

W. Rate Sheet Dated: 10/21/2021

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	99.158	99.158	98.705	2.250	99.008	99.008	98.555	2.250	97.434	97.434	97.091	3.125	96.405	96.405	96.105
2.375	99.375	99.375	98.922	2.375	99.191	99.191	98.738	2.500	97.766	97.766	97.422	3.250	97.671	97.671	97.371
2.500	99.588	99.588	99.135	2.500	99.364	99.364	98.911	2.625	97.931	97.931	97.587	3.375	97.749	97.749	97.449
2.625	99.804	99.804	99.351	2.625	99.541	99.541	99.088	2.750	99.813	99.813	99.513	3.500	97.827	97.827	97.527
2.750	101.001	101.001	100.595	2.750	100.868	100.868	100.462	2.875	99.974	99.974	99.674	3.625	97.905	97.905	97.605
2.875	101.208	101.208	100.802	2.875	101.041	101.041	100.635	3.000	100.131	100.131	99.831	Margin = 2.250		Index = 0.110	
3.000	101.412	101.412	101.006	3.000	101.211	101.211	100.805	3.125	100.249	100.249	99.949	30 Year OTC			
3.125	101.610	101.610	101.204	3.125	101.341	101.341	100.935	3.250	101.673	101.673	101.373	Rate	30 Day	45 Day	60 Day
3.250	102.458	102.458	102.158	3.250	102.291	102.291	101.991	3.375	101.848	101.848	101.548	4.000	101.320	101.320	100.820
3.375	102.557	102.557	102.257	3.375	102.333	102.333	102.033	3.500	101.982	101.982	101.682	4.125	101.442	101.442	100.942
3.500	102.753	102.753	102.453	3.500	102.477	102.477	102.177	3.625	102.051	102.051	101.751	4.375	102.279	102.279	101.779
3.625	102.936	102.936	102.636	3.625	102.507	102.507	102.207	3.750	102.057	102.057	101.757	4.500	102.402	102.402	101.902
3.750	103.249	103.249	102.949	3.750	103.062	103.062	102.762	3.875	102.173	102.173	101.873	4.625	102.559	102.559	102.059
3.875	103.319	103.319	103.019	3.875	103.086	103.086	102.786	4.000	102.283	102.283	101.983	4.875	102.999	102.999	102.499
4.000	103.495	103.495	103.195	4.000	103.205	103.205	102.905	4.125	102.366	102.366	102.066	5.000	103.122	103.122	102.622
4.125	103.617	103.617	103.317	4.125	103.296	103.296	102.996	4.250	102.337	102.337	102.037	5.125	103.280	103.280	102.780
4.250	103.749	103.749	103.540	4.250	103.582	103.582	103.373	4.375	102.453	102.453	102.153	5.500	104.077	104.077	103.577
4.375	103.754	103.754	103.544	4.375	103.607	103.607	103.397	4.500	102.563	102.563	102.263	5.625	104.235	104.235	103.735
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	99.258	99.158	99.158	98.705	2.250	98.958	98.858	98.858	98.405	2.250	99.564	99.464	99.464	99.121
2.375	99.475	99.375	99.375	98.922	2.375	99.141	99.041	99.041	98.588	2.375	99.735	99.635	99.635	99.292
2.500	99.688	99.588	99.588	99.135	2.500	99.314	99.214	99.214	98.761	2.500	99.896	99.796	99.796	99.452
2.625	99.904	99.804	99.804	99.351	2.625	99.491	99.391	99.391	98.938	2.625	100.061	99.961	99.961	99.617
2.750	101.101	101.001	101.001	100.595	2.750	100.693	100.593	100.593	100.187	2.750	100.843	100.743	100.743	100.443
2.875	101.308	101.208	101.208	100.802	2.875	100.866	100.766	100.766	100.360	2.875	101.004	100.904	100.904	100.604
3.000	101.512	101.412	101.412	101.006	3.000	101.036	100.936	100.936	100.530	3.000	101.161	101.061	101.061	100.761
3.125	101.710	101.610	101.610	101.204	3.125	101.166	101.066	101.066	100.660	3.125	101.279	101.179	101.179	100.879
3.250	102.558	102.458	102.458	102.158	3.250	102.091	101.991	101.991	101.691	3.250	103.303	103.203	103.203	102.903
3.375	102.757	102.657	102.657	102.357	3.375	102.233	102.133	102.133	101.833	3.375	103.478	103.378	103.378	103.078
3.500	102.953	102.853	102.853	102.553	3.500	102.377	102.277	102.277	101.977	3.500	103.612	103.512	103.512	103.212
3.625	103.136	103.036	103.036	102.736	3.625	102.407	102.307	102.307	102.007	3.625	103.681	103.581	103.581	103.281
3.750	103.449	103.349	103.349	103.049	3.750	103.262	103.162	103.162	102.862	3.750	104.187	104.087	104.087	103.787

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	98.570	98.570	98.070	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.692	98.692	98.192	4.750	101.000	101.000	100.500
3.875	99.250	99.250	98.750	6.250	103.750	103.750	103.500	4.375	99.529	99.529	99.029	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.074	99.074	98.574					4.500	99.652	99.652	99.152	Rate	30 Day	45 Day	60 Day
4.125	98.952	98.952	98.452					4.625	99.809	99.809	99.309	5.750	103.000	103.000	102.500
4.250	100.688	100.688	100.188					4.875	100.249	100.249	99.749	6.250	105.750	105.750	105.250
4.375	100.584	100.584	100.084					5.000	100.372	100.372	99.872	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.460	100.460	99.960					5.125	100.530	100.530	100.030				
4.625	100.303	100.303	99.803					5.500	101.327	101.327	100.827				
4.750	101.451	101.451	100.951					5.625	101.485	101.485	100.985				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.635	100.635	100.135				

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

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



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.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.155	96.155	95.855
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.421	97.421	97.121
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.499	97.499	97.199
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.362	98.362	98.062	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	98.522	98.522	98.222	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	98.679	98.679	98.379	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.797	98.797	98.497	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.478	100.478	100.178	Rate	30 Day	45 Day	60 Day
3.250	101.277	101.277	100.977	3.250	101.209	101.209	100.909	3.375	100.653	100.653	100.353	3.250	101.277	101.277	100.777
3.375	101.475	101.475	101.175	3.375	101.351	101.351	101.051	3.500	100.787	100.787	100.487	3.375	101.475	101.475	100.975
3.500	101.671	101.671	101.371	3.500	101.495	101.495	101.195	3.625	100.856	100.856	100.556	3.500	101.671	101.671	101.171
3.625	101.855	101.855	101.555	3.625	101.526	101.526	101.226	3.750	101.362	101.362	101.062	3.625	101.855	101.855	101.355
3.750	101.436	101.436	101.136	3.750	101.349	101.349	101.049	3.875	N/A	N/A	N/A	3.750	101.436	101.436	100.936
3.875	101.606	101.606	101.306	3.875	101.474	101.474	101.174	4.000	N/A	N/A	N/A	3.875	101.606	101.606	101.106
4.000	101.782	101.782	101.482	4.000	101.592	101.592	101.292	4.125	N/A	N/A	N/A	4.000	101.782	101.782	101.282
4.125	101.904	101.904	101.604	4.125	101.684	101.684	101.384	4.250	N/A	N/A	N/A	4.125	101.904	101.904	101.404
4.250	102.199	102.199	101.990	4.250	102.132	102.132	101.923	4.375	N/A	N/A	N/A	4.250	102.199	102.199	101.699
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	100.563	100.463	100.463	100.057	2.750	100.506	100.406	100.406	100.000	2.750	100.555	100.455	100.455	100.155
2.875	100.770	100.670	100.670	100.264	2.875	100.679	100.579	100.579	100.173	2.875	100.716	100.616	100.616	100.316
3.000	100.975	100.875	100.875	100.469	3.000	100.848	100.748	100.748	100.342	3.000	100.873	100.773	100.773	100.473
3.125	101.173	101.073	101.073	100.667	3.125	100.979	100.879	100.879	100.473	3.125	100.991	100.891	100.891	100.591
3.250	101.377	101.277	101.277	100.977	3.250	101.309	101.209	101.209	100.909	3.250	102.422	102.322	102.322	102.022
3.375	101.575	101.475	101.475	101.175	3.375	101.451	101.351	101.351	101.051	3.375	102.597	102.497	102.497	102.197
3.500	101.771	101.671	101.671	101.371	3.500	101.595	101.495	101.495	101.195	3.500	102.731	102.631	102.631	102.331
3.625	101.955	101.855	101.855	101.555	3.625	101.626	101.526	101.526	101.226	3.625	102.800	102.700	102.700	102.400
3.750	101.536	101.436	101.436	101.136	3.750	101.449	101.349	101.349	101.049	3.750	102.275	102.175	102.175	101.875

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

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

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

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

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.972	96.972	96.772	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.835	97.835	97.635	2.000	N/A	N/A	N/A	2.500	97.057	96.957	96.840
2.625	97.869	97.869	97.669	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.616	98.616	98.416	2.125	N/A	N/A	N/A	2.625	97.954	97.854	97.737
2.750	98.683	98.683	98.483	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.323	99.323	99.123	2.250	N/A	N/A	N/A	2.750	98.768	98.668	98.551
2.875	99.363	99.363	99.163	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.920	99.920	99.720	2.375	N/A	N/A	N/A	2.875	99.448	99.348	99.231
2.990	99.818	99.818	99.618	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.278	100.278	100.078	2.500	N/A	N/A	N/A	2.990	99.903	99.803	99.686
3.000	99.818	99.818	99.718	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.378	100.378	100.178	2.625	N/A	N/A	N/A	3.000	100.003	99.903	99.786
3.125	100.614	100.614	100.414	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.218	101.218	101.018	2.750	N/A	N/A	N/A	3.125	100.875	100.761	100.648
3.250	101.380	101.380	101.180	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.890	101.890	101.690	2.875	N/A	N/A	N/A	3.250	101.640	101.526	101.413
3.375	102.221	102.221	102.021	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.671	102.671	102.471	2.990	N/A	N/A	N/A	3.375	102.482	102.368	102.255
3.500	102.696	102.696	102.496	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.020	103.020	102.820	3.000	N/A	N/A	N/A	3.500	103.117	103.017	102.917
3.625	103.236	103.236	103.036	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.190	103.190	102.990	3.125	N/A	N/A	N/A	3.625	103.941	103.841	103.741
3.750	103.870	103.870	103.670	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.963	102.963	102.763	3.250	N/A	N/A	N/A	3.750	104.575	104.475	104.375
3.875	104.350	104.350	104.150	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.390	103.390	103.190	3.375	N/A	N/A	N/A	3.875	105.055	104.955	104.855
3.990	104.621	104.621	104.421	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.586	103.586	103.386	3.500	N/A	N/A	N/A	3.990	105.326	105.226	105.126
4.000	104.721	104.721	104.521	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.686	103.686	103.486	3.625	N/A	N/A	N/A	4.000	105.426	105.326	105.226
4.125	105.030	105.030	104.830	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.851	103.851	103.651	3.750	N/A	N/A	N/A	4.125	105.735	105.635	105.535
4.250	105.301	105.301	105.101	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.077	103.077	102.877	3.875	N/A	N/A	N/A	4.250	105.761	105.661	105.561
4.375	105.709	105.709	105.509	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.502	103.502	103.302	3.990	N/A	N/A	N/A	4.375	106.169	106.069	105.969
4.500	106.081	106.081	105.881	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.802	103.802	103.602	4.000	N/A	N/A	N/A	4.500	106.542	106.442	106.342
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	99.008	99.008	98.808	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.802	98.802	98.602	2.000	98.734	98.634	98.534
2.875	N/A	N/A	N/A	2.625	99.776	99.776	99.576	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.371	99.371	99.171	2.125	99.303	99.203	99.103
2.990	N/A	N/A	N/A	2.750	100.542	100.542	100.342	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.872	99.872	99.672	2.250	99.804	99.704	99.604
3.000	N/A	N/A	N/A	2.875	101.217	101.217	101.017	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.326	100.326	100.126	2.375	100.438	100.329	100.224
3.125	N/A	N/A	N/A	2.990	101.633	101.633	101.433	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.877	100.877	100.677	2.500	101.102	100.993	100.888
3.250	N/A	N/A	N/A	3.000	101.733	101.733	101.533	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.423	101.423	101.223	2.625	101.648	101.539	101.434
3.375	N/A	N/A	N/A	3.125	102.192	102.192	101.992	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.909	101.909	101.709	2.750	102.134	102.025	101.920
3.500	N/A	N/A	N/A	3.250	102.294	102.294	102.094	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.294	102.294	102.094	2.875	102.526	102.426	102.326
3.625	N/A	N/A	N/A	3.375	103.099	103.099	102.899	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.637	102.637	102.437	2.990	102.940	102.840	102.740
3.750	N/A	N/A	N/A	3.500	103.540	103.540	103.340	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.737	102.737	102.537	3.000	103.040	102.940	102.840
3.875	N/A	N/A	N/A	3.625	103.901	103.901	103.701	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.170	103.170	102.970	3.125	103.559	103.459	103.359
3.990	N/A	N/A	N/A	3.750	104.031	104.031	103.831	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.614	103.614	103.414	3.250	104.005	103.905	103.805
4.000	N/A	N/A	N/A	3.875	104.507	104.507	104.307	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.107	104.107	103.907	3.375	104.498	104.398	104.298
4.125	N/A	N/A	N/A	3.990	104.746	104.746	104.546	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.434	104.434	104.234	3.500	104.825	104.725	104.625
4.250	N/A	N/A	N/A	4.000	104.846	104.846	104.646	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.849	104.849	104.649	3.625	105.240	105.140	105.040
4.375	N/A	N/A	N/A	4.125	105.151	105.151	104.951	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.557	104.557	104.357	3.750	104.958	104.858	104.758
4.500	N/A	N/A	N/A	4.250	104.888	104.888	104.688	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.996	104.996	104.796	3.875	105.396	105.296	105.196
4.625	N/A	N/A	N/A	4.375	105.290	105.290	105.090	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.323	105.323	105.123	3.990	105.723	105.623	105.523
4.750	N/A	N/A	N/A	4.500	105.642	105.642	105.442	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.423	105.423	105.223	4.000	105.823	105.723	105.623
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	99.002	99.002	98.802	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.677	99.677	99.477
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.438	99.438	99.238	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.246	100.246	100.046
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.802	99.802	99.602	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.747	100.747	100.547
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.340	100.340	100.140	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.201	101.201	101.001
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.866	100.866	100.666	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.629	101.629	101.429
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.277	101.277	101.077	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.074	102.074	101.874
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.607	101.607	101.407	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.315	102.315	102.115
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.870	101.870	101.670	2.875	N/A	N/A	N/A	2.875	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.: 11/22/2021

45 Day Lock Exp.: 12/6/2021

60 Day Lock Exp.: 12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.972	96.972	96.772	2.500	97.835	97.835	97.635	2.875	101.217	101.217	101.017	2.000	98.802	98.802	98.602	2.000	99.002	99.002	98.802
2.625	97.869	97.869	97.669	2.625	98.616	98.616	98.416	2.990	101.633	101.633	101.433	2.125	99.371	99.371	99.171	2.125	99.438	99.438	99.238
2.750	98.683	98.683	98.483	2.750	99.323	99.323	99.123	3.000	101.733	101.733	101.533	2.250	99.872	99.872	99.672	2.250	99.802	99.802	99.602
2.875	99.363	99.363	99.163	2.875	99.920	99.920	99.720	3.125	102.192	102.192	101.992	2.375	100.326	100.326	100.126	2.375	100.340	100.340	100.140
2.990	99.818	99.818	99.618	2.990	100.278	100.278	100.078	3.250	102.294	102.294	102.094	2.500	100.877	100.877	100.677	2.500	100.866	100.866	100.666
3.000	99.918	99.918	99.718	3.000	100.378	100.378	100.178	3.375	103.099	103.099	102.899	2.625	101.423	101.423	101.223	2.625	101.277	101.277	101.077
3.125	100.614	100.614	100.414	3.125	101.218	101.218	101.018	3.500	103.540	103.540	103.340	2.750	101.909	101.909	101.709	2.750	101.607	101.607	101.407
3.250	101.380	101.380	101.180	3.250	101.890	101.890	101.690	3.625	103.901	103.901	103.701	2.875	102.294	102.294	102.094	2.875	101.870	101.870	101.670
3.375	102.221	102.221	102.021	3.375	102.671	102.671	102.471	3.750	104.031	104.031	103.831	2.990	102.637	102.637	102.437	2.990	102.073	102.073	101.873
3.500	102.696	102.696	102.496	3.500	103.020	103.020	102.820	3.875	104.507	104.507	104.307	3.000	102.737	102.737	102.537	3.000	102.173	102.173	101.973
3.625	103.236	103.236	103.036	3.625	103.190	103.190	102.990	3.990	104.746	104.746	104.546	3.125	103.170	103.170	102.970	3.125	102.453	102.453	102.253
3.750	103.870	103.870	103.670	3.750	102.963	102.963	102.763	4.000	104.846	104.846	104.646	3.250	103.614	103.614	103.414	3.250	102.443	102.443	102.243
3.875	104.350	104.350	104.150	3.875	103.390	103.390	103.190	4.125	105.151	105.151	104.951	3.375	104.107	104.107	103.907	3.375	102.814	102.814	102.614
3.990	104.621	104.621	104.421	3.990	103.586	103.586	103.386	4.250	104.888	104.888	104.688	3.500	104.434	104.434	104.234	3.500	103.036	103.036	102.836
4.000	104.721	104.721	104.521	4.000	103.686	103.686	103.486	4.375	105.290	105.290	105.090	3.625	104.849	104.849	104.649	3.625	103.327	103.327	103.127
4.125	105.030	105.030	104.830	4.125	103.851	103.851	103.651	4.500	105.642	105.642	105.442	3.750	104.557	104.557	104.357	3.750	102.568	102.568	102.368
4.250	105.301	105.301	105.101	4.250	103.077	103.077	102.877	4.625	105.883	105.883	105.683	3.875	104.996	104.996	104.796	3.875	102.878	102.878	102.678
4.375	105.709	105.709	105.509	4.375	103.502	103.502	103.302	4.750	106.078	106.078	105.878	3.990	105.323	105.323	105.123	3.990	103.075	103.075	102.875
4.500	106.081	106.081	105.881	4.500	103.802	103.802	103.602	4.875	106.437	106.437	106.237	4.000	105.423	105.423	105.223	4.000	103.175	103.175	102.975

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.910	96.910	96.690	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.668	96.668	96.448	2.750	N/A	N/A	N/A	2.500	97.101	97.001	96.881
2.625	97.845	97.845	97.625	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.603	97.603	97.383	2.875	N/A	N/A	N/A	2.625	97.915	97.815	97.695
2.750	98.690	98.690	98.475	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.448	98.448	98.233	2.990	N/A	N/A	N/A	2.750	98.760	98.660	98.545
2.875	99.402	99.402	99.189	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.160	99.160	98.947	3.000	N/A	N/A	N/A	2.875	99.473	99.373	99.260
2.990	99.880	99.880	99.673	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.638	99.638	99.431	3.125	N/A	N/A	N/A	2.990	100.091	99.991	99.884
3.000	99.980	99.980	99.773	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.738	99.738	99.531	3.250	N/A	N/A	N/A	3.000	100.191	100.091	99.984
3.125	100.668	100.668	100.437	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.118	100.118	99.887	3.375	N/A	N/A	N/A	3.125	101.043	100.924	100.812
3.250	101.437	101.437	101.211	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.887	100.887	100.661	3.500	N/A	N/A	N/A	3.250	101.812	101.698	101.586
3.375	102.278	102.278	102.055	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.728	101.728	101.505	3.625	N/A	N/A	N/A	3.375	102.653	102.539	102.430
3.500	102.743	102.743	102.525	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.193	102.193	101.975	3.750	N/A	N/A	N/A	3.500	103.118	103.005	102.900
3.625	103.032	103.032	102.814	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.482	102.482	102.264	3.875	N/A	N/A	N/A	3.625	103.407	103.296	103.189
3.750	103.660	103.660	103.365	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.104	100.104	99.809	3.990	N/A	N/A	N/A	3.750	104.031	103.907	103.736
3.875	104.135	104.135	103.843	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.579	100.579	100.287	4.000	N/A	N/A	N/A	3.875	104.506	104.383	104.214
3.990	104.359	104.359	104.072	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.803	100.803	100.516	4.125	N/A	N/A	N/A	3.990	104.730	104.608	104.443
4.000	104.459	104.459	104.172	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.903	100.903	100.616	4.250	N/A	N/A	N/A	4.000	104.830	104.708	104.543
4.125	104.818	104.818	104.536	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.262	101.262	100.980	4.375	N/A	N/A	N/A	4.125	105.189	105.068	104.907
4.250	105.138	105.138	104.938	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.462	100.462	100.262	4.500	N/A	N/A	N/A	4.250	105.278	105.178	105.078
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
4.500	105.891	105.891	105.691	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.215	101.215	101.015	4.750	N/A	N/A	N/A	4.500	106.030	105.930	105.830
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	98.620	98.620	98.296	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.868	98.868	98.668	2.000	98.618	98.518	98.418
2.875	N/A	N/A	N/A	2.625	99.729	99.729	99.478	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.472	99.472	99.272	2.125	99.222	99.122	99.022
2.990	N/A	N/A	N/A	2.750	100.218	100.218	99.966	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.935	99.935	99.735	2.250	99.685	99.585	99.485
3.000	N/A	N/A	N/A	2.875	100.847	100.847	100.596	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.356	100.356	100.156	2.375	100.106	100.006	99.906
3.125	N/A	N/A	N/A	2.990	101.241	101.241	100.992	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.052	101.052	100.852	2.500	100.802	100.702	100.602
3.250	N/A	N/A	N/A	3.000	101.341	101.341	101.092	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.580	101.580	101.380	2.625	101.330	101.230	101.130
3.375	N/A	N/A	N/A	3.125	101.647	101.647	101.371	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.033	102.033	101.833	2.750	101.783	101.683	101.583
3.500	N/A	N/A	N/A	3.250	102.148	102.148	101.873	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.369	102.369	102.169	2.875	102.119	102.019	101.919
3.625	N/A	N/A	N/A	3.375	102.917	102.917	102.647	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.652	102.652	102.452	2.990	102.402	102.302	102.202
3.750	N/A	N/A	N/A	3.500	103.355	103.355	103.088	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.752	102.752	102.552	3.000	102.502	102.402	102.302
3.875	N/A	N/A	N/A	3.625	103.650	103.650	103.387	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.070	103.070	102.870	3.125	102.820	102.720	102.620
3.990	N/A	N/A	N/A	3.750	103.996	103.996	103.773	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.594	103.594	103.394	3.250	103.344	103.244	103.144
4.000	N/A	N/A	N/A	3.875	104.346	104.346	104.126	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.044	104.044	103.844	3.375	103.794	103.694	103.594
4.125	N/A	N/A	N/A	3.990	104.572	104.572	104.352	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.267	104.267	104.067	3.500	104.017	103.917	103.817
4.250	N/A	N/A	N/A	4.000	104.672	104.672	104.452	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.974	103.974	103.774	3.625	103.724	103.624	103.524
4.375	N/A	N/A	N/A	4.125	104.654	104.654	104.454	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.335	104.335	104.135	3.750	104.085	103.985	103.885
4.500	N/A	N/A	N/A	4.250	105.039	105.039	104.839	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.498	104.498	104.298	3.875	104.248	104.148	104.048
4.625	N/A	N/A	N/A	4.375	105.291	105.291	105.091	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.755	104.755	104.555	3.990	104.505	104.405	104.305
4.750	N/A	N/A	N/A	4.500	105.590	105.590	105.390	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.855	104.855	104.655	4.000	104.605	104.505	104.405
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	97.768	97.768	97.568	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	98.372	98.372	98.172	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	98.835	98.835	98.635	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	99.256	99.256	99.056	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.952	99.952	99.752	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	99.104	99.104	98.904	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	99.557	99.557	99.357	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	99.893	99.893	99.693	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																			



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: 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	98.690	98.690	98.475	2.750	98.448	98.448	98.233	2.500	98.620	98.620	98.296	2.000	98.868	98.868	98.668	2.000	97.768	97.768	97.568
2.875	99.402	99.402	99.189	2.875	99.160	99.160	98.947	2.625	99.729	99.729	99.478	2.125	99.472	99.472	99.272	2.125	98.372	98.372	98.172
2.990	99.880	99.880	99.673	2.990	99.638	99.638	99.431	2.750	100.218	100.218	99.966	2.250	99.935	99.935	99.735	2.250	98.835	98.835	98.635
3.000	99.980	99.980	99.773	3.000	99.738	99.738	99.531	2.875	100.847	100.847	100.596	2.375	100.356	100.356	100.156	2.375	99.256	99.256	99.056
3.125	100.668	100.668	100.437	3.125	100.118	100.118	99.887	2.990	101.241	101.241	100.992	2.500	101.052	101.052	100.852	2.500	99.952	99.952	99.752
3.250	101.437	101.437	101.211	3.250	100.887	100.887	100.661	3.000	101.341	101.341	101.092	2.625	101.580	101.580	101.380	2.625	99.104	99.104	98.904
3.375	102.278	102.278	102.055	3.375	101.728	101.728	101.505	3.125	101.647	101.647	101.371	2.750	102.033	102.033	101.833	2.750	99.557	99.557	99.357
3.500	102.743	102.743	102.525	3.500	102.193	102.193	101.975	3.250	102.148	102.148	101.873	2.875	102.369	102.369	102.169	2.875	99.893	99.893	99.693
3.625	103.032	103.032	102.814	3.625	102.482	102.482	102.264	3.375	102.917	102.917	102.647	2.990	102.652	102.652	102.452	2.990	100.176	100.176	99.976
3.750	103.660	103.660	103.365	3.750	100.104	100.104	99.809	3.500	103.355	103.355	103.088	3.000	102.752	102.752	102.552	3.000	100.276	100.276	100.076
3.875	104.135	104.135	103.843	3.875	100.579	100.579	100.287	3.625	103.650	103.650	103.387	3.125	103.070	103.070	102.870	3.125	100.844	100.844	100.644
3.990	104.359	104.359	104.072	3.990	100.803	100.803	100.516	3.750	103.996	103.996	103.773	3.250	103.594	103.594	103.394	3.250	101.368	101.368	101.168
4.000	104.459	104.459	104.172	4.000	100.903	100.903	100.616	3.875	104.346	104.346	104.126	3.375	104.044	104.044	103.844	3.375	101.818	101.818	101.618
4.125	104.818	104.818	104.536	4.125	101.262	101.262	100.980	3.990	104.572	104.572	104.352	3.500	104.267	104.267	104.067	3.500	102.041	102.041	101.841
4.250	105.138	105.138	104.938	4.250	100.462	100.462	100.262	4.000	104.672	104.672	104.452	3.625	103.974	103.974	103.774	3.625	100.748	100.748	100.548
4.375	105.544	105.544	105.344	4.375	100.868	100.868	100.668	4.125	104.654	104.654	104.454	3.750	104.335	104.335	104.135	3.750	101.109	101.109	100.909
4.500	105.891	105.891	105.691	4.500	101.215	101.215	101.015	4.250	105.039	105.039	104.839	3.875	104.498	104.498	104.298	3.875	101.272	101.272	101.072
4.625	106.105	106.105	105.905	4.625	101.055	101.055	100.855	4.375	105.291	105.291	105.091	3.990	104.755	104.755	104.555	3.990	101.529	101.529	101.329
4.750	106.509	106.509	106.309	4.750	101.459	101.459	101.259	4.500	105.590	105.590	105.390	4.000	104.855	104.855	104.655	4.000	101.629	101.629	101.429

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.910	96.910	96.690	2.500	98.620	98.620	98.296	2.000	98.868	98.868	98.668	2.500	96.114	96.114	95.894	2.000	97.668	97.668	97.468
2.625	97.845	97.845	97.625	2.625	99.729	99.729	99.478	2.125	99.472	99.472	99.272	2.625	97.049	97.049	96.829	2.125	98.272	98.272	98.072
2.750	98.690	98.690	98.475	2.750	100.218	100.218	99.966	2.250	99.935	99.935	99.735	2.750	97.894	97.894	97.679	2.250	98.735	98.735	98.535
2.875	99.402	99.402	99.189	2.875	100.847	100.847	100.596	2.375	100.356	100.356	100.156	2.875	98.606	98.606	98.393	2.375	99.156	99.156	98.956
2.990	99.880	99.880	99.673	2.990	101.241	101.241	100.992	2.500	101.052	101.052	100.852	2.990	99.084	99.084	98.877	2.500	99.852	99.852	99.652
3.000	99.980	99.980	99.773	3.000	101.341	101.341	101.092	2.625	101.580	101.580	101.380	3.000	99.184	99.184	98.977	2.625	99.692	99.692	99.492
3.125	100.668	100.668	100.437	3.125	101.647	101.647	101.371	2.750	102.033	102.033	101.833	3.125	99.718	99.718	99.487	2.750	100.145	100.145	99.945
3.250	101.437	101.437	101.211	3.250	102.148	102.148	101.873	2.875	102.369	102.369	102.169	3.250	100.487	100.487	100.261	2.875	100.481	100.481	100.281
3.375	102.278	102.278	102.055	3.375	102.917	102.917	102.647	2.990	102.652	102.652	102.452	3.375	101.328	101.328	101.105	2.990	100.764	100.764	100.564
3.500	102.743	102.743	102.525	3.500	103.355	103.355	103.088	3.000	102.752	102.752	102.552	3.500	101.793	101.793	101.575	3.000	100.864	100.864	100.664
3.625	103.032	103.032	102.814	3.625	103.650	103.650	103.387	3.125	103.070	103.070	102.870	3.625	102.082	102.082	101.864	3.125	101.307	101.307	101.107
3.750	103.660	103.660	103.365	3.750	103.996	103.996	103.773	3.250	103.594	103.594	103.394	3.750	101.207	101.207	100.912	3.250	101.831	101.831	101.631
3.875	104.135	104.135	103.843	3.875	104.346	104.346	104.126	3.375	104.044	104.044	103.844	3.875	101.682	101.682	101.390	3.375	102.281	102.281	102.081
3.990	104.359	104.359	104.072	3.990	104.572	104.572	104.352	3.500	104.267	104.267	104.067	3.990	101.906	101.906	101.619	3.500	102.504	102.504	102.304
4.000	104.459	104.459	104.172	4.000	104.672	104.672	104.452	3.625	103.974	103.974	103.774	4.000	102.006	102.006	101.719	3.625	101.711	101.711	101.511
4.125	104.818	104.818	104.536	4.125	104.654	104.654	104.454	3.750	104.335	104.335	104.135	4.125	102.365	102.365	102.083	3.750	102.072	102.072	101.872
4.250	105.138	105.138	104.938	4.250	105.039	105.039	104.839	3.875	104.498	104.498	104.298	4.250	102.125	102.125	101.925	3.875	102.235	102.235	102.035
4.375	105.544	105.544	105.344	4.375	105.291	105.291	105.091	3.990	104.755	104.755	104.555	4.375	102.531	102.531	102.331	3.990	102.492	102.492	102.292
4.500	105.891	105.891	105.691	4.500	105.590	105.590	105.390	4.000	104.855	104.855	104.655	4.500	102.878	102.878	102.678	4.000	102.592	102.592	102.392

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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12/6/2021

60 Day Lock Exp.:

12/20/2021

W. Rate Sheet Dated: 10/21/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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