

W. Rate Sheet Dated: 10/21/2021

Release Time: 4:25 pm 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	98.861	98.861	98.393	2.250	98.711	98.711	98.242	2.250	97.192	97.192	96.841	3.125	96.405	96.405	96.105
2.375	99.078	99.078	98.609	2.375	98.894	98.894	98.425	2.500	97.524	97.524	97.172	3.250	97.671	97.671	97.371
2.500	99.291	99.291	98.823	2.500	99.067	99.067	98.599	2.625	97.688	97.688	97.337	3.375	97.749	97.749	97.449
2.625	99.507	99.507	99.038	2.625	99.244	99.244	98.776	2.750	99.696	99.696	99.396	3.500	97.827	97.827	97.527
2.750	100.767	100.767	100.360	2.750	100.634	100.634	100.228	2.875	99.856	99.856	99.556	3.625	97.905	97.905	97.605
2.875	100.974	100.974	100.567	2.875	100.807	100.807	100.401	3.000	100.013	100.013	99.713	Margin = 2.250		Index = 0.110	
3.000	101.178	101.178	100.772	3.000	100.976	100.976	100.570	3.125	100.131	100.131	99.831	30 Year OTC			
3.125	101.376	101.376	100.969	3.125	101.107	101.107	100.701	3.250	101.798	101.798	101.498	Rate	30 Day	45 Day	60 Day
3.250	102.271	102.271	101.971	3.250	102.103	102.103	101.803	3.375	101.973	101.973	101.673	4.000	101.210	101.210	100.710
3.375	102.369	102.369	102.069	3.375	102.145	102.145	101.845	3.500	102.107	102.107	101.807	4.125	101.332	101.332	100.832
3.500	102.565	102.565	102.265	3.500	102.289	102.289	101.989	3.625	102.176	102.176	101.876	4.375	102.310	102.310	101.810
3.625	102.749	102.749	102.449	3.625	102.320	102.320	102.020	3.750	102.620	102.620	102.320	4.500	102.433	102.433	101.933
3.750	103.140	103.140	102.840	3.750	102.953	102.953	102.653	3.875	102.735	102.735	102.435	4.625	102.591	102.591	102.091
3.875	103.209	103.209	102.909	3.875	102.977	102.977	102.677	4.000	102.845	102.845	102.545	4.875	103.030	103.030	102.530
4.000	103.385	103.385	103.085	4.000	103.095	103.095	102.795	4.125	102.928	102.928	102.628	5.000	103.154	103.154	102.654
4.125	103.507	103.507	103.207	4.125	103.187	103.187	102.887	4.250	102.337	102.337	102.037	5.125	103.311	103.311	102.811
4.250	103.780	103.780	103.580	4.250	103.614	103.614	103.414	4.375	102.453	102.453	102.153	5.500	104.093	104.093	103.593
4.375	103.785	103.785	103.585	4.375	103.638	103.638	103.438	4.500	102.563	102.563	102.263	5.625	104.250	104.250	103.750
6.250	106.000	106.000	105.800	6.250	104.008	104.008	103.808	4.625	102.645	102.645	102.345	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	98.961	98.861	98.861	98.393	2.250	98.661	98.561	98.561	98.092	2.250	99.322	99.222	99.222	98.871
2.375	99.178	99.078	99.078	98.609	2.375	98.844	98.744	98.744	98.275	2.375	99.493	99.393	99.393	99.042
2.500	99.391	99.291	99.291	98.823	2.500	99.017	98.917	98.917	98.449	2.500	99.654	99.554	99.554	99.202
2.625	99.607	99.507	99.507	99.038	2.625	99.194	99.094	99.094	98.626	2.625	99.818	99.718	99.718	99.367
2.750	100.867	100.767	100.767	100.360	2.750	100.459	100.359	100.359	99.953	2.750	100.726	100.626	100.626	100.326
2.875	101.074	100.974	100.974	100.567	2.875	100.632	100.532	100.532	100.126	2.875	100.886	100.786	100.786	100.486
3.000	101.278	101.178	101.178	100.772	3.000	100.801	100.701	100.701	100.295	3.000	101.043	100.943	100.943	100.643
3.125	101.476	101.376	101.376	100.969	3.125	100.932	100.832	100.832	100.426	3.125	101.161	101.061	101.061	100.761
3.250	102.371	102.271	102.271	101.971	3.250	101.903	101.803	101.803	101.503	3.250	103.428	103.328	103.328	103.028
3.375	102.569	102.469	102.469	102.169	3.375	102.045	101.945	101.945	101.645	3.375	103.603	103.503	103.503	103.203
3.500	102.765	102.665	102.665	102.365	3.500	102.189	102.089	102.089	101.789	3.500	103.737	103.637	103.637	103.337
3.625	102.949	102.849	102.849	102.549	3.625	102.220	102.120	102.120	101.820	3.625	103.806	103.706	103.706	103.406
3.750	103.340	103.240	103.240	102.940	3.750	103.153	103.053	103.053	102.753	3.750	104.750	104.650	104.650	104.350

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	98.460	98.460	97.960	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.582	98.582	98.082	4.750	101.000	101.000	100.500
3.875	99.141	99.141	98.641	6.250	103.750	103.750	103.500	4.375	99.560	99.560	99.060	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.965	98.965	98.465					4.500	99.683	99.683	99.183	Rate	30 Day	45 Day	60 Day
4.125	98.843	98.843	98.343					4.625	99.841	99.841	99.341	5.750	103.000	103.000	102.500
4.250	100.720	100.720	100.220					4.875	100.280	100.280	99.780	6.250	105.750	105.750	105.250
4.375	100.615	100.615	100.115					5.000	100.404	100.404	99.904	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.492	100.492	99.992					5.125	100.561	100.561	100.061				
4.625	100.334	100.334	99.834					5.500	101.343	101.343	100.843				
4.750	101.482	101.482	100.982					5.625	101.500	101.500	101.000				
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

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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 4:25 pm 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	98.245	98.245	97.945	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	98.405	98.405	98.105	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	98.562	98.562	98.262	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.680	98.680	98.380	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.603	100.603	100.303	Rate	30 Day	45 Day	60 Day
3.250	101.089	101.089	100.789	3.250	101.022	101.022	100.722	3.375	100.778	100.778	100.478	3.250	101.089	101.089	100.589
3.375	101.288	101.288	100.988	3.375	101.164	101.164	100.864	3.500	100.912	100.912	100.612	3.375	101.288	101.288	100.788
3.500	101.484	101.484	101.184	3.500	101.308	101.308	101.008	3.625	100.981	100.981	100.681	3.500	101.484	101.484	100.984
3.625	101.668	101.668	101.368	3.625	101.338	101.338	101.038	3.750	101.925	101.925	101.625	3.625	101.668	101.668	101.168
3.750	101.327	101.327	101.027	3.750	101.240	101.240	100.940	3.875	N/A	N/A	N/A	3.750	101.327	101.327	100.827
3.875	101.497	101.497	101.197	3.875	101.364	101.364	101.064	4.000	N/A	N/A	N/A	3.875	101.497	101.497	100.997
4.000	101.673	101.673	101.373	4.000	101.483	101.483	101.183	4.125	N/A	N/A	N/A	4.000	101.673	101.673	101.173
4.125	101.795	101.795	101.495	4.125	101.574	101.574	101.274	4.250	N/A	N/A	N/A	4.125	101.795	101.795	101.295
4.250	102.230	102.230	102.030	4.250	102.164	102.164	101.964	4.375	N/A	N/A	N/A	4.250	102.230	102.230	101.730
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	100.329	100.229	100.229	99.823	2.750	100.271	100.171	100.171	99.765	2.750	100.438	100.338	100.338	100.038
2.875	100.536	100.436	100.436	100.030	2.875	100.445	100.345	100.345	99.939	2.875	100.599	100.499	100.499	100.199
3.000	100.741	100.641	100.641	100.235	3.000	100.614	100.514	100.514	100.108	3.000	100.756	100.656	100.656	100.356
3.125	100.938	100.838	100.838	100.432	3.125	100.745	100.645	100.645	100.239	3.125	100.874	100.774	100.774	100.474
3.250	101.189	101.089	101.089	100.789	3.250	101.122	101.022	101.022	100.722	3.250	102.547	102.447	102.447	102.147
3.375	101.388	101.288	101.288	100.988	3.375	101.264	101.164	101.164	100.864	3.375	102.722	102.622	102.622	102.322
3.500	101.584	101.484	101.484	101.184	3.500	101.408	101.308	101.308	101.008	3.500	102.856	102.756	102.756	102.456
3.625	101.768	101.668	101.668	101.368	3.625	101.438	101.338	101.338	101.038	3.625	102.925	102.825	102.825	102.525
3.750	101.427	101.327	101.327	101.027	3.750	101.340	101.240	101.240	100.940	3.750	102.837	102.737	102.737	102.437

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 4:25 pm ET

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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	96.690	96.690	96.490	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.554	97.554	97.354	2.000	N/A	N/A	N/A	2.500	96.776	96.676	96.574
2.625	97.588	97.588	97.388	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.335	98.335	98.135	2.125	N/A	N/A	N/A	2.625	97.673	97.573	97.471
2.750	98.402	98.402	98.202	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.041	99.041	98.841	2.250	N/A	N/A	N/A	2.750	98.487	98.387	98.285
2.875	99.082	99.082	98.882	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.639	99.639	99.439	2.375	N/A	N/A	N/A	2.875	99.167	99.067	98.965
2.990	99.536	99.536	99.336	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.043	100.043	99.843	2.500	N/A	N/A	N/A	2.990	99.622	99.522	99.420
3.000	99.636	99.636	99.436	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.143	100.143	99.943	2.625	N/A	N/A	N/A	3.000	99.722	99.622	99.520
3.125	100.380	100.380	100.180	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	100.983	100.983	100.783	2.750	N/A	N/A	N/A	3.125	100.645	100.538	100.429
3.250	101.145	101.145	100.945	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.655	101.655	101.455	2.875	N/A	N/A	N/A	3.250	101.411	101.304	101.195
3.375	101.987	101.987	101.787	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.437	102.437	102.237	2.990	N/A	N/A	N/A	3.375	102.252	102.145	102.036
3.500	102.462	102.462	102.262	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.786	102.786	102.586	3.000	N/A	N/A	N/A	3.500	102.946	102.846	102.746
3.625	103.126	103.126	102.926	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.956	102.956	102.756	3.125	N/A	N/A	N/A	3.625	103.769	103.669	103.569
3.750	103.761	103.761	103.561	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.853	102.853	102.653	3.250	N/A	N/A	N/A	3.750	104.404	104.304	104.204
3.875	104.241	104.241	104.041	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.280	103.280	103.080	3.375	N/A	N/A	N/A	3.875	104.884	104.784	104.684
3.990	104.512	104.512	104.312	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.476	103.476	103.276	3.500	N/A	N/A	N/A	3.990	105.154	105.054	104.954
4.000	104.612	104.612	104.412	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.576	103.576	103.376	3.625	N/A	N/A	N/A	4.000	105.254	105.154	105.054
4.125	104.921	104.921	104.721	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.741	103.741	103.541	3.750	N/A	N/A	N/A	4.125	105.563	105.463	105.363
4.250	105.191	105.191	104.991	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.968	102.968	102.768	3.875	N/A	N/A	N/A	4.250	105.652	105.552	105.452
4.375	105.599	105.599	105.399	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.393	103.393	103.193	3.990	N/A	N/A	N/A	4.375	106.060	105.960	105.860
4.500	105.972	105.972	105.772	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.693	103.693	103.493	4.000	N/A	N/A	N/A	4.500	106.433	106.333	106.233
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	98.726	98.726	98.526	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.677	98.677	98.477	2.000	98.607	98.506	98.405
2.875	N/A	N/A	N/A	2.625	99.495	99.495	99.295	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.246	99.246	99.046	2.125	99.176	99.075	98.974
2.990	N/A	N/A	N/A	2.750	100.261	100.261	100.061	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.747	99.747	99.547	2.250	99.677	99.576	99.475
3.000	N/A	N/A	N/A	2.875	100.936	100.936	100.736	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.201	100.201	100.001	2.375	100.283	100.181	100.082
3.125	N/A	N/A	N/A	2.990	101.352	101.352	101.152	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.752	100.752	100.552	2.500	100.948	100.846	100.747
3.250	N/A	N/A	N/A	3.000	101.452	101.452	101.252	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.298	101.298	101.098	2.625	101.493	101.391	101.292
3.375	N/A	N/A	N/A	3.125	101.911	101.911	101.711	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.784	101.784	101.584	2.750	101.979	101.877	101.778
3.500	N/A	N/A	N/A	3.250	102.060	102.060	101.860	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.169	102.169	101.969	2.875	102.370	102.270	102.170
3.625	N/A	N/A	N/A	3.375	102.864	102.864	102.664	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.512	102.512	102.312	2.990	102.797	102.697	102.597
3.750	N/A	N/A	N/A	3.500	103.306	103.306	103.106	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.612	102.612	102.412	3.000	102.897	102.797	102.697
3.875	N/A	N/A	N/A	3.625	103.667	103.667	103.467	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.059	103.059	102.859	3.125	103.417	103.317	103.217
3.990	N/A	N/A	N/A	3.750	103.921	103.921	103.721	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.504	103.504	103.304	3.250	103.862	103.762	103.662
4.000	N/A	N/A	N/A	3.875	104.397	104.397	104.197	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.998	103.998	103.798	3.375	104.355	104.255	104.155
4.125	N/A	N/A	N/A	3.990	104.637	104.637	104.437	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.325	104.325	104.125	3.500	104.683	104.583	104.483
4.250	N/A	N/A	N/A	4.000	104.737	104.737	104.537	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.739	104.739	104.539	3.625	105.097	104.997	104.897
4.375	N/A	N/A	N/A	4.125	105.041	105.041	104.841	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.448	104.448	104.248	3.750	104.817	104.717	104.617
4.500	N/A	N/A	N/A	4.250	104.779	104.779	104.579	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.886	104.886	104.686	3.875	105.255	105.155	105.055
4.625	N/A	N/A	N/A	4.375	105.181	105.181	104.981	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.214	105.214	105.014	3.990	105.583	105.483	105.383
4.750	N/A	N/A	N/A	4.500	105.533	105.533	105.333	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.314	105.314	105.114	4.000	105.683	105.583	105.483
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	98.877	98.877	98.677	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.552	99.552	99.352
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.313	99.313	99.113	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.121	100.121	99.921
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.677	99.677	99.477	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.622	100.622	100.422
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.215	100.215	100.015	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.076	101.076	100.876
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.741	100.741	100.541	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.504	101.504	101.304
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.152	101.152	100.952	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.949	101.949	101.749
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.482	101.482	101.282	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.190	102.190	101.990
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.745	101.745	101.545	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.575	102.575	102.375
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.948	101.948	101.748	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.918	102.918	102.718
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.048	102.048	101.848	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.018	103.018	102.818
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.328	102.328	102.128	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.415	103.415	103.215
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.333	102.333	102.133	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.: 11/22/2021

45 Day Lock Exp.: 12/6/2021

60 Day Lock Exp.: 12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 4:25 pm 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	96.690	96.690	96.490	2.500	97.554	97.554	97.354	2.875	100.936	100.936	100.736	2.000	98.677	98.677	98.477	2.000	98.877	98.877	98.677
2.625	97.588	97.588	97.388	2.625	98.335	98.335	98.135	2.990	101.352	101.352	101.152	2.125	99.246	99.246	99.046	2.125	99.313	99.313	99.113
2.750	98.402	98.402	98.202	2.750	99.041	99.041	98.841	3.000	101.452	101.452	101.252	2.250	99.747	99.747	99.547	2.250	99.677	99.677	99.477
2.875	99.082	99.082	98.882	2.875	99.639	99.639	99.439	3.125	101.911	101.911	101.711	2.375	100.201	100.201	100.001	2.375	100.215	100.215	100.015
2.990	99.536	99.536	99.336	2.990	100.043	100.043	99.843	3.250	102.060	102.060	101.860	2.500	100.752	100.752	100.552	2.500	100.741	100.741	100.541
3.000	99.636	99.636	99.436	3.000	100.143	100.143	99.943	3.375	102.864	102.864	102.664	2.625	101.298	101.298	101.098	2.625	101.152	101.152	100.952
3.125	100.380	100.380	100.180	3.125	100.983	100.983	100.783	3.500	103.306	103.306	103.106	2.750	101.784	101.784	101.584	2.750	101.482	101.482	101.282
3.250	101.145	101.145	100.945	3.250	101.655	101.655	101.455	3.625	103.667	103.667	103.467	2.875	102.169	102.169	101.969	2.875	101.745	101.745	101.545
3.375	101.987	101.987	101.787	3.375	102.437	102.437	102.237	3.750	103.921	103.921	103.721	2.990	102.512	102.512	102.312	2.990	101.948	101.948	101.748
3.500	102.462	102.462	102.262	3.500	102.786	102.786	102.586	3.875	104.397	104.397	104.197	3.000	102.612	102.612	102.412	3.000	102.048	102.048	101.848
3.625	103.126	103.126	102.926	3.625	102.956	102.956	102.756	3.990	104.637	104.637	104.437	3.125	103.059	103.059	102.859	3.125	102.328	102.328	102.128
3.750	103.761	103.761	103.561	3.750	102.853	102.853	102.653	4.000	104.737	104.737	104.537	3.250	103.504	103.504	103.304	3.250	102.333	102.333	102.133
3.875	104.241	104.241	104.041	3.875	103.280	103.280	103.080	4.125	105.041	105.041	104.841	3.375	103.998	103.998	103.798	3.375	102.705	102.705	102.505
3.990	104.512	104.512	104.312	3.990	103.476	103.476	103.276	4.250	104.779	104.779	104.579	3.500	104.325	104.325	104.125	3.500	102.927	102.927	102.727
4.000	104.612	104.612	104.412	4.000	103.576	103.576	103.376	4.375	105.181	105.181	104.981	3.625	104.739	104.739	104.539	3.625	103.217	103.217	103.017
4.125	104.921	104.921	104.721	4.125	103.741	103.741	103.541	4.500	105.533	105.533	105.333	3.750	104.448	104.448	104.248	3.750	102.459	102.459	102.259
4.250	105.191	105.191	104.991	4.250	102.968	102.968	102.768	4.625	105.773	105.773	105.573	3.875	104.886	104.886	104.686	3.875	102.768	102.768	102.568
4.375	105.599	105.599	105.399	4.375	103.393	103.393	103.193	4.750	105.969	105.969	105.769	3.990	105.214	105.214	105.014	3.990	102.966	102.966	102.766
4.500	105.972	105.972	105.772	4.500	103.693	103.693	103.493	4.875	106.327	106.327	106.127	4.000	105.314	105.314	105.114	4.000	103.066	103.066	102.866

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)
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.: 11/22/2021
45 Day Lock Exp.: 12/6/2021
60 Day Lock Exp.: 12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 4:25 pm 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	Rate	30 Day	45 Day	60 Day
2.500	96.670	96.670	96.420	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.428	96.428	96.178	2.750	N/A	N/A	N/A	2.500	96.861	96.761	96.611	2.500	96.861	96.761	96.611
2.625	97.608	97.608	97.357	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.366	97.366	97.115	2.875	N/A	N/A	N/A	2.625	97.678	97.578	97.427	2.625	97.678	97.578	97.427
2.750	98.458	98.458	98.211	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.216	98.216	97.969	2.990	N/A	N/A	N/A	2.750	98.528	98.428	98.281	2.750	98.528	98.428	98.281
2.875	99.174	99.174	98.930	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.932	98.932	98.688	3.000	N/A	N/A	N/A	2.875	99.245	99.145	99.001	2.875	99.245	99.145	99.001
2.990	99.657	99.657	99.418	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.415	99.415	99.176	3.125	N/A	N/A	N/A	2.990	99.688	99.588	99.444	2.990	99.688	99.588	99.444
3.000	99.757	99.757	99.518	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.515	99.515	99.276	3.250	N/A	N/A	N/A	3.000	99.968	99.868	99.729	3.000	99.968	99.868	99.729
3.125	100.429	100.429	100.199	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	99.879	99.879	99.649	3.375	N/A	N/A	N/A	3.125	100.804	100.685	100.574	3.125	100.804	100.685	100.574
3.250	101.204	101.204	100.979	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.654	100.654	100.429	3.500	N/A	N/A	N/A	3.250	101.579	101.465	101.354	3.250	101.579	101.465	101.354
3.375	102.050	102.050	101.829	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.500	101.500	101.279	3.625	N/A	N/A	N/A	3.375	102.425	102.311	102.204	3.375	102.425	102.311	102.204
3.500	102.522	102.522	102.302	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	101.972	101.972	101.752	3.750	N/A	N/A	N/A	3.500	102.897	102.784	102.677	3.500	102.897	102.784	102.677
3.625	102.815	102.815	102.597	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.265	102.265	102.047	3.875	N/A	N/A	N/A	3.625	103.190	103.078	102.972	3.625	103.190	103.078	102.972
3.750	103.552	103.552	103.256	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.996	99.996	99.700	3.990	N/A	N/A	N/A	3.750	103.923	103.799	103.627	3.750	103.923	103.799	103.627
3.875	104.032	104.032	103.741	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.476	100.476	100.185	4.000	N/A	N/A	N/A	3.875	104.403	104.280	104.112	3.875	104.403	104.280	104.112
3.990	104.261	104.261	103.974	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.705	100.705	100.418	4.125	N/A	N/A	N/A	3.990	104.632	104.510	104.345	3.990	104.632	104.510	104.345
4.000	104.361	104.361	104.074	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.805	100.805	100.518	4.250	N/A	N/A	N/A	4.000	104.732	104.610	104.445	4.000	104.732	104.610	104.445
4.125	104.722	104.722	104.443	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.166	101.166	100.887	4.375	N/A	N/A	N/A	4.125	105.093	104.972	104.814	4.125	105.093	104.972	104.814
4.250	105.134	105.134	104.934	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.458	100.458	100.258	4.500	N/A	N/A	N/A	4.250	105.274	105.167	105.074	4.250	105.274	105.167	105.074
4.375	105.544	105.544	105.344	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.868	100.868	100.668	4.625	N/A	N/A	N/A	4.375	105.683	105.583	105.483	4.375	105.683	105.583	105.483
4.500	105.896	105.896	105.696	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.220	101.220	101.020	4.750	N/A	N/A	N/A	4.500	106.035	105.935	105.835	4.500	106.035	105.935	105.835
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	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.373	98.373	98.049	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.695	98.695	98.488	2.000	98.445	98.345	98.238	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.625	99.510	99.510	99.227	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.301	99.301	99.092	2.125	99.051	98.951	98.842	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.750	100.001	100.001	99.718	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.767	99.767	99.559	2.250	99.517	99.417	99.309	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	2.875	100.633	100.633	100.350	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.190	100.190	99.982	2.375	99.940	99.840	99.732	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	2.990	101.028	101.028	100.748	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.864	100.864	100.664	2.500	100.614	100.514	100.414	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.000	101.128	101.128	100.848	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.394	101.394	101.194	2.625	101.144	101.044	100.944	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.125	101.428	101.428	101.152	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.849	101.849	101.649	2.750	101.599	101.499	101.399	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.250	101.931	101.931	101.656	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.188	102.188	101.988	2.875	101.938	101.838	101.738	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.375	102.706	102.706	102.434	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.472	102.472	102.272	2.990	102.222	102.122	102.022	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.500	103.148	103.148	102.879	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.572	102.572	102.372	3.000	102.322	102.222	102.122	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.625	103.448	103.448	103.180	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.977	102.977	102.777	3.125	102.727	102.627	102.527	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.750	103.896	103.896	103.673	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.504	103.504	103.304	3.250	103.254	103.154	103.054	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	3.875	104.250	104.250	104.030	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	4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A	3.990	104.478	104.478	104.259	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.180	104.180	103.980	3.500	103.930	103.830	103.730	4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.000	104.578	104.578	104.359	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.100	104.100	103.900	3.625	103.850	103.750	103.650	4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.125	104.649	104.649	104.449	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.463	104.463	104.263	3.750	104.213	104.113	104.013	4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.250	105.036	105.036	104.836	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.629	104.629	104.429	3.875	104.379	104.279	104.179	4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.375	105.290	105.290	105.090	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.887	104.887	104.687	3.990	104.637	104.537	104.437	4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.500	105.555	105.555	105.355	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.987	104.987	104.787	4.000	104.737	104.637	104.537	4.750	N/A	N/A	N/A



AFR Loan Center

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30 Day Lock Exp.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 4:25 pm 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	98.458	98.458	98.211	2.750	98.216	98.216	97.969	2.500	98.373	98.373	98.049	2.000	98.695	98.695	98.488	2.000	97.595	97.595	97.388
2.875	99.174	99.174	98.930	2.875	98.932	98.932	98.688	2.625	99.510	99.510	99.227	2.125	99.301	99.301	99.092	2.125	98.201	98.201	97.992
2.990	99.657	99.657	99.418	2.990	99.415	99.415	99.176	2.750	100.001	100.001	99.718	2.250	99.767	99.767	99.559	2.250	98.667	98.667	98.459
3.000	99.757	99.757	99.518	3.000	99.515	99.515	99.276	2.875	100.633	100.633	100.350	2.375	100.190	100.190	99.982	2.375	99.090	99.090	98.882
3.125	100.429	100.429	100.199	3.125	99.879	99.879	99.649	2.990	101.028	101.028	100.748	2.500	100.864	100.864	100.664	2.500	99.764	99.764	99.564
3.250	101.204	101.204	100.979	3.250	100.654	100.654	100.429	3.000	101.128	101.128	100.848	2.625	101.394	101.394	101.194	2.625	98.918	98.918	98.718
3.375	102.050	102.050	101.829	3.375	101.500	101.500	101.279	3.125	101.428	101.428	101.152	2.750	101.849	101.849	101.649	2.750	99.373	99.373	99.173
3.500	102.522	102.522	102.302	3.500	101.972	101.972	101.752	3.250	101.931	101.931	101.656	2.875	102.188	102.188	101.988	2.875	99.712	99.712	99.512
3.625	102.815	102.815	102.597	3.625	102.265	102.265	102.047	3.375	102.706	102.706	102.434	2.990	102.472	102.472	102.272	2.990	99.996	99.996	99.796
3.750	103.552	103.552	103.326	3.750	99.996	99.996	99.700	3.500	103.148	103.148	102.879	3.000	102.572	102.572	102.372	3.000	100.096	100.096	99.896
3.875	104.032	104.032	103.741	3.875	100.476	100.476	100.185	3.625	103.448	103.448	103.180	3.125	102.977	102.977	102.777	3.125	100.751	100.751	100.551
3.990	104.261	104.261	103.974	3.990	100.705	100.705	100.418	3.750	103.896	103.896	103.673	3.250	103.504	103.504	103.304	3.250	101.278	101.278	101.078
4.000	104.361	104.361	104.074	4.000	100.805	100.805	100.518	3.875	104.250	104.250	104.030	3.375	103.955	103.955	103.755	3.375	101.729	101.729	101.529
4.125	104.722	104.722	104.443	4.125	101.166	101.166	100.887	3.990	104.478	104.478	104.259	3.500	104.180	104.180	103.980	3.500	101.954	101.954	101.754
4.250	105.134	105.134	104.934	4.250	100.458	100.458	100.258	4.000	104.578	104.578	104.359	3.625	104.100	104.100	103.900	3.625	100.874	100.874	100.674
4.375	105.544	105.544	105.344	4.375	100.868	100.868	100.668	4.125	104.649	104.649	104.449	3.750	104.463	104.463	104.263	3.750	101.237	101.237	101.037
4.500	105.896	105.896	105.696	4.500	101.220	101.220	101.020	4.250	105.036	105.036	104.836	3.875	104.629	104.629	104.429	3.875	101.403	101.403	101.203
4.625	106.072	106.072	105.872	4.625	101.022	101.022	100.822	4.375	105.290	105.290	105.090	3.990	104.887	104.887	104.687	3.990	101.661	101.661	101.461
4.750	106.481	106.481	106.281	4.750	101.431	101.431	101.231	4.500	105.555	105.555	105.355	4.000	104.987	104.987	104.787	4.000	101.761	101.761	101.561

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

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

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

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

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

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

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



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.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 4:25 pm 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

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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



AFR Loan Center

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 4:25 pm 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	96.670	96.670	96.420	2.500	98.373	98.373	98.049	2.000	98.695	98.695	98.488	2.500	95.874	95.874	95.624	2.000	97.495	97.495	97.288
2.625	97.608	97.608	97.357	2.625	99.510	99.510	99.227	2.125	99.301	99.301	99.092	2.625	96.812	96.812	96.561	2.125	98.101	98.101	97.892
2.750	98.458	98.458	98.211	2.750	100.001	100.001	99.718	2.250	99.767	99.767	99.559	2.750	97.662	97.662	97.415	2.250	98.567	98.567	98.359
2.875	99.174	99.174	98.930	2.875	100.633	100.633	100.350	2.375	100.190	100.190	99.982	2.875	98.378	98.378	98.134	2.375	98.990	98.990	98.782
2.990	99.657	99.657	99.418	2.990	101.028	101.028	100.748	2.500	100.864	100.864	100.664	2.990	98.861	98.861	98.622	2.500	99.664	99.664	99.464
3.000	99.757	99.757	99.518	3.000	101.128	101.128	100.848	2.625	101.394	101.394	101.194	3.000	98.961	98.961	98.722	2.625	99.506	99.506	99.306
3.125	100.429	100.429	100.199	3.125	101.428	101.428	101.152	2.750	101.849	101.849	101.649	3.125	99.479	99.479	99.249	2.750	99.961	99.961	99.761
3.250	101.204	101.204	100.979	3.250	101.931	101.931	101.656	2.875	102.188	102.188	101.988	3.250	100.254	100.254	100.029	2.875	100.300	100.300	100.100
3.375	102.050	102.050	101.829	3.375	102.706	102.706	102.434	2.990	102.472	102.472	102.272	3.375	101.100	101.100	100.879	2.990	100.584	100.584	100.384
3.500	102.522	102.522	102.302	3.500	103.148	103.148	102.879	3.000	102.572	102.572	102.372	3.500	101.572	101.572	101.352	3.000	100.684	100.684	100.484
3.625	102.815	102.815	102.597	3.625	103.448	103.448	103.180	3.125	102.977	102.977	102.777	3.625	101.865	101.865	101.647	3.125	101.214	101.214	101.014
3.750	103.552	103.552	103.326	3.750	103.896	103.896	103.673	3.250	103.504	103.504	103.304	3.750	101.099	101.099	100.803	3.250	101.741	101.741	101.541
3.875	104.032	104.032	103.741	3.875	104.250	104.250	104.030	3.375	103.955	103.955	103.755	3.875	101.579	101.579	101.288	3.375	102.192	102.192	101.992
3.990	104.261	104.261	103.974	3.990	104.478	104.478	104.259	3.500	104.180	104.180	103.980	3.990	101.808	101.808	101.521	3.500	102.417	102.417	102.217
4.000	104.361	104.361	104.074	4.000	104.578	104.578	104.359	3.625	104.100	104.100	103.900	4.000	101.908	101.908	101.621	3.625	101.837	101.837	101.637
4.125	104.722	104.722	104.443	4.125	104.649	104.649	104.449	3.750	104.463	104.463	104.263	4.125	102.269	102.269	101.990	3.750	102.200	102.200	102.000
4.250	105.134	105.134	104.934	4.250	105.036	105.036	104.836	3.875	104.629	104.629	104.429	4.250	102.121	102.121	101.921	3.875	102.366	102.366	102.166
4.375	105.544	105.544	105.344	4.375	105.290	105.290	105.090	3.990	104.887	104.887	104.687	4.375	102.531	102.531	102.331	3.990	102.624	102.624	102.424
4.500	105.896	105.896	105.696	4.500	105.555	105.555	105.355	4.000	104.987	104.987	104.787	4.500	102.883	102.883	102.683	4.000	102.724	102.724	102.524

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

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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 4:25 pm 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)