

W. Rate Sheet Dated: 10/18/2021

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	99.361	99.361	98.924	2.250	99.211	99.211	98.773	2.250	97.368	97.368	97.040	3.125	96.405	96.405	96.105
2.375	99.578	99.578	99.141	2.375	99.394	99.394	98.957	2.500	97.700	97.700	97.371	3.250	97.671	97.671	97.371
2.500	99.791	99.791	99.354	2.500	99.567	99.567	99.130	2.625	97.864	97.864	97.536	3.375	97.749	97.749	97.449
2.625	100.007	100.007	99.569	2.625	99.744	99.744	99.307	2.750	99.790	99.790	99.490	3.500	97.827	97.827	97.527
2.750	101.235	101.235	100.845	2.750	101.103	101.103	100.712	2.875	99.950	99.950	99.650	3.625	97.905	97.905	97.605
2.875	101.442	101.442	101.052	2.875	101.276	101.276	100.885	3.000	100.107	100.107	99.807	Margin = 2.250		Index = 0.090	
3.000	101.647	101.647	101.256	3.000	101.445	101.445	101.055	3.125	100.225	100.225	99.925	30 Year OTC			
3.125	101.844	101.844	101.454	3.125	101.576	101.576	101.185	3.250	101.739	101.739	101.439	Rate	30 Day	45 Day	60 Day
3.250	102.708	102.708	102.408	3.250	102.541	102.541	102.241	3.375	101.915	101.915	101.615	4.000	101.492	101.492	100.992
3.375	102.807	102.807	102.507	3.375	102.583	102.583	102.283	3.500	102.048	102.048	101.748	4.125	101.614	101.614	101.114
3.500	103.003	103.003	102.703	3.500	102.727	102.727	102.427	3.625	102.118	102.118	101.818	4.375	102.248	102.248	101.748
3.625	103.186	103.186	102.886	3.625	102.757	102.757	102.457	3.750	102.518	102.518	102.218	4.500	102.371	102.371	101.871
3.750	103.421	103.421	103.121	3.750	103.234	103.234	102.934	3.875	102.634	102.634	102.334	4.625	102.528	102.528	102.028
3.875	103.491	103.491	103.191	3.875	103.258	103.258	102.958	4.000	102.744	102.744	102.444	4.875	102.359	102.359	101.859
4.000	103.667	103.667	103.367	4.000	103.377	103.377	103.077	4.125	102.826	102.826	102.526	5.000	102.482	102.482	101.982
4.125	103.789	103.789	103.489	4.125	103.468	103.468	103.168	4.250	102.423	102.423	102.123	5.125	102.639	102.639	102.139
4.250	103.718	103.718	103.518	4.250	103.551	103.551	103.351	4.375	102.539	102.539	102.239	5.500	102.702	102.702	102.202
4.375	103.723	103.723	103.523	4.375	103.575	103.575	103.375	4.500	102.649	102.649	102.349	5.625	102.860	102.860	102.360
6.250	106.000	106.000	105.800	6.250	104.008	104.008	103.808	4.625	102.731	102.731	102.431	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	99.461	99.361	99.361	98.924	2.250	99.161	99.061	99.061	98.623	2.250	99.498	99.398	99.398	99.070
2.375	99.678	99.578	99.578	99.141	2.375	99.344	99.244	99.244	98.807	2.375	99.669	99.569	99.569	99.241
2.500	99.891	99.791	99.791	99.354	2.500	99.517	99.417	99.417	98.980	2.500	99.830	99.730	99.730	99.401
2.625	100.107	100.007	100.007	99.569	2.625	99.694	99.594	99.594	99.157	2.625	99.994	99.894	99.894	99.566
2.750	101.335	101.235	101.235	100.845	2.750	100.928	100.828	100.828	100.437	2.750	100.820	100.720	100.720	100.420
2.875	101.542	101.442	101.442	101.052	2.875	101.101	101.001	101.001	100.610	2.875	100.980	100.880	100.880	100.580
3.000	101.747	101.647	101.647	101.256	3.000	101.270	101.170	101.170	100.780	3.000	101.137	101.037	101.037	100.737
3.125	101.944	101.844	101.844	101.454	3.125	101.401	101.301	101.301	100.910	3.125	101.255	101.155	101.155	100.855
3.250	102.808	102.708	102.708	102.408	3.250	102.341	102.241	102.241	101.941	3.250	103.369	103.269	103.269	102.969
3.375	103.007	102.907	102.907	102.607	3.375	102.483	102.383	102.383	102.083	3.375	103.545	103.445	103.445	103.145
3.500	103.203	103.103	103.103	102.803	3.500	102.627	102.527	102.527	102.227	3.500	103.678	103.578	103.578	103.278
3.625	103.386	103.286	103.286	102.986	3.625	102.657	102.557	102.557	102.257	3.625	103.748	103.648	103.648	103.348
3.750	103.621	103.521	103.521	103.221	3.750	103.434	103.334	103.334	103.034	3.750	104.648	104.548	104.548	104.248

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	98.742	98.742	98.242	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.864	98.864	98.364	4.750	101.000	101.000	100.500
3.875	99.422	99.422	98.922	6.250	103.750	103.750	103.500	4.375	99.498	99.498	98.998	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.246	99.246	98.746					4.500	99.621	99.621	99.121	Rate	30 Day	45 Day	60 Day
4.125	99.124	99.124	98.624					4.625	99.778	99.778	99.278	5.750	103.000	103.000	102.500
4.250	100.657	100.657	100.157					4.875	99.609	99.609	99.109	6.250	105.750	105.750	105.250
4.375	100.552	100.552	100.052					5.000	99.732	99.732	99.232	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.429	100.429	99.929					5.125	99.889	99.889	99.389				
4.625	100.272	100.272	99.772					5.500	99.952	99.952	99.452				
4.750	100.810	100.810	100.310					5.625	100.110	100.110	99.610				
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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/17/2021

45 Day Lock Exp.:

12/2/2021

60 Day Lock Exp.:

12/17/2021

W. Rate Sheet Dated: 10/18/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.155	96.155	95.855
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	97.421	97.421	97.121
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	97.499	97.499	97.199
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.338	98.338	98.038	3.500	97.577	97.577	97.277
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.499	98.499	98.199	3.625	97.655	97.655	97.355
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.656	98.656	98.356	Margin = 2.250		Index = .090	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.774	98.774	98.474	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.544	100.544	100.244	Rate	30 Day	45 Day	60 Day
3.250	101.527	101.527	101.227	3.250	101.459	101.459	101.159	3.375	100.720	100.720	100.420	3.250	101.527	101.527	101.027
3.375	101.725	101.725	101.425	3.375	101.601	101.601	101.301	3.500	100.853	100.853	100.553	3.375	101.725	101.725	101.225
3.500	101.921	101.921	101.621	3.500	101.745	101.745	101.445	3.625	100.923	100.923	100.623	3.500	101.921	101.921	101.421
3.625	102.105	102.105	101.805	3.625	101.776	101.776	101.476	3.750	101.823	101.823	101.523	3.625	102.105	102.105	101.605
3.750	101.608	101.608	101.308	3.750	101.521	101.521	101.221	3.875	N/A	N/A	N/A	3.750	101.608	101.608	101.108
3.875	101.778	101.778	101.478	3.875	101.646	101.646	101.346	4.000	N/A	N/A	N/A	3.875	101.778	101.778	101.278
4.000	101.954	101.954	101.654	4.000	101.764	101.764	101.464	4.125	N/A	N/A	N/A	4.000	101.954	101.954	101.454
4.125	102.076	102.076	101.776	4.125	101.856	101.856	101.556	4.250	N/A	N/A	N/A	4.125	102.076	102.076	101.576
4.250	102.168	102.168	101.968	4.250	102.101	102.101	101.901	4.375	N/A	N/A	N/A	4.250	102.168	102.168	101.668
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	100.798	100.698	100.698	100.307	2.750	100.740	100.640	100.640	100.249	2.750	100.532	100.432	100.432	100.132
2.875	101.005	100.905	100.905	100.514	2.875	100.913	100.813	100.813	100.422	2.875	100.693	100.593	100.593	100.293
3.000	101.209	101.109	101.109	100.718	3.000	101.083	100.983	100.983	100.592	3.000	100.850	100.750	100.750	100.450
3.125	101.407	101.307	101.307	100.916	3.125	101.213	101.113	101.113	100.722	3.125	100.968	100.868	100.868	100.568
3.250	101.627	101.527	101.527	101.227	3.250	101.559	101.459	101.459	101.159	3.250	102.488	102.388	102.388	102.088
3.375	101.825	101.725	101.725	101.425	3.375	101.701	101.601	101.601	101.301	3.375	102.664	102.564	102.564	102.264
3.500	102.021	101.921	101.921	101.621	3.500	101.845	101.745	101.745	101.445	3.500	102.797	102.697	102.697	102.397
3.625	102.205	102.105	102.105	101.805	3.625	101.876	101.776	101.776	101.476	3.625	102.867	102.767	102.767	102.467
3.750	101.708	101.608	101.608	101.308	3.750	101.621	101.521	101.521	101.221	3.750	102.736	102.636	102.636	102.336

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

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/17/2021

45 Day Lock Exp.:

12/2/2021

60 Day Lock Exp.:

12/17/2021

W. Rate Sheet Dated: 10/18/2021

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	96.898	96.898	96.698	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.761	97.761	97.561	2.000	N/A	N/A	N/A	2.500	97.024	96.924	96.824
2.625	97.791	97.791	97.591	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.539	98.539	98.339	2.125	N/A	N/A	N/A	2.625	97.917	97.817	97.717
2.750	98.601	98.601	98.401	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.241	99.241	99.041	2.250	N/A	N/A	N/A	2.750	98.727	98.627	98.527
2.875	99.276	99.276	99.076	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.835	99.835	99.635	2.375	N/A	N/A	N/A	2.875	99.402	99.302	99.202
2.990	99.726	99.726	99.526	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.271	100.271	100.071	2.500	N/A	N/A	N/A	2.990	99.852	99.752	99.652
3.000	99.826	99.826	99.626	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.371	100.371	100.171	2.625	N/A	N/A	N/A	3.000	99.952	99.852	99.752
3.125	100.602	100.602	100.402	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.205	101.205	101.005	2.750	N/A	N/A	N/A	3.125	100.870	100.756	100.643
3.250	101.361	101.361	101.161	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.872	101.872	101.672	2.875	N/A	N/A	N/A	3.250	101.629	101.515	101.402
3.375	102.194	102.194	101.994	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.646	102.646	102.446	2.990	N/A	N/A	N/A	3.375	102.462	102.348	102.236
3.500	102.665	102.665	102.465	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.991	102.991	102.791	3.000	N/A	N/A	N/A	3.500	103.167	103.067	102.967
3.625	103.138	103.138	102.938	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.157	103.157	102.957	3.125	N/A	N/A	N/A	3.625	103.981	103.881	103.781
3.750	103.764	103.764	103.564	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.919	102.919	102.719	3.250	N/A	N/A	N/A	3.750	104.606	104.506	104.406
3.875	104.237	104.237	104.037	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.339	103.339	103.139	3.375	N/A	N/A	N/A	3.875	105.079	104.979	104.879
3.990	104.501	104.501	104.301	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.532	103.532	103.332	3.500	N/A	N/A	N/A	3.990	105.343	105.243	105.143
4.000	104.601	104.601	104.401	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.632	103.632	103.432	3.625	N/A	N/A	N/A	4.000	105.443	105.343	105.243
4.125	104.904	104.904	104.704	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.794	103.794	103.594	3.750	N/A	N/A	N/A	4.125	105.746	105.646	105.546
4.250	105.185	105.185	104.985	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.992	102.992	102.792	3.875	N/A	N/A	N/A	4.250	105.739	105.639	105.539
4.375	105.587	105.587	105.387	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.411	103.411	103.211	3.990	N/A	N/A	N/A	4.375	106.140	106.040	105.940
4.500	105.954	105.954	105.754	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.706	103.706	103.506	4.000	N/A	N/A	N/A	4.500	106.507	106.407	106.307
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	98.918	98.918	98.718	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.674	98.674	98.474	2.000	98.613	98.511	98.410
2.875	N/A	N/A	N/A	2.625	99.604	99.604	99.404	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.241	99.241	99.041	2.125	99.179	99.077	98.976
2.990	N/A	N/A	N/A	2.750	100.366	100.366	100.166	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.739	99.739	99.539	2.250	99.695	99.593	99.493
3.000	N/A	N/A	N/A	2.875	101.035	101.035	100.835	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.187	100.187	99.987	2.375	100.340	100.238	100.138
3.125	N/A	N/A	N/A	2.990	101.446	101.446	101.246	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.758	100.758	100.558	2.500	100.001	100.899	100.799
3.250	N/A	N/A	N/A	3.000	101.546	101.546	101.346	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.299	101.299	101.099	2.625	101.543	101.441	101.341
3.375	N/A	N/A	N/A	3.125	101.998	101.998	101.798	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.780	101.780	101.580	2.750	102.023	101.921	101.821
3.500	N/A	N/A	N/A	3.250	102.211	102.211	102.011	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.160	102.160	101.960	2.875	102.469	102.369	102.269
3.625	N/A	N/A	N/A	3.375	103.008	103.008	102.808	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.494	102.494	102.294	2.990	102.936	102.836	102.736
3.750	N/A	N/A	N/A	3.500	103.446	103.446	103.246	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.594	102.594	102.394	3.000	103.036	102.936	102.836
3.875	N/A	N/A	N/A	3.625	103.798	103.798	103.598	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.061	103.061	102.861	3.125	103.550	103.450	103.350
3.990	N/A	N/A	N/A	3.750	103.985	103.985	103.785	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.499	103.499	103.299	3.250	103.988	103.888	103.788
4.000	N/A	N/A	N/A	3.875	104.454	104.454	104.254	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.987	103.987	103.787	3.375	104.476	104.376	104.276
4.125	N/A	N/A	N/A	3.990	104.687	104.687	104.487	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.304	104.304	104.104	3.500	104.793	104.693	104.593
4.250	N/A	N/A	N/A	4.000	104.787	104.787	104.587	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.712	104.712	104.512	3.625	105.201	105.101	105.001
4.375	N/A	N/A	N/A	4.125	105.085	105.085	104.885	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.377	104.377	104.177	3.750	104.855	104.755	104.655
4.500	N/A	N/A	N/A	4.250	104.802	104.802	104.602	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.811	104.811	104.611	3.875	105.289	105.189	105.089
4.625	N/A	N/A	N/A	4.375	105.198	105.198	104.998	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.129	105.129	104.929	3.990	105.607	105.507	105.407
4.750	N/A	N/A	N/A	4.500	105.545	105.545	105.345	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.229	105.229	105.029	4.000	105.707	105.607	105.507
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	98.874	98.874	98.674	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.549	99.549	99.349
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.309	99.309	99.109	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.116	100.116	99.916
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.683	99.683	99.483	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.614	100.614	100.414
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.223	100.223	100.023	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.062	101.062	100.862
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.746	100.746	100.546	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.487	101.487	101.287
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.154	101.154	100.954	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.929	101.929	101.729
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.481	101.481	101.281	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.186	102.186	101.986
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.739	101.739	101.539	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.567	102.567	102.367
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.939	101.939	101.739	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.901	102.901	102.701
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.039	102.039	101.839	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.001	103.001	102.801
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.039	102.039	101.839	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.397	103.397	103.197
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.330	102.330	102.130	3.250	N/A	N/A	N/A	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.: 11/17/2021

45 Day Lock Exp.: 12/2/2021

60 Day Lock Exp.: 12/17/2021

W. Rate Sheet Dated: 10/18/2021

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	96.898	96.898	96.698	2.500	97.761	97.761	97.561	2.875	101.035	101.035	100.835	2.000	98.674	98.674	98.474	2.000	98.874	98.874	98.674
2.625	97.791	97.791	97.591	2.625	98.539	98.539	98.339	2.990	101.446	101.446	101.246	2.125	99.241	99.241	99.041	2.125	99.309	99.309	99.109
2.750	98.601	98.601	98.401	2.750	99.241	99.241	99.041	3.000	101.546	101.546	101.346	2.250	99.739	99.739	99.539	2.250	99.683	99.683	99.483
2.875	99.276	99.276	99.076	2.875	99.835	99.835	99.635	3.125	101.998	101.998	101.798	2.375	100.187	100.187	99.987	2.375	100.223	100.223	100.023
2.990	99.726	99.726	99.526	2.990	100.271	100.271	100.071	3.250	102.211	102.211	102.011	2.500	100.758	100.758	100.558	2.500	100.746	100.746	100.546
3.000	99.826	99.826	99.626	3.000	100.371	100.371	100.171	3.375	103.008	103.008	102.808	2.625	101.299	101.299	101.099	2.625	101.154	101.154	100.954
3.125	100.602	100.602	100.402	3.125	101.205	101.205	101.005	3.500	103.446	103.446	103.246	2.750	101.780	101.780	101.580	2.750	101.481	101.481	101.281
3.250	101.361	101.361	101.161	3.250	101.872	101.872	101.672	3.625	103.798	103.798	103.598	2.875	102.160	102.160	101.960	2.875	101.739	101.739	101.539
3.375	102.194	102.194	101.994	3.375	102.646	102.646	102.446	3.750	103.985	103.985	103.785	2.990	102.494	102.494	102.294	2.990	101.939	101.939	101.739
3.500	102.665	102.665	102.465	3.500	102.991	102.991	102.791	3.875	104.454	104.454	104.254	3.000	102.594	102.594	102.394	3.000	102.039	102.039	101.839
3.625	103.138	103.138	102.938	3.625	103.157	103.157	102.957	3.990	104.687	104.687	104.487	3.125	103.061	103.061	102.861	3.125	102.310	102.310	102.110
3.750	103.764	103.764	103.564	3.750	102.919	102.919	102.719	4.000	104.787	104.787	104.587	3.250	103.499	103.499	103.299	3.250	102.330	102.330	102.130
3.875	104.237	104.237	104.037	3.875	103.339	103.339	103.139	4.125	105.085	105.085	104.885	3.375	103.987	103.987	103.787	3.375	102.697	102.697	102.497
3.990	104.501	104.501	104.301	3.990	103.532	103.532	103.332	4.250	104.802	104.802	104.602	3.500	104.304	104.304	104.104	3.500	102.914	102.914	102.714
4.000	104.601	104.601	104.401	4.000	103.632	103.632	103.432	4.375	105.198	105.198	104.998	3.625	104.712	104.712	104.512	3.625	103.201	103.201	103.001
4.125	104.904	104.904	104.704	4.125	103.794	103.794	103.594	4.500	105.545	105.545	105.345	3.750	104.377	104.377	104.177	3.750	102.394	102.394	102.194
4.250	105.185	105.185	104.985	4.250	102.992	102.992	102.792	4.625	105.780	105.780	105.580	3.875	104.811	104.811	104.611	3.875	102.696	102.696	102.496
4.375	105.587	105.587	105.387	4.375	103.411	103.411	103.211	4.750	105.993	105.993	105.793	3.990	105.129	105.129	104.929	3.990	102.889	102.889	102.689
4.500	105.954	105.954	105.754	4.500	103.706	103.706	103.506	4.875	106.344	106.344	106.144	4.000	105.229	105.229	105.029	4.000	102.989	102.989	102.789

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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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.: 11/17/2021
45 Day Lock Exp.: 12/2/2021
60 Day Lock Exp.: 12/17/2021

W. Rate Sheet Dated: 10/18/2021

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	96.964	96.964	96.724	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.722	96.722	96.482	2.750	N/A	N/A	N/A	2.500	96.714	96.614	96.474
2.625	97.894	97.894	97.653	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.652	97.652	97.411	2.875	N/A	N/A	N/A	2.625	97.644	97.544	97.403
2.750	98.733	98.733	98.497	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.491	98.491	98.255	2.990	N/A	N/A	N/A	2.750	98.483	98.383	98.247
2.875	99.439	99.439	99.206	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.197	99.197	98.964	3.000	N/A	N/A	N/A	2.875	99.189	99.089	98.956
2.990	99.909	99.909	99.682	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.667	99.667	99.440	3.125	N/A	N/A	N/A	2.990	99.659	99.559	99.432
3.000	100.009	100.009	99.782	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.767	99.767	99.540	3.250	N/A	N/A	N/A	3.000	99.759	99.659	99.532
3.125	100.669	100.669	100.447	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.119	100.119	99.897	3.375	N/A	N/A	N/A	3.125	100.419	100.289	100.197
3.250	101.429	101.429	101.214	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.879	100.879	100.664	3.500	N/A	N/A	N/A	3.250	101.179	101.054	100.964
3.375	102.265	102.265	102.053	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.715	101.715	101.503	3.625	N/A	N/A	N/A	3.375	102.015	101.890	101.803
3.500	102.727	102.727	102.517	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.177	102.177	101.967	3.750	N/A	N/A	N/A	3.500	102.477	102.353	102.267
3.625	103.009	103.009	102.805	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.459	102.459	102.255	3.875	N/A	N/A	N/A	3.625	102.759	102.637	102.555
3.750	103.754	103.754	103.538	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.198	100.198	99.842	3.990	N/A	N/A	N/A	3.750	103.504	103.373	103.148
3.875	104.223	104.223	103.872	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.667	100.667	100.316	4.000	N/A	N/A	N/A	3.875	103.973	103.843	103.622
3.990	104.445	104.445	104.098	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.889	100.889	100.542	4.125	N/A	N/A	N/A	3.990	104.195	104.066	103.848
4.000	104.545	104.545	104.198	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.989	100.989	100.642	4.250	N/A	N/A	N/A	4.000	104.295	104.166	103.948
4.125	104.897	104.897	104.558	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.341	101.341	101.002	4.375	N/A	N/A	N/A	4.125	104.647	104.519	104.308
4.250	105.087	105.087	104.887	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.411	100.411	100.211	4.500	N/A	N/A	N/A	4.250	104.837	104.737	104.637
4.375	105.488	105.488	105.288	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.812	100.812	100.612	4.625	N/A	N/A	N/A	4.375	105.238	105.138	105.038
4.500	105.831	105.831	105.631	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.155	101.155	100.955	4.750	N/A	N/A	N/A	4.500	105.581	105.481	105.381

30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.726	98.726	98.458	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.818	98.818	98.606	2.000	98.568	98.468	98.356
2.875	N/A	N/A	N/A	2.625	99.706	99.706	99.446	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.420	99.420	99.206	2.125	99.170	99.070	98.956
2.990	N/A	N/A	N/A	2.750	100.192	100.192	99.931	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.882	99.882	99.668	2.250	99.632	99.532	99.418
3.000	N/A	N/A	N/A	2.875	100.816	100.816	100.556	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.300	100.300	100.087	2.375	100.050	99.950	99.837
3.125	N/A	N/A	N/A	2.990	101.209	101.209	100.949	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.979	100.979	100.779	2.500	100.729	100.629	100.529
3.250	N/A	N/A	N/A	3.000	101.309	101.309	101.049	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.504	101.504	101.304	2.625	101.254	101.154	101.054
3.375	N/A	N/A	N/A	3.125	101.596	101.596	101.341	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.952	101.952	101.752	2.750	101.702	101.602	101.502
3.500	N/A	N/A	N/A	3.250	102.093	102.093	101.838	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.289	102.289	102.089	2.875	102.039	101.939	101.839
3.625	N/A	N/A	N/A	3.375	102.859	102.859	102.607	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.569	102.569	102.369	2.990	102.319	102.219	102.119
3.750	N/A	N/A	N/A	3.500	103.294	103.294	103.044	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.669	102.669	102.469	3.000	102.419	102.319	102.219
3.875	N/A	N/A	N/A	3.625	103.586	103.586	103.339	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.986	102.986	102.786	3.125	102.736	102.636	102.536
3.990	N/A	N/A	N/A	3.750	104.077	104.077	103.824	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.507	103.507	103.307	3.250	103.257	103.157	103.057
4.000	N/A	N/A	N/A	3.875	104.425	104.425	104.174	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.955	103.955	103.755	3.375	103.705	103.605	103.505
4.125	N/A	N/A	N/A	3.990	104.645	104.645	104.398	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.177	104.177	103.977	3.500	103.927	103.827	103.727
4.250	N/A	N/A	N/A	4.000	104.745	104.745	104.498	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.090	104.090	103.890	3.625	103.840	103.740	103.640
4.375	N/A	N/A	N/A	4.125	104.610	104.610	104.410	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.449	104.449	104.249	3.750	104.199	104.099	103.999
4.500	N/A	N/A	N/A	4.250	104.991	104.991	104.791	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.611	104.611	104.411	3.875	104.361	104.261	104.161
4.625	N/A	N/A	N/A	4.375	105.240	105.240	105.040	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.866	104.866	104.666	3.990	104.616	104.516	104.416
4.750	N/A	N/A	N/A	4.500	105.456	105.456	105.256	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.966	104.966	104.766	4.000	104.716	104.616	104.516

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	97.718	97.718	97.506	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	98.320	98.320	98.106	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	98.782	98.782	98.568	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	99.200	99.200	98.987	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	99.879	99.879	99.679	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	99.028	99.028	98.828	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	99.476	99.476	99.276	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	99.813	99.813	99.613	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	100.093	100.093	99.893	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	100.193	100.193	99.993	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	100.760	100.760	100.560	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	101.281	101.281	101.081	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	101.729	101.729	101.529	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	101.951	101.951	101.751	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	100.864	100.864	100.664	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	101.223	101.223	101.023	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	101.385	101.385	101.185	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	101.640	101.640	101.440	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	101.740	101.740	101.540	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.:

11/17/2021

45 Day Lock Exp.:

12/2/2021

60 Day Lock Exp.:

12/17/2021

W. Rate Sheet Dated: 10/18/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.733	98.733	98.497	2.750	98.491	98.491	98.255	2.500	98.726	98.726	98.458	2.000	98.818	98.818	98.606	2.000	97.718	97.718	97.506
2.875	99.439	99.439	99.206	2.875	99.197	99.197	98.964	2.625	99.706	99.706	99.446	2.125	99.420	99.420	99.206	2.125	98.320	98.320	98.106
2.990	99.909	99.909	99.682	2.990	99.667	99.667	99.440	2.750	100.192	100.192	99.931	2.250	99.882	99.882	99.668	2.250	98.782	98.782	98.568
3.000	100.009	100.009	99.782	3.000	99.767	99.767	99.540	2.875	100.816	100.816	100.556	2.375	100.300	100.300	100.087	2.375	99.200	99.200	98.987
3.125	100.669	100.669	100.447	3.125	100.119	100.119	99.897	2.990	101.209	101.209	100.949	2.500	100.979	100.979	100.779	2.500	99.879	99.879	99.679
3.250	101.429	101.429	101.214	3.250	100.879	100.879	100.664	3.000	101.309	101.309	101.049	2.625	101.504	101.504	101.304	2.625	99.028	99.028	98.828
3.375	102.265	102.265	102.053	3.375	101.715	101.715	101.503	3.125	101.596	101.596	101.341	2.750	101.952	101.952	101.752	2.750	99.476	99.476	99.276
3.500	102.727	102.727	102.517	3.500	102.177	102.177	101.967	3.250	102.093	102.093	101.838	2.875	102.289	102.289	102.089	2.875	99.813	99.813	99.613
3.625	103.009	103.009	102.805	3.625	102.459	102.459	102.255	3.375	102.859	102.859	102.607	2.990	102.569	102.569	102.369	2.990	100.093	100.093	99.893
3.750	103.754	103.754	103.538	3.750	100.198	100.198	99.842	3.500	103.294	103.294	103.044	3.000	102.669	102.669	102.469	3.000	100.193	100.193	99.993
3.875	104.223	104.223	103.872	3.875	100.667	100.667	100.316	3.625	103.586	103.586	103.339	3.125	102.986	102.986	102.786	3.125	100.760	100.760	100.560
3.990	104.445	104.445	104.098	3.990	100.889	100.889	100.542	3.750	104.077	104.077	103.824	3.250	103.507	103.507	103.307	3.250	101.281	101.281	101.081
4.000	104.545	104.545	104.198	4.000	100.989	100.989	100.642	3.875	104.425	104.425	104.174	3.375	103.955	103.955	103.755	3.375	101.729	101.729	101.529
4.125	104.897	104.897	104.558	4.125	101.341	101.341	101.002	3.990	104.645	104.645	104.398	3.500	104.177	104.177	103.977	3.500	101.951	101.951	101.751
4.250	105.087	105.087	104.887	4.250	100.411	100.411	100.211	4.000	104.745	104.745	104.498	3.625	104.090	104.090	103.890	3.625	100.864	100.864	100.664
4.375	105.488	105.488	105.288	4.375	100.812	100.812	100.612	4.125	104.610	104.610	104.410	3.750	104.449	104.449	104.249	3.750	101.223	101.223	101.023
4.500	105.831	105.831	105.631	4.500	101.155	101.155	100.955	4.250	104.991	104.991	104.791	3.875	104.611	104.611	104.411	3.875	101.385	101.385	101.185
4.625	105.854	105.854	105.654	4.625	100.804	100.804	100.604	4.375	105.240	105.240	105.040	3.990	104.866	104.866	104.666	3.990	101.640	101.640	101.440
4.750	106.255	106.255	106.055	4.750	101.205	101.205	101.005	4.500	105.456	105.456	105.256	4.000	104.966	104.966	104.766	4.000	101.740	101.740	101.540

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)
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.:

11/17/2021

45 Day Lock Exp.:

12/2/2021

60 Day Lock Exp.:

12/17/2021

W. Rate Sheet Dated: 10/18/2021

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



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.:

11/17/2021

45 Day Lock Exp.:

12/2/2021

60 Day Lock Exp.:

12/17/2021

W. Rate Sheet Dated: 10/18/2021

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	96.964	96.964	96.724	2.500	98.726	98.726	98.458	2.000	98.818	98.818	98.606	2.500	96.168	96.168	95.928	2.000	97.618	97.618	97.406
2.625	97.894	97.894	97.653	2.625	99.706	99.706	99.446	2.125	99.420	99.420	99.206	2.625	97.098	97.098	96.857	2.125	98.220	98.220	98.006
2.750	98.733	98.733	98.497	2.750	100.192	100.192	99.931	2.250	99.882	99.882	99.668	2.750	97.937	97.937	97.701	2.250	98.682	98.682	98.468
2.875	99.439	99.439	99.206	2.875	100.816	100.816	100.556	2.375	100.300	100.300	100.087	2.875	98.643	98.643	98.410	2.375	99.100	99.100	98.887
2.990	99.909	99.909	99.682	2.990	101.209	101.209	100.949	2.500	100.979	100.979	100.779	2.990	99.113	99.113	98.886	2.500	99.779	99.779	99.579
3.000	100.009	100.009	99.782	3.000	101.309	101.309	101.049	2.625	101.504	101.504	101.304	3.000	99.213	99.213	98.986	2.625	99.616	99.616	99.416
3.125	100.669	100.669	100.447	3.125	101.596	101.596	101.341	2.750	101.952	101.952	101.752	3.125	99.719	99.719	99.497	2.750	100.064	100.064	99.864
3.250	101.429	101.429	101.214	3.250	102.093	102.093	101.838	2.875	102.289	102.289	102.089	3.250	100.479	100.479	100.264	2.875	100.401	100.401	100.201
3.375	102.265	102.265	102.053	3.375	102.859	102.859	102.607	2.990	102.569	102.569	102.369	3.375	101.315	101.315	101.103	2.990	100.681	100.681	100.481
3.500	102.727	102.727	102.517	3.500	103.294	103.294	103.044	3.000	102.669	102.669	102.469	3.500	101.777	101.777	101.567	3.000	100.781	100.781	100.581
3.625	103.009	103.009	102.805	3.625	103.586	103.586	103.339	3.125	102.986	102.986	102.786	3.625	102.059	102.059	101.855	3.125	101.223	101.223	101.023
3.750	103.754	103.754	103.398	3.750	104.077	104.077	103.824	3.250	103.507	103.507	103.307	3.750	101.301	101.301	100.945	3.250	101.744	101.744	101.544
3.875	104.223	104.223	103.872	3.875	104.425	104.425	104.174	3.375	103.955	103.955	103.755	3.875	101.770	101.770	101.419	3.375	102.192	102.192	101.992
3.990	104.445	104.445	104.098	3.990	104.645	104.645	104.398	3.500	104.177	104.177	103.977	3.990	101.992	101.992	101.645	3.500	102.414	102.414	102.214
4.000	104.545	104.545	104.198	4.000	104.745	104.745	104.498	3.625	104.090	104.090	103.890	4.000	102.092	102.092	101.745	3.625	101.827	101.827	101.627
4.125	104.897	104.897	104.558	4.125	104.610	104.610	104.410	3.750	104.449	104.449	104.249	4.125	102.444	102.444	102.105	3.750	102.186	102.186	101.986
4.250	105.087	105.087	104.887	4.250	104.991	104.991	104.791	3.875	104.611	104.611	104.411	4.250	102.074	102.074	101.874	3.875	102.348	102.348	102.148
4.375	105.488	105.488	105.288	4.375	105.240	105.240	105.040	3.990	104.866	104.866	104.666	4.375	102.475	102.475	102.275	3.990	102.603	102.603	102.403
4.500	105.831	105.831	105.631	4.500	105.456	105.456	105.256	4.000	104.966	104.966	104.766	4.500	102.818	102.818	102.618	4.000	102.703	102.703	102.503

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.:

11/17/2021

45 Day Lock Exp.:

12/2/2021

60 Day Lock Exp.:

12/17/2021

W. Rate Sheet Dated: 10/18/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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