498	3.625	101.028	101.028	100.728	3.500	102.140	102.140	101.640
3.625	102.324	102.324	102.024	3.625	101.858	101.858	101.558	3.750	101.878	101.878	101.578	3.625	102.324	102.324	101.824
3.750	101.796	101.796	101.496	3.750	101.572	101.572	101.272	3.875	N/A	N/A	N/A	3.750	101.796	101.796	101.296
3.875	101.966	101.966	101.666	3.875	101.697	101.697	101.397	4.000	N/A	N/A	N/A	3.875	101.966	101.966	101.466
4.000	102.142	102.142	101.842	4.000	101.815	101.815	101.515	4.125	N/A	N/A	N/A	4.000	102.142	102.142	101.642
4.125	102.264	102.264	101.964	4.125	101.907	101.907	101.607	4.250	N/A	N/A	N/A	4.125	102.264	102.264	101.764
4.250	102.387	102.387	102.187	4.250	102.183	102.183	101.983	4.375	N/A	N/A	N/A	4.250	102.387	102.387	101.887
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	100.682	2.750	100.904	100.804	100.804	100.429	2.750	100.696	100.596	100.596	100.296
2.875	101.364	101.264	101.264	100.889	2.875	101.078	100.978	100.978	100.603	2.875	100.857	100.757	100.757	100.457
3.000	101.569	101.469	101.469	101.094	3.000	101.247	101.147	101.147	100.772	3.000	101.014	100.914	100.914	100.614
3.125	101.766	101.666	101.666	101.291	3.125	101.378	101.278	101.278	100.903	3.125	101.132	101.032	101.032	100.732
3.250	101.846	101.746	101.746	101.446	3.250	101.583	101.483	101.483	101.183	3.250	102.593	102.493	102.493	102.193
3.375	102.044	101.944	101.944	101.644	3.375	101.754	101.654	101.654	101.354	3.375	102.769	102.669	102.669	102.369
3.500	102.240	102.140	102.140	101.840	3.500	101.898	101.798	101.798	101.498	3.500	102.902	102.802	102.802	102.502
3.625	102.424	102.324	102.324	102.024	3.625	101.958	101.858	101.858	101.558	3.625	102.972	102.872	102.872	102.572
3.750	101.896	101.796	101.796	101.496	3.750	101.672	101.572	101.572	101.272	3.750	102.791	102.691	102.691	102.391

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@afrownhouse.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.:

12/14/2021

W. Rate Sheet Dated: 10/15/2021

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	97.468	97.468	97.268	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.345	98.345	98.145	2.000	N/A	N/A	N/A	2.500	97.598	97.498	97.398
2.625	98.352	98.352	98.152	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.104	99.104	98.904	2.125	N/A	N/A	N/A	2.625	98.482	98.382	98.282
2.750	99.160	99.160	98.960	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.794	99.794	99.594	2.250	N/A	N/A	N/A	2.750	99.291	99.191	99.091
2.875	99.833	99.833	99.633	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.372	100.372	100.172	2.375	N/A	N/A	N/A	2.875	99.964	99.864	99.764
2.990	100.278	100.278	100.078	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.756	100.756	100.556	2.500	N/A	N/A	N/A	2.990	100.409	100.309	100.209
3.000	100.378	100.378	100.178	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.856	100.856	100.656	2.625	N/A	N/A	N/A	3.000	100.509	100.409	100.309
3.125	101.079	101.079	100.879	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.686	101.686	101.486	2.750	N/A	N/A	N/A	3.125	101.354	101.240	101.127
3.250	101.831	101.831	101.631	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.336	102.336	102.136	2.875	N/A	N/A	N/A	3.250	102.106	101.992	101.879
3.375	102.645	102.645	102.445	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.081	103.081	102.881	2.990	N/A	N/A	N/A	3.375	102.920	102.806	102.693
3.500	103.081	103.081	102.881	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.385	103.385	103.185	3.000	N/A	N/A	N/A	3.500	103.393	103.293	103.193
3.625	103.413	103.413	103.213	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.524	103.524	103.324	3.125	N/A	N/A	N/A	3.625	104.178	104.078	103.978
3.750	103.968	103.968	103.768	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.118	103.118	102.918	3.250	N/A	N/A	N/A	3.750	104.819	104.719	104.619
3.875	104.449	104.449	104.249	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.537	103.537	103.337	3.375	N/A	N/A	N/A	3.875	105.300	105.200	105.100
3.990	104.711	104.711	104.511	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.720	103.720	103.520	3.500	N/A	N/A	N/A	3.990	105.562	105.462	105.362
4.000	104.811	104.811	104.611	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.820	103.820	103.620	3.625	N/A	N/A	N/A	4.000	105.662	105.562	105.462
4.125	105.109	105.109	104.909	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.977	103.977	103.777	3.750	N/A	N/A	N/A	4.125	105.960	105.860	105.760
4.250	105.335	105.335	105.135	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.139	103.139	102.939	3.875	N/A	N/A	N/A	4.250	105.888	105.788	105.688
4.375	105.734	105.734	105.534	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.544	103.544	103.344	3.990	N/A	N/A	N/A	4.375	106.287	106.187	106.087
4.500	106.097	106.097	105.897	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.831	103.831	103.631	4.000	N/A	N/A	N/A	4.500	106.650	106.550	106.450
30/25 Year >125 High Balance				20 Year				20 Year >125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	99.488	99.488	99.288	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.946	98.946	98.746	2.000	98.871	98.771	98.671
2.875	N/A	N/A	N/A	2.625	100.174	100.174	99.974	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.521	99.521	99.321	2.125	99.445	99.345	99.245
2.990	N/A	N/A	N/A	2.750	100.935	100.935	100.735	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.025	100.025	99.825	2.250	100.019	99.919	99.819
3.000	N/A	N/A	N/A	2.875	101.602	101.602	101.402	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.479	100.479	100.279	2.375	100.672	100.572	100.472
3.125	N/A	N/A	N/A	2.990	102.008	102.008	101.808	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.117	101.117	100.917	2.500	101.337	101.237	101.137
3.250	N/A	N/A	N/A	3.000	102.108	102.108	101.908	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.642	101.642	101.442	2.625	101.863	101.763	101.663
3.375	N/A	N/A	N/A	3.125	102.561	102.561	102.361	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.135	102.135	101.935	2.750	102.355	102.255	102.155
3.500	N/A	N/A	N/A	3.250	102.690	102.690	102.490	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.521	102.521	102.321	2.875	102.741	102.641	102.541
3.625	N/A	N/A	N/A	3.375	103.472	103.472	103.272	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.862	102.862	102.662	2.990	103.095	102.995	102.895
3.750	N/A	N/A	N/A	3.500	103.874	103.874	103.674	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.962	102.962	102.762	3.000	103.195	103.095	102.995
3.875	N/A	N/A	N/A	3.625	104.203	104.203	104.003	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.357	103.357	103.157	3.125	103.700	103.600	103.500
3.990	N/A	N/A	N/A	3.750	104.203	104.203	104.003	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.641	103.641	103.441	3.250	104.140	104.040	103.940
4.000	N/A	N/A	N/A	3.875	104.680	104.680	104.480	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.124	104.124	103.924	3.375	104.623	104.523	104.423
4.125	N/A	N/A	N/A	3.990	104.910	104.910	104.710	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.465	104.465	104.265	3.500	104.963	104.863	104.763
4.250	N/A	N/A	N/A	4.000	105.010	105.010	104.810	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.874	104.874	104.674	3.625	105.373	105.273	105.173
4.375	N/A	N/A	N/A	4.125	105.305	105.305	105.105	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.540	104.540	104.340	3.750	105.024	104.924	104.824
4.500	N/A	N/A	N/A	4.250	104.966	104.966	104.766	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.977	104.977	104.777	3.875	105.460	105.360	105.260
4.625	N/A	N/A	N/A	4.375	105.359	105.359	105.159	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.297	105.297	105.097	3.990	105.780	105.680	105.580
4.750	N/A	N/A	N/A	4.500	105.703	105.703	105.503	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.397	105.397	105.197	4.000	105.880	105.780	105.680
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	99.147	99.147	98.947	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.821	99.821	99.621
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.587	99.587	99.387	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.396	100.396	100.196
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.039	100.039	99.839	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.900	100.900	100.700
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.582	100.582	100.382	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.354	101.354	101.154
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	101.776	101.776	101.576
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.495	101.495	101.295	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.201	102.201	102.001
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.834	101.834	101.634	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.541	102.541	102.341
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.099	102.099	101.899	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.927	102.927	102.727
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.307	102.307	102.107	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.268	103.268	103.068
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.407	102.407	102.207	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.368	103.368	103.168
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.677	102.677	102.477	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.764	103.764	103.564
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.472	102.472	102.272	3.250	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.: 11/15/2021

45 Day Lock Exp.: 11/29/2021

60 Day Lock Exp.: 12/14/2021

W. Rate Sheet Dated: 10/15/2021

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	97.468	97.468	97.268	2.500	98.345	98.345	98.145	2.875	101.602	101.602	101.402	2.000	98.946	98.946	98.746	2.000	99.147	99.147	98.947
2.625	98.352	98.352	98.152	2.625	99.104	99.104	98.904	2.990	102.008	102.008	101.808	2.125	99.521	99.521	99.321	2.125	99.587	99.587	99.387
2.750	99.160	99.160	98.960	2.750	99.794	99.794	99.594	3.000	102.108	102.108	101.908	2.250	100.025	100.025	99.825	2.250	100.039	100.039	99.839
2.875	99.833	99.833	99.633	2.875	100.372	100.372	100.172	3.125	102.561	102.561	102.361	2.375	100.479	100.479	100.279	2.375	100.582	100.582	100.382
2.990	100.278	100.278	100.078	2.990	100.756	100.756	100.556	3.250	102.690	102.690	102.490	2.500	101.117	101.117	100.917	2.500	101.105	101.105	100.905
3.000	100.378	100.378	100.178	3.000	100.856	100.856	100.656	3.375	103.472	103.472	103.272	2.625	101.642	101.642	101.442	2.625	101.495	101.495	101.295
3.125	101.079	101.079	100.879	3.125	101.686	101.686	101.486	3.500	103.874	103.874	103.674	2.750	102.135	102.135	101.935	2.750	101.834	101.834	101.634
3.250	101.831	101.831	101.631	3.250	102.336	102.336	102.136	3.625	104.203	104.203	104.003	2.875	102.521	102.521	102.321	2.875	102.099	102.099	101.899
3.375	102.645	102.645	102.445	3.375	103.081	103.081	102.881	3.750	104.203	104.203	104.003	2.990	102.862	102.862	102.662	2.990	102.307	102.307	102.107
3.500	103.081	103.081	102.881	3.500	103.385	103.385	103.185	3.875	104.680	104.680	104.480	3.000	102.962	102.962	102.762	3.000	102.407	102.407	102.207
3.625	103.413	103.413	103.213	3.625	103.524	103.524	103.324	3.990	104.910	104.910	104.710	3.125	103.357	103.357	103.157	3.125	102.677	102.677	102.477
3.750	103.968	103.968	103.768	3.750	103.118	103.118	102.918	4.000	105.010	105.010	104.810	3.250	103.641	103.641	103.441	3.250	102.472	102.472	102.272
3.875	104.449	104.449	104.249	3.875	103.537	103.537	103.337	4.125	105.305	105.305	105.105	3.375	104.124	104.124	103.924	3.375	102.834	102.834	102.634
3.990	104.711	104.711	104.511	3.990	103.720	103.720	103.520	4.250	104.966	104.966	104.766	3.500	104.465	104.465	104.265	3.500	103.075	103.075	102.875
4.000	104.811	104.811	104.611	4.000	103.820	103.820	103.620	4.375	105.359	105.359	105.159	3.625	104.874	104.874	104.674	3.625	103.358	103.358	103.158
4.125	105.109	105.109	104.909	4.125	103.977	103.977	103.777	4.500	105.703	105.703	105.503	3.750	104.540	104.540	104.340	3.750	102.555	102.555	102.355
4.250	105.335	105.335	105.135	4.250	103.139	103.139	102.939	4.625	105.935	105.935	105.735	3.875	104.977	104.977	104.777	3.875	102.859	102.859	102.659
4.375	105.734	105.734	105.534	4.375	103.544	103.544	103.344	4.750	106.096	106.096	105.896	3.990	105.297	105.297	105.097	3.990	103.053	103.053	102.853
4.500	106.097	106.097	105.897	4.500	103.831	103.831	103.631	4.875	106.443	106.443	106.243	4.000	105.397	105.397	105.197	4.000	103.153	103.153	102.953

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)	
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.: 11/15/2021
45 Day Lock Exp.: 11/29/2021
60 Day Lock Exp.: 12/14/2021

W. Rate Sheet Dated: 10/15/2021

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	97.526	97.526	97.267	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.284	97.284	97.025	2.750	N/A	N/A	N/A	2.500	97.276	97.176	97.017
2.625	98.444	98.444	98.184	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.202	98.202	97.942	2.875	N/A	N/A	N/A	2.625	98.194	98.094	97.934
2.750	99.274	99.274	99.019	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.032	99.032	98.777	2.990	N/A	N/A	N/A	2.750	99.024	98.924	98.769
2.875	99.965	99.965	99.716	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.723	99.723	99.474	3.000	N/A	N/A	N/A	2.875	99.715	99.615	99.466
2.990	100.420	100.420	100.176	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.178	100.178	99.934	3.125	N/A	N/A	N/A	2.990	100.170	100.070	99.926
3.000	100.520	100.520	100.276	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.278	100.278	100.034	3.250	N/A	N/A	N/A	3.000	100.270	100.170	100.026
3.125	101.181	101.181	100.937	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.631	100.631	100.387	3.375	N/A	N/A	N/A	3.125	100.931	100.801	100.687
3.250	101.921	101.921	101.685	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.371	101.371	101.135	3.500	N/A	N/A	N/A	3.250	101.671	101.547	101.435
3.375	102.730	102.730	102.498	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.180	102.180	101.948	3.625	N/A	N/A	N/A	3.375	102.480	102.356	102.248
3.500	103.147	103.147	102.920	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.597	102.597	102.370	3.750	N/A	N/A	N/A	3.500	102.897	102.775	102.670
3.625	103.399	103.399	103.176	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.849	102.849	102.626	3.875	N/A	N/A	N/A	3.625	103.149	103.029	102.926
3.750	104.043	104.043	103.723	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.487	100.487	100.267	3.990	N/A	N/A	N/A	3.750	103.793	103.660	103.473
3.875	104.510	104.510	104.197	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.954	100.954	100.734	4.000	N/A	N/A	N/A	3.875	104.260	104.128	103.947
3.990	104.720	104.720	104.413	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.164	101.164	100.957	4.125	N/A	N/A	N/A	3.990	104.470	104.340	104.163
4.000	104.820	104.820	104.513	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.264	101.264	101.057	4.250	N/A	N/A	N/A	4.000	104.570	104.440	104.263
4.125	105.157	105.157	104.858	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.601	101.601	101.302	4.375	N/A	N/A	N/A	4.125	104.907	104.777	104.608
4.250	105.177	105.177	104.977	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.501	100.501	100.301	4.500	N/A	N/A	N/A	4.250	104.927	104.827	104.727
4.375	105.565	105.565	105.365	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.889	100.889	100.689	4.625	N/A	N/A	N/A	4.375	105.315	105.215	105.115
4.500	105.895	105.895	105.695	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.219	101.219	101.019	4.750	N/A	N/A	N/A	4.500	105.645	105.545	105.445
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	99.343	99.343	99.078	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.038	99.038	98.838	2.000	98.788	98.688	98.588
2.875	N/A	N/A	N/A	2.625	100.242	100.242	99.970	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.634	99.634	99.434	2.125	99.384	99.284	99.184
2.990	N/A	N/A	N/A	2.750	100.725	100.725	100.452	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.089	100.089	99.889	2.250	99.839	99.739	99.639
3.000	N/A	N/A	N/A	2.875	101.340	101.340	101.070	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.496	100.496	100.296	2.375	100.246	100.146	100.046
3.125	N/A	N/A	N/A	2.990	101.722	101.722	101.450	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.278	101.278	101.078	2.500	101.028	100.928	100.828
3.250	N/A	N/A	N/A	3.000	101.822	101.822	101.550	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.771	101.771	101.571	2.625	101.521	101.421	101.321
3.375	N/A	N/A	N/A	3.125	102.074	102.074	101.807	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.218	102.218	102.018	2.750	101.968	101.868	101.768
3.500	N/A	N/A	N/A	3.250	102.559	102.559	102.294	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.549	102.549	102.349	2.875	102.299	102.199	102.099
3.625	N/A	N/A	N/A	3.375	103.301	103.301	103.041	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.828	102.828	102.628	2.990	102.578	102.478	102.378
3.750	N/A	N/A	N/A	3.500	103.695	103.695	103.438	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.928	102.928	102.728	3.000	102.678	102.578	102.478
3.875	N/A	N/A	N/A	3.625	103.964	103.964	103.709	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.043	103.043	102.843	3.125	102.793	102.693	102.593
3.990	N/A	N/A	N/A	3.750	104.287	104.287	104.087	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.553	103.553	103.353	3.250	103.303	103.203	103.103
4.000	N/A	N/A	N/A	3.875	104.642	104.642	104.442	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.982	103.982	103.782	3.375	103.732	103.632	103.532
4.125	N/A	N/A	N/A	3.990	104.851	104.851	104.651	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.213	104.213	104.013	3.500	103.963	103.863	103.763
4.250	N/A	N/A	N/A	4.000	104.951	104.951	104.751	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.058	104.058	103.858	3.625	103.808	103.708	103.608
4.375	N/A	N/A	N/A	4.125	104.672	104.672	104.472	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.407	104.407	104.207	3.750	104.157	104.057	103.957
4.500	N/A	N/A	N/A	4.250	105.079	105.079	104.879	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.564	104.564	104.364	3.875	104.314	104.214	104.114
4.625	N/A	N/A	N/A	4.375	105.321	105.321	105.121	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.797	104.797	104.597	3.990	104.547	104.447	104.347
4.750	N/A	N/A	N/A	4.500	105.603	105.603	105.403	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.897	104.897	104.697	4.000	104.647	104.547	104.447

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	97.938	97.938	97.738	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	98.534	98.534	98.334	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	98.989	98.989	98.789	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	99.396	99.396	99.196	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	100.178	100.178	99.978	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	99.295	99.295	99.095	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	99.742	99.742	99.542	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	100.073	100.073	99.873	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	100.352	100.352	100.152	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	100.452	100.452	100.252	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	100.817	100.817	100.617	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	101.327	101.327	101.127	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	101.756	101.756	101.556	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	101.987	101.987	101.787	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	100.832	100.832	100.632	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	101.181	101.181	100.981	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	101.338	101.338	101.138	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	101.571	101.571	101.371	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	101.671	101.671	101.471	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/15/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/14/2021

W. Rate Sheet Dated: 10/15/2021

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	99.274	99.274	99.019	2.750	99.032	99.032	98.777	2.500	99.343	99.343	99.078	2.000	99.038	99.038	98.838	2.000	97.938	97.938	97.738
2.875	99.965	99.965	99.716	2.875	99.723	99.723	99.474	2.625	100.242	100.242	99.970	2.125	99.634	99.634	99.434	2.125	98.534	98.534	98.334
2.990	100.420	100.420	100.176	2.990	100.178	100.178	99.934	2.750	100.725	100.725	100.452	2.250	100.089	100.089	99.889	2.250	98.989	98.989	98.789
3.000	100.520	100.520	100.276	3.000	100.278	100.278	100.034	2.875	101.340	101.340	101.070	2.375	100.496	100.496	100.296	2.375	99.396	99.396	99.196
3.125	101.181	101.181	100.937	3.125	100.631	100.631	100.387	2.990	101.722	101.722	101.450	2.500	101.278	101.278	101.078	2.500	100.178	100.178	99.978
3.250	101.921	101.921	101.685	3.250	101.371	101.371	101.135	3.000	101.822	101.822	101.550	2.625	101.771	101.771	101.571	2.625	99.295	99.295	99.095
3.375	102.730	102.730	102.498	3.375	102.180	102.180	101.948	3.125	102.074	102.074	101.807	2.750	102.218	102.218	102.018	2.750	99.742	99.742	99.542
3.500	103.147	103.147	102.920	3.500	102.597	102.597	102.370	3.250	102.559	102.559	102.294	2.875	102.549	102.549	102.349	2.875	100.073	100.073	99.873
3.625	103.399	103.399	103.176	3.625	102.849	102.849	102.626	3.375	103.301	103.301	103.041	2.990	102.828	102.828	102.628	2.990	100.352	100.352	100.152
3.750	104.043	104.043	103.723	3.750	100.487	100.487	100.167	3.500	103.695	103.695	103.438	3.000	102.928	102.928	102.728	3.000	100.452	100.452	100.252
3.875	104.510	104.510	104.197	3.875	100.954	100.954	100.641	3.625	103.964	103.964	103.709	3.125	103.043	103.043	102.843	3.125	100.817	100.817	100.617
3.990	104.720	104.720	104.413	3.990	101.164	101.164	100.857	3.750	104.287	104.287	104.087	3.250	103.553	103.553	103.353	3.250	101.327	101.327	101.127
4.000	104.820	104.820	104.513	4.000	101.264	101.264	100.957	3.875	104.642	104.642	104.442	3.375	103.982	103.982	103.782	3.375	101.756	101.756	101.556
4.125	105.157	105.157	104.858	4.125	101.601	101.601	101.302	3.990	104.851	104.851	104.651	3.500	104.213	104.213	104.013	3.500	101.987	101.987	101.787
4.250	105.177	105.177	104.977	4.250	100.501	100.501	100.301	4.000	104.951	104.951	104.751	3.625	104.058	104.058	103.858	3.625	100.832	100.832	100.632
4.375	105.565	105.565	105.365	4.375	100.889	100.889	100.689	4.125	104.672	104.672	104.472	3.750	104.407	104.407	104.207	3.750	101.181	101.181	100.981
4.500	105.895	105.895	105.695	4.500	101.219	101.219	101.019	4.250	105.079	105.079	104.879	3.875	104.564	104.564	104.364	3.875	101.338	101.338	101.138
4.625	106.097	106.097	105.897	4.625	101.047	101.047	100.847	4.375	105.321	105.321	105.121	3.990	104.797	104.797	104.597	3.990	101.571	101.571	101.371
4.750	106.486	106.486	106.286	4.750	101.436	101.436	101.236	4.500	105.603	105.603	105.403	4.000	104.897	104.897	104.697	4.000	101.671	101.671	101.471

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/15/2021

45 Day Lock Exp.:

11/29/2021

60 Day Lock Exp.:

12/14/2021

W. Rate Sheet Dated: 10/15/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.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.:

12/14/2021

W. Rate Sheet Dated: 10/15/2021

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	97.526	97.526	97.267	2.500	99.343	99.343	99.078	2.000	99.038	99.038	98.838	2.500	96.730	96.730	96.471	2.000	97.838	97.838	97.638
2.625	98.444	98.444	98.184	2.625	100.242	100.242	99.970	2.125	99.634	99.634	99.434	2.625	97.648	97.648	97.388	2.125	98.434	98.434	98.234
2.750	99.274	99.274	99.019	2.750	100.725	100.725	100.452	2.250	100.089	100.089	99.889	2.750	98.478	98.478	98.223	2.250	98.889	98.889	98.689
2.875	99.965	99.965	99.716	2.875	101.340	101.340	101.070	2.375	100.496	100.496	100.296	2.875	99.169	99.169	98.920	2.375	99.296	99.296	99.096
2.990	100.420	100.420	100.176	2.990	101.722	101.722	101.450	2.500	101.278	101.278	101.078	2.990	99.624	99.624	99.380	2.500	100.078	100.078	99.878
3.000	100.520	100.520	100.276	3.000	101.822	101.822	101.550	2.625	101.771	101.771	101.571	3.000	99.724	99.724	99.480	2.625	99.883	99.883	99.683
3.125	101.181	101.181	100.937	3.125	102.074	102.074	101.807	2.750	102.218	102.218	102.018	3.125	100.231	100.231	99.987	2.750	100.330	100.330	100.130
3.250	101.921	101.921	101.685	3.250	102.559	102.559	102.294	2.875	102.549	102.549	102.349	3.250	100.971	100.971	100.735	2.875	100.661	100.661	100.461
3.375	102.730	102.730	102.498	3.375	103.301	103.301	103.041	2.990	102.828	102.828	102.628	3.375	101.780	101.780	101.548	2.990	100.940	100.940	100.740
3.500	103.147	103.147	102.920	3.500	103.695	103.695	103.438	3.000	102.928	102.928	102.728	3.500	102.197	102.197	101.970	3.000	101.040	101.040	100.840
3.625	103.399	103.399	103.176	3.625	103.964	103.964	103.709	3.125	103.043	103.043	102.843	3.625	102.449	102.449	102.226	3.125	101.280	101.280	101.080
3.750	104.043	104.043	103.723	3.750	104.287	104.287	104.087	3.250	103.553	103.553	103.353	3.750	101.590	101.590	101.270	3.250	101.790	101.790	101.590
3.875	104.510	104.510	104.197	3.875	104.642	104.642	104.442	3.375	103.982	103.982	103.782	3.875	102.057	102.057	101.744	3.375	102.219	102.219	102.019
3.990	104.720	104.720	104.413	3.990	104.851	104.851	104.651	3.500	104.213	104.213	104.013	3.990	102.267	102.267	101.960	3.500	102.450	102.450	102.250
4.000	104.820	104.820	104.513	4.000	104.951	104.951	104.751	3.625	104.058	104.058	103.858	4.000	102.367	102.367	102.060	3.625	101.795	101.795	101.595
4.125	105.157	105.157	104.858	4.125	104.672	104.672	104.472	3.750	104.407	104.407	104.207	4.125	102.704	102.704	102.405	3.750	102.144	102.144	101.944
4.250	105.177	105.177	104.977	4.250	105.079	105.079	104.879	3.875	104.564	104.564	104.364	4.250	102.164	102.164	101.964	3.875	102.301	102.301	102.101
4.375	105.565	105.565	105.365	4.375	105.321	105.321	105.121	3.990	104.797	104.797	104.597	4.375	102.552	102.552	102.352	3.990	102.534	102.534	102.334
4.500	105.895	105.895	105.695	4.500	105.603	105.603	105.403	4.000	104.897	104.897	104.697	4.500	102.882	102.882	102.682	4.000	102.634	102.634	102.434

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.:

12/14/2021

W. Rate Sheet Dated: 10/15/2021

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)