

W. Rate Sheet Dated: 10/19/2021

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	99.424	99.424	99.002	2.250	99.273	99.273	98.851	2.250	97.407	97.407	97.071	3.125	96.405	96.405	96.105
2.375	99.641	99.641	99.219	2.375	99.457	99.457	99.035	2.500	97.739	97.739	97.403	3.250	97.671	97.671	97.371
2.500	99.854	99.854	99.432	2.500	99.630	99.630	99.208	2.625	97.903	97.903	97.567	3.375	97.749	97.749	97.449
2.625	100.069	100.069	99.648	2.625	99.807	99.807	99.385	2.750	99.786	99.786	99.486	3.500	97.827	97.827	97.527
2.750	101.345	101.345	100.954	2.750	101.212	101.212	100.821	2.875	99.946	99.946	99.646	3.625	97.905	97.905	97.605
2.875	101.552	101.552	101.161	2.875	101.385	101.385	100.995	3.000	100.103	100.103	99.803	Margin = 2.250		Index = 0.110	
3.000	101.756	101.756	101.366	3.000	101.555	101.555	101.164	3.125	100.221	100.221	99.921	30 Year OTC			
3.125	101.954	101.954	101.563	3.125	101.685	101.685	101.295	3.250	101.720	101.720	101.420	Rate	30 Day	45 Day	60 Day
3.250	102.630	102.630	102.330	3.250	102.462	102.462	102.162	3.375	101.895	101.895	101.595	4.000	101.460	101.460	100.960
3.375	102.728	102.728	102.428	3.375	102.505	102.505	102.205	3.500	102.029	102.029	101.729	4.125	101.582	101.582	101.082
3.500	102.924	102.924	102.624	3.500	102.649	102.649	102.349	3.625	102.098	102.098	101.798	4.375	102.466	102.466	101.966
3.625	103.108	103.108	102.808	3.625	102.679	102.679	102.379	3.750	102.186	102.186	101.886	4.500	102.590	102.590	102.090
3.750	103.390	103.390	103.090	3.750	103.203	103.203	102.903	3.875	102.302	102.302	102.002	4.625	102.747	102.747	102.247
3.875	103.459	103.459	103.159	3.875	103.227	103.227	102.927	4.000	102.412	102.412	102.112	4.875	103.140	103.140	102.640
4.000	103.635	103.635	103.335	4.000	103.345	103.345	103.045	4.125	102.494	102.494	102.194	5.000	103.263	103.263	102.763
4.125	103.757	103.757	103.457	4.125	103.437	103.437	103.137	4.250	103.154	103.154	102.854	5.125	103.420	103.420	102.920
4.250	103.937	103.937	103.737	4.250	103.770	103.770	103.570	4.375	103.269	103.269	102.969	5.500	104.296	104.296	103.796
4.375	103.941	103.941	103.741	4.375	103.794	103.794	103.594	4.500	103.379	103.379	103.079	5.625	104.453	104.453	103.953
6.250	106.000	106.000	105.800	6.250	104.008	104.008	103.808	4.625	103.462	103.462	103.162	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	99.524	99.424	99.424	99.002	2.250	99.223	99.123	99.123	98.701	2.250	99.537	99.437	99.437	99.101
2.375	99.741	99.641	99.641	99.219	2.375	99.407	99.307	99.307	98.885	2.375	99.708	99.608	99.608	99.272
2.500	99.954	99.854	99.854	99.432	2.500	99.580	99.480	99.480	99.058	2.500	99.869	99.769	99.769	99.433
2.625	100.169	100.069	100.069	99.648	2.625	99.757	99.657	99.657	99.235	2.625	100.033	99.933	99.933	99.597
2.750	101.445	101.345	101.345	100.954	2.750	101.037	100.937	100.937	100.546	2.750	100.816	100.716	100.716	100.416
2.875	101.652	101.552	101.552	101.161	2.875	101.210	101.110	101.110	100.720	2.875	100.976	100.876	100.876	100.576
3.000	101.856	101.756	101.756	101.366	3.000	101.380	101.280	101.280	100.889	3.000	101.133	101.033	101.033	100.733
3.125	102.054	101.954	101.954	101.563	3.125	101.510	101.410	101.410	101.020	3.125	101.251	101.151	101.151	100.851
3.250	102.730	102.630	102.630	102.330	3.250	102.262	102.162	102.162	101.862	3.250	103.350	103.250	103.250	102.950
3.375	102.928	102.828	102.828	102.528	3.375	102.405	102.305	102.305	102.005	3.375	103.525	103.425	103.425	103.125
3.500	103.124	103.024	103.024	102.724	3.500	102.549	102.449	102.449	102.149	3.500	103.659	103.559	103.559	103.259
3.625	103.308	103.208	103.208	102.908	3.625	102.579	102.479	102.479	102.179	3.625	103.728	103.628	103.628	103.328
3.750	103.590	103.490	103.490	103.190	3.750	103.403	103.303	103.303	103.003	3.750	104.316	104.216	104.216	103.916

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

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
3.25-3.625	0.625	0.625	0.500	0.375	0.375	0.250	0.250	0.000
3.75-4.125	0.875	0.750	0.625	0.500	0.500	0.375	0.250	0.250
4.25-4.625	0.875	0.750	0.625	0.500	0.500	0.375	0.250	0.250
4.75-5.125	0.250	0.250	0.250	0.250	0.250	0.250	0.250	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	98.710	98.710	98.210	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.832	98.832	98.332	4.750	101.000	101.000	100.500
3.875	99.391	99.391	98.891	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	99.215	99.215	98.715					4.500	99.840	99.840	99.340	Rate	30 Day	45 Day	60 Day
4.125	99.093	99.093	98.593					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	100.390	100.390	99.890	6.250	105.750	105.750	105.250
4.375	100.771	100.771	100.271					5.000	100.513	100.513	100.013	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	100.670	100.670	100.170				
4.625	100.491	100.491	99.991					5.500	101.546	101.546	101.046				
4.750	101.592	101.592	101.092					5.625	101.703	101.703	101.203				
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 will not be accepted. Locks received after close (1pm 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@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/18/2021

45 Day Lock Exp.:

12/3/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/19/2021

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	96.155	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	98.334	98.334	98.034	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	98.495	98.495	98.195	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	98.652	98.652	98.352	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.770	98.770	98.470	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.525	100.525	100.225	Rate	30 Day	45 Day	60 Day
3.250	101.449	101.449	101.149	3.250	101.381	101.381	101.081	3.375	100.700	100.700	100.400	3.250	101.449	101.449	100.949
3.375	101.647	101.647	101.347	3.375	101.523	101.523	101.223	3.500	100.834	100.834	100.534	3.375	101.647	101.647	101.147
3.500	101.843	101.843	101.543	3.500	101.667	101.667	101.367	3.625	100.903	100.903	100.603	3.500	101.843	101.843	101.343
3.625	102.027	102.027	101.727	3.625	101.698	101.698	101.398	3.750	101.491	101.491	101.191	3.625	102.027	102.027	101.527
3.750	101.577	101.577	101.277	3.750	101.490	101.490	101.190	3.875	N/A	N/A	N/A	3.750	101.577	101.577	101.077
3.875	101.747	101.747	101.447	3.875	101.614	101.614	101.314	4.000	N/A	N/A	N/A	3.875	101.747	101.747	101.247
4.000	101.923	101.923	101.623	4.000	101.733	101.733	101.433	4.125	N/A	N/A	N/A	4.000	101.923	101.923	101.423
4.125	102.045	102.045	101.745	4.125	101.824	101.824	101.524	4.250	N/A	N/A	N/A	4.125	102.045	102.045	101.545
4.250	102.387	102.387	102.187	4.250	102.320	102.320	102.120	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	100.907	100.807	100.807	100.416	2.750	100.849	100.749	100.749	100.358	2.750	100.528	100.428	100.428	100.128
2.875	101.114	101.014	101.014	100.623	2.875	101.023	100.923	100.923	100.532	2.875	100.689	100.589	100.589	100.289
3.000	101.319	101.219	101.219	100.828	3.000	101.192	101.092	101.092	100.701	3.000	100.846	100.746	100.746	100.446
3.125	101.516	101.416	101.416	101.025	3.125	101.323	101.223	101.223	100.832	3.125	100.964	100.864	100.864	100.564
3.250	101.549	101.449	101.449	101.149	3.250	101.481	101.381	101.381	101.081	3.250	102.468	102.368	102.368	102.068
3.375	101.747	101.647	101.647	101.347	3.375	101.623	101.523	101.523	101.223	3.375	102.644	102.544	102.544	102.244
3.500	101.943	101.843	101.843	101.543	3.500	101.767	101.667	101.667	101.367	3.500	102.777	102.677	102.677	102.377
3.625	102.127	102.027	102.027	101.727	3.625	101.798	101.698	101.698	101.398	3.625	102.847	102.747	102.747	102.447
3.750	101.677	101.577	101.577	101.277	3.750	101.590	101.490	101.490	101.190	3.750	102.404	102.304	102.304	102.004

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

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

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

11/18/2021

45 Day Lock Exp.:

12/3/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/19/2021

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	97.082	97.082	96.882	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.944	97.944	97.744	2.000	N/A	N/A	N/A	2.500	97.203	97.103	97.003
2.625	97.974	97.974	97.774	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.721	98.721	98.521	2.125	N/A	N/A	N/A	2.625	98.095	97.995	97.895
2.750	98.784	98.784	98.584	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.424	99.424	99.224	2.250	N/A	N/A	N/A	2.750	98.805	98.805	98.705
2.875	99.460	99.460	99.260	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.019	100.019	99.819	2.375	N/A	N/A	N/A	2.875	99.581	99.481	99.381
2.990	99.915	99.915	99.715	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.450	100.450	100.250	2.500	N/A	N/A	N/A	2.990	100.036	99.936	99.836
3.000	100.015	100.015	99.815	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.550	100.550	100.350	2.625	N/A	N/A	N/A	3.000	100.136	100.036	99.936
3.125	100.783	100.783	100.583	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.386	101.386	101.186	2.750	N/A	N/A	N/A	3.125	101.052	100.946	100.821
3.250	101.545	101.545	101.345	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.055	102.055	101.855	2.875	N/A	N/A	N/A	3.250	101.814	101.707	101.583
3.375	102.382	102.382	102.182	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.834	102.834	102.634	2.990	N/A	N/A	N/A	3.375	102.651	102.545	102.420
3.500	102.857	102.857	102.657	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.181	103.181	102.981	3.000	N/A	N/A	N/A	3.500	103.216	103.116	103.016
3.625	103.216	103.216	103.016	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.350	103.350	103.150	3.125	N/A	N/A	N/A	3.625	104.035	103.935	103.835
3.750	103.827	103.827	103.627	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.982	102.982	102.782	3.250	N/A	N/A	N/A	3.750	104.667	104.567	104.467
3.875	104.303	104.303	104.103	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.404	103.404	103.204	3.375	N/A	N/A	N/A	3.875	105.142	105.042	104.942
3.990	104.573	104.573	104.373	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.600	103.600	103.400	3.500	N/A	N/A	N/A	3.990	105.412	105.312	105.212
4.000	104.673	104.673	104.473	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.700	103.700	103.500	3.625	N/A	N/A	N/A	4.000	105.512	105.412	105.312
4.125	104.980	104.980	104.780	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.864	103.864	103.664	3.750	N/A	N/A	N/A	4.125	105.820	105.720	105.620
4.250	105.245	105.245	105.045	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.053	103.053	102.853	3.875	N/A	N/A	N/A	4.250	105.799	105.699	105.599
4.375	105.651	105.651	105.451	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.475	103.475	103.275	3.990	N/A	N/A	N/A	4.375	106.205	106.105	106.005
4.500	106.024	106.024	105.824	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.773	103.773	103.573	4.000	N/A	N/A	N/A	4.500	106.578	106.478	106.378
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	99.133	99.133	98.933	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.858	98.858	98.658	2.000	98.794	98.694	98.594
2.875	N/A	N/A	N/A	2.625	99.880	99.880	99.680	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.424	99.424	99.224	2.125	99.361	99.261	99.161
2.990	N/A	N/A	N/A	2.750	100.643	100.643	100.443	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.923	99.923	99.723	2.250	99.859	99.759	99.659
3.000	N/A	N/A	N/A	2.875	101.314	101.314	101.114	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.374	100.374	100.174	2.375	100.457	100.355	100.255
3.125	N/A	N/A	N/A	2.990	101.729	101.729	101.529	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.887	100.887	100.687	2.500	101.119	101.017	100.917
3.250	N/A	N/A	N/A	3.000	101.829	101.829	101.629	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.429	101.429	101.229	2.625	101.662	101.560	101.460
3.375	N/A	N/A	N/A	3.125	102.283	102.283	102.083	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.913	101.913	101.713	2.750	102.145	102.043	101.943
3.500	N/A	N/A	N/A	3.250	102.458	102.458	102.258	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.296	102.296	102.096	2.875	102.530	102.430	102.330
3.625	N/A	N/A	N/A	3.375	103.259	103.259	103.059	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.636	102.636	102.436	2.990	102.931	102.831	102.731
3.750	N/A	N/A	N/A	3.500	103.700	103.700	103.500	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.736	102.736	102.536	3.000	103.031	102.931	102.831
3.875	N/A	N/A	N/A	3.625	104.055	104.055	103.855	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.136	103.136	102.936	3.125	103.549	103.449	103.349
3.990	N/A	N/A	N/A	3.750	104.049	104.049	103.849	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.535	103.535	103.335	3.250	103.991	103.891	103.791
4.000	N/A	N/A	N/A	3.875	104.520	104.520	104.320	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.026	104.026	103.826	3.375	104.482	104.382	104.282
4.125	N/A	N/A	N/A	3.990	104.760	104.760	104.560	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.351	104.351	104.151	3.500	104.807	104.707	104.607
4.250	N/A	N/A	N/A	4.000	104.860	104.860	104.660	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.763	104.763	104.563	3.625	105.219	105.119	105.019
4.375	N/A	N/A	N/A	4.125	105.162	105.162	104.962	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.444	104.444	104.244	3.750	104.855	104.755	104.655
4.500	N/A	N/A	N/A	4.250	104.863	104.863	104.663	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.882	104.882	104.682	3.875	105.292	105.192	105.092
4.625	N/A	N/A	N/A	4.375	105.263	105.263	105.063	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.207	105.207	105.007	3.990	105.618	105.518	105.418
4.750	N/A	N/A	N/A	4.500	105.616	105.616	105.416	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.307	105.307	105.107	4.000	105.718	105.618	105.518
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	99.057	99.057	98.857	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.733	99.733	99.533
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.492	99.492	99.292	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.299	100.299	100.099
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.839	99.839	99.639	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.798	100.798	100.598
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.352	100.352	100.152	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.249	101.249	101.049
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.874	100.874	100.674	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.675	101.675	101.475
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.284	101.284	101.084	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.118	102.118	101.918
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.612	101.612	101.412	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.319	102.319	102.119
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.874	101.874	101.674	2.875	N/A	N/A	N/A	2.875	N/A	N/A					



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/18/2021

45 Day Lock Exp.:

12/3/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/19/2021

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	97.082	97.082	96.882	2.500	97.944	97.944	97.744	2.875	101.314	101.314	101.114	2.000	98.858	98.858	98.658	2.000	99.057	99.057	98.857
2.625	97.974	97.974	97.774	2.625	98.721	98.721	98.521	2.990	101.729	101.729	101.529	2.125	99.424	99.424	99.224	2.125	99.492	99.492	99.292
2.750	98.784	98.784	98.584	2.750	99.424	99.424	99.224	3.000	101.829	101.829	101.629	2.250	99.923	99.923	99.723	2.250	99.839	99.839	99.639
2.875	99.460	99.460	99.260	2.875	100.019	100.019	99.819	3.125	102.283	102.283	102.083	2.375	100.374	100.374	100.174	2.375	100.352	100.352	100.152
2.990	99.915	99.915	99.715	2.990	100.450	100.450	100.250	3.250	102.458	102.458	102.258	2.500	100.887	100.887	100.687	2.500	100.874	100.874	100.674
3.000	100.015	100.015	99.815	3.000	100.550	100.550	100.350	3.375	103.259	103.259	103.059	2.625	101.429	101.429	101.229	2.625	101.284	101.284	101.084
3.125	100.783	100.783	100.583	3.125	101.386	101.386	101.186	3.500	103.700	103.700	103.500	2.750	101.913	101.913	101.713	2.750	101.612	101.612	101.412
3.250	101.545	101.545	101.345	3.250	102.055	102.055	101.855	3.625	104.055	104.055	103.855	2.875	102.296	102.296	102.096	2.875	101.874	101.874	101.674
3.375	102.382	102.382	102.182	3.375	102.834	102.834	102.634	3.750	104.049	104.049	103.849	2.990	102.636	102.636	102.436	2.990	102.077	102.077	101.877
3.500	102.857	102.857	102.657	3.500	103.181	103.181	102.981	3.875	104.520	104.520	104.320	3.000	102.736	102.736	102.536	3.000	102.177	102.177	101.977
3.625	103.216	103.216	103.016	3.625	103.350	103.350	103.150	3.990	104.760	104.760	104.560	3.125	103.136	103.136	102.936	3.125	102.450	102.450	102.250
3.750	103.827	103.827	103.627	3.750	102.982	102.982	102.782	4.000	104.860	104.860	104.660	3.250	103.535	103.535	103.335	3.250	102.364	102.364	102.164
3.875	104.303	104.303	104.103	3.875	103.404	103.404	103.204	4.125	105.162	105.162	104.962	3.375	104.026	104.026	103.826	3.375	102.736	102.736	102.536
3.990	104.573	104.573	104.373	3.990	103.600	103.600	103.400	4.250	104.863	104.863	104.663	3.500	104.351	104.351	104.151	3.500	102.957	102.957	102.757
4.000	104.673	104.673	104.473	4.000	103.700	103.700	103.500	4.375	105.263	105.263	105.063	3.625	104.763	104.763	104.563	3.625	103.241	103.241	103.041
4.125	104.980	104.980	104.780	4.125	103.864	103.864	103.664	4.500	105.616	105.616	105.416	3.750	104.444	104.444	104.244	3.750	102.459	102.459	102.259
4.250	105.245	105.245	105.045	4.250	103.053	103.053	102.853	4.625	105.851	105.851	105.651	3.875	104.882	104.882	104.682	3.875	102.767	102.767	102.567
4.375	105.651	105.651	105.451	4.375	103.475	103.475	103.275	4.750	106.053	106.053	105.853	3.990	105.207	105.207	105.007	3.990	102.964	102.964	102.764
4.500	106.024	106.024	105.824	4.500	103.773	103.773	103.573	4.875	106.409	106.409	106.209	4.000	105.307	105.307	105.107	4.000	103.064	103.064	102.864

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.: 11/18/2021
45 Day Lock Exp.: 12/3/2021
60 Day Lock Exp.: 12/20/2021

W. Rate Sheet Dated: 10/19/2021

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	97.124	97.124	96.866	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.882	96.882	96.624	2.750	N/A	N/A	N/A	2.500	97.315	97.215	97.057
2.625	98.045	98.045	97.789	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.803	97.803	97.547	2.875	N/A	N/A	N/A	2.625	98.115	98.015	97.859
2.750	98.875	98.875	98.622	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.633	98.633	98.380	2.990	N/A	N/A	N/A	2.750	98.945	98.845	98.692
2.875	99.568	99.568	99.318	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.326	99.326	99.076	3.000	N/A	N/A	N/A	2.875	99.639	99.539	99.389
2.990	100.024	100.024	99.781	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.782	99.782	99.539	3.125	N/A	N/A	N/A	2.990	100.235	100.135	99.992
3.000	100.124	100.124	99.881	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.882	99.882	99.639	3.250	N/A	N/A	N/A	3.000	100.335	100.235	100.092
3.125	100.864	100.864	100.607	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.314	100.314	100.057	3.375	N/A	N/A	N/A	3.125	101.239	101.110	100.982
3.250	101.611	101.611	101.360	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.061	101.061	100.810	3.500	N/A	N/A	N/A	3.250	101.986	101.863	101.735
3.375	102.437	102.437	102.189	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.887	101.887	101.639	3.625	N/A	N/A	N/A	3.375	102.812	102.688	102.564
3.500	102.888	102.888	102.642	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.338	102.338	102.092	3.750	N/A	N/A	N/A	3.500	103.263	103.141	103.017
3.625	103.162	103.162	102.919	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.612	102.612	102.369	3.875	N/A	N/A	N/A	3.625	103.537	103.417	103.294
3.750	103.682	103.682	103.377	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.126	100.126	99.821	3.990	N/A	N/A	N/A	3.750	104.053	103.923	103.748
3.875	104.140	104.140	103.839	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.584	100.584	100.283	4.000	N/A	N/A	N/A	3.875	104.511	104.382	104.210
3.990	104.351	104.351	104.057	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.795	100.795	100.501	4.125	N/A	N/A	N/A	3.990	104.722	104.594	104.428
4.000	104.451	104.451	104.157	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.895	100.895	100.601	4.250	N/A	N/A	N/A	4.000	104.822	104.694	104.528
4.125	104.795	104.795	104.507	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.239	101.239	100.951	4.375	N/A	N/A	N/A	4.125	105.166	105.039	104.878
4.250	105.102	105.102	104.902	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.426	100.426	100.226	4.500	N/A	N/A	N/A	4.250	105.242	105.142	105.042
4.375	105.493	105.493	105.293	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.817	100.817	100.617	4.625	N/A	N/A	N/A	4.375	105.632	105.532	105.432
4.500	105.826	105.826	105.626	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.150	101.150	100.950	4.750	N/A	N/A	N/A	4.500	105.965	105.865	105.765
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	98.696	98.696	98.424	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.973	98.973	98.771	2.000	98.723	98.623	98.521
2.875	N/A	N/A	N/A	2.625	99.890	99.890	99.607	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.571	99.571	99.369	2.125	99.321	99.221	99.119
2.990	N/A	N/A	N/A	2.750	100.371	100.371	100.088	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.028	100.028	99.826	2.250	99.778	99.678	99.576
3.000	N/A	N/A	N/A	2.875	100.988	100.988	100.705	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.440	100.440	100.240	2.375	100.190	100.090	99.990
3.125	N/A	N/A	N/A	2.990	101.371	101.371	101.088	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.102	101.102	100.902	2.500	100.852	100.752	100.652
3.250	N/A	N/A	N/A	3.000	101.471	101.471	101.188	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.621	101.621	101.421	2.625	101.371	101.271	101.171
3.375	N/A	N/A	N/A	3.125	101.819	101.819	101.522	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.064	102.064	101.864	2.750	101.814	101.714	101.614
3.500	N/A	N/A	N/A	3.250	102.309	102.309	102.013	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.396	102.396	102.196	2.875	102.146	102.046	101.946
3.625	N/A	N/A	N/A	3.375	103.066	103.066	102.774	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.675	102.675	102.475	2.990	102.425	102.325	102.225
3.750	N/A	N/A	N/A	3.500	103.490	103.490	103.203	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.775	102.775	102.575	3.000	102.525	102.425	102.325
3.875	N/A	N/A	N/A	3.625	103.780	103.780	103.491	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.056	103.056	102.856	3.125	102.806	102.706	102.606
3.990	N/A	N/A	N/A	3.750	104.015	104.015	103.781	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.573	103.573	103.373	3.250	103.323	103.223	103.123
4.000	N/A	N/A	N/A	3.875	104.356	104.356	104.125	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.016	104.016	103.816	3.375	103.766	103.666	103.566
4.125	N/A	N/A	N/A	3.990	104.569	104.569	104.342	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.231	104.231	104.031	3.500	103.981	103.881	103.781
4.250	N/A	N/A	N/A	4.000	104.669	104.669	104.442	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.110	104.110	103.910	3.625	103.860	103.760	103.660
4.375	N/A	N/A	N/A	4.125	104.624	104.624	104.424	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.465	104.465	104.265	3.750	104.215	104.115	104.015
4.500	N/A	N/A	N/A	4.250	105.000	105.000	104.800	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.625	104.625	104.425	3.875	104.375	104.275	104.175
4.625	N/A	N/A	N/A	4.375	105.245	105.245	105.045	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.869	104.869	104.669	3.990	104.619	104.519	104.419
4.750	N/A	N/A	N/A	4.500	105.527	105.527	105.327	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.969	104.969	104.769	4.000	104.719	104.619	104.519

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	97.873	97.873	97.671	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	98.471	98.471	98.269	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	98.928	98.928	98.726	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	99.340	99.340	99.140	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	100.002	100.002	99.802	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	99.145	99.145	98.945	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	99.588	99.588	99.388	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	99.920	99.920	99.720	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	100.199	100.199	99.999	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	100.299	100.299	100.099	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	100.830	100.830	100.630	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	101.347	101.347	101.147	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	101.790	101.790	101.590	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.005	102.005	101.805	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	100.884	100.884	100.684	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	101.239	101.239	101.039	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	101.399	101.399	101.199	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	101.643	101.643	101.443	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	101.743	101.743	101.543	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/18/2021

45 Day Lock Exp.:

12/3/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/19/2021

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	98.875	98.875	98.622	2.750	98.633	98.633	98.380	2.500	98.696	98.696	98.424	2.000	98.973	98.973	98.771	2.000	97.873	97.873	97.671
2.875	99.568	99.568	99.318	2.875	99.326	99.326	99.076	2.625	99.890	99.890	99.607	2.125	99.571	99.571	99.369	2.125	98.471	98.471	98.269
2.990	100.024	100.024	99.781	2.990	99.782	99.782	99.539	2.750	100.371	100.371	100.088	2.250	100.028	100.028	99.826	2.250	98.928	98.928	98.726
3.000	100.124	100.124	99.881	3.000	99.882	99.882	99.639	2.875	100.988	100.988	100.705	2.375	100.440	100.440	100.240	2.375	99.340	99.340	99.140
3.125	100.864	100.864	100.607	3.125	100.314	100.314	100.057	2.990	101.371	101.371	101.088	2.500	101.102	101.102	100.902	2.500	100.002	100.002	99.802
3.250	101.611	101.611	101.360	3.250	101.061	101.061	100.810	3.000	101.471	101.471	101.188	2.625	101.621	101.621	101.421	2.625	99.145	99.145	98.945
3.375	102.437	102.437	102.189	3.375	101.887	101.887	101.639	3.125	101.819	101.819	101.522	2.750	102.064	102.064	101.864	2.750	99.588	99.588	99.388
3.500	102.888	102.888	102.642	3.500	102.338	102.338	102.092	3.250	102.309	102.309	102.013	2.875	102.396	102.396	102.196	2.875	99.920	99.920	99.720
3.625	103.162	103.162	102.919	3.625	102.612	102.612	102.369	3.375	103.066	103.066	102.774	2.990	102.675	102.675	102.475	2.990	100.199	100.199	99.999
3.750	103.682	103.682	103.377	3.750	100.126	100.126	99.821	3.500	103.490	103.490	103.203	3.000	102.775	102.775	102.575	3.000	100.299	100.299	100.099
3.875	104.140	104.140	103.839	3.875	100.584	100.584	100.283	3.625	103.780	103.780	103.491	3.125	103.056	103.056	102.856	3.125	100.830	100.830	100.630
3.990	104.351	104.351	104.057	3.990	100.795	100.795	100.501	3.750	104.015	104.015	103.781	3.250	103.573	103.573	103.373	3.250	101.347	101.347	101.147
4.000	104.451	104.451	104.157	4.000	100.895	100.895	100.601	3.875	104.356	104.356	104.125	3.375	104.016	104.016	103.816	3.375	101.790	101.790	101.590
4.125	104.795	104.795	104.507	4.125	101.239	101.239	100.951	3.990	104.569	104.569	104.342	3.500	104.231	104.231	104.031	3.500	102.005	102.005	101.805
4.250	105.102	105.102	104.902	4.250	100.426	100.426	100.226	4.000	104.669	104.669	104.442	3.625	104.110	104.110	103.910	3.625	100.884	100.884	100.684
4.375	105.493	105.493	105.293	4.375	100.817	100.817	100.617	4.125	104.624	104.624	104.424	3.750	104.465	104.465	104.265	3.750	101.239	101.239	101.039
4.500	105.826	105.826	105.626	4.500	101.150	101.150	100.950	4.250	105.000	105.000	104.800	3.875	104.625	104.625	104.425	3.875	101.399	101.399	101.199
4.625	106.031	106.031	105.831	4.625	100.981	100.981	100.781	4.375	105.245	105.245	105.045	3.990	104.869	104.869	104.669	3.990	101.643	101.643	101.443
4.750	106.423	106.423	106.223	4.750	101.373	101.373	101.173	4.500	105.527	105.527	105.327	4.000	104.969	104.969	104.769	4.000	101.743	101.743	101.543

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.:

11/18/2021

45 Day Lock Exp.:

12/3/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/19/2021

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/18/2021

45 Day Lock Exp.:

12/3/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/19/2021

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	97.124	97.124	96.866	2.500	98.696	98.696	98.424	2.000	98.973	98.973	98.771	2.500	96.328	96.328	96.070	2.000	97.773	97.773	97.571
2.625	98.045	98.045	97.789	2.625	99.890	99.890	99.607	2.125	99.571	99.571	99.369	2.625	97.249	97.249	96.993	2.125	98.371	98.371	98.169
2.750	98.875	98.875	98.622	2.750	100.371	100.371	100.088	2.250	100.028	100.028	99.826	2.750	98.079	98.079	97.826	2.250	98.828	98.828	98.626
2.875	99.568	99.568	99.318	2.875	100.988	100.988	100.705	2.375	100.440	100.440	100.240	2.875	98.772	98.772	98.522	2.375	99.240	99.240	99.040
2.990	100.024	100.024	99.781	2.990	101.371	101.371	101.088	2.500	101.102	101.102	100.902	2.990	99.228	99.228	98.985	2.500	99.902	99.902	99.702
3.000	100.124	100.124	99.881	3.000	101.471	101.471	101.188	2.625	101.621	101.621	101.421	3.000	99.328	99.328	99.085	2.625	99.733	99.733	99.533
3.125	100.864	100.864	100.607	3.125	101.819	101.819	101.522	2.750	102.064	102.064	101.864	3.125	99.914	99.914	99.657	2.750	100.176	100.176	99.976
3.250	101.611	101.611	101.360	3.250	102.309	102.309	102.013	2.875	102.396	102.396	102.196	3.250	100.661	100.661	100.410	2.875	100.508	100.508	100.308
3.375	102.437	102.437	102.189	3.375	103.066	103.066	102.774	2.990	102.675	102.675	102.475	3.375	101.487	101.487	101.239	2.990	100.787	100.787	100.587
3.500	102.888	102.888	102.642	3.500	103.490	103.490	103.203	3.000	102.775	102.775	102.575	3.500	101.938	101.938	101.692	3.000	100.887	100.887	100.687
3.625	103.162	103.162	102.919	3.625	103.780	103.780	103.491	3.125	103.056	103.056	102.856	3.625	102.212	102.212	101.969	3.125	101.293	101.293	101.093
3.750	103.682	103.682	103.377	3.750	104.015	104.015	103.781	3.250	103.573	103.573	103.373	3.750	101.229	101.229	100.924	3.250	101.810	101.810	101.610
3.875	104.140	104.140	103.839	3.875	104.356	104.356	104.125	3.375	104.016	104.016	103.816	3.875	101.687	101.687	101.386	3.375	102.253	102.253	102.053
3.990	104.351	104.351	104.057	3.990	104.569	104.569	104.342	3.500	104.231	104.231	104.031	3.990	101.898	101.898	101.604	3.500	102.468	102.468	102.268
4.000	104.451	104.451	104.157	4.000	104.669	104.669	104.442	3.625	104.110	104.110	103.910	4.000	101.998	101.998	101.704	3.625	101.847	101.847	101.647
4.125	104.795	104.795	104.507	4.125	104.624	104.624	104.424	3.750	104.465	104.465	104.265	4.125	102.342	102.342	102.054	3.750	102.202	102.202	102.002
4.250	105.102	105.102	104.902	4.250	105.000	105.000	104.800	3.875	104.625	104.625	104.425	4.250	102.089	102.089	101.889	3.875	102.362	102.362	102.162
4.375	105.493	105.493	105.293	4.375	105.245	105.245	105.045	3.990	104.869	104.869	104.669	4.375	102.480	102.480	102.280	3.990	102.606	102.606	102.406
4.500	105.826	105.826	105.626	4.500	105.527	105.527	105.327	4.000	104.969	104.969	104.769	4.500	102.813	102.813	102.613	4.000	102.706	102.706	102.506

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.:

11/18/2021

45 Day Lock Exp.:

12/3/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/19/2021

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)