

W. Rate Sheet Dated: 10/22/2021

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	98.955	98.955	98.486	2.250	98.806	98.806	98.338	2.250	97.178	97.178	96.827	3.125	96.327	96.327	96.027
2.375	99.173	99.173	98.705	2.375	98.994	98.994	98.525	2.500	97.522	97.522	97.171	3.250	97.905	97.905	97.605
2.500	99.389	99.389	98.920	2.500	99.175	99.175	98.706	2.625	97.679	97.679	97.327	3.375	97.671	97.671	97.371
2.625	99.601	99.601	99.132	2.625	99.344	99.344	98.876	2.750	99.659	99.659	99.359	3.500	97.749	97.749	97.449
2.750	100.866	100.866	100.428	2.750	100.730	100.730	100.292	2.875	99.825	99.825	99.525	3.625	97.827	97.827	97.527
2.875	101.072	101.072	100.635	2.875	100.908	100.908	100.471	3.000	99.982	99.982	99.682	Margin = 2.250		Index = 0.110	
3.000	101.277	101.277	100.840	3.000	101.077	101.077	100.640	3.125	100.137	100.137	99.837	30 Year OTC			
3.125	101.480	101.480	101.042	3.125	101.245	101.245	100.808	3.250	101.582	101.582	101.282	Rate	30 Day	45 Day	60 Day
3.250	102.261	102.261	101.961	3.250	102.090	102.090	101.790	3.375	101.729	101.729	101.429	4.000	101.140	101.140	100.640
3.375	102.357	102.357	102.057	3.375	102.150	102.150	101.850	3.500	101.894	101.894	101.594	4.125	101.313	101.313	100.813
3.500	102.554	102.554	102.254	3.500	102.280	102.280	101.980	3.625	102.026	102.026	101.726	4.375	102.370	102.370	101.870
3.625	102.749	102.749	102.449	3.625	102.423	102.423	102.123	3.750	101.731	101.731	101.431	4.500	102.439	102.439	101.939
3.750	103.066	103.066	102.766	3.750	102.876	102.876	102.576	3.875	101.834	101.834	101.534	4.625	102.560	102.560	102.060
3.875	103.155	103.155	102.855	3.875	102.888	102.888	102.588	4.000	101.960	101.960	101.660	4.875	103.063	103.063	102.563
4.000	103.315	103.315	103.015	4.000	103.022	103.022	102.722	4.125	102.069	102.069	101.769	5.000	103.175	103.175	102.675
4.125	103.488	103.488	103.188	4.125	103.140	103.140	102.840	4.250	102.980	102.980	102.680	5.125	103.296	103.296	102.796
4.250	103.784	103.784	103.584	4.250	103.615	103.615	103.415	4.375	103.083	103.083	102.783	5.500	103.848	103.848	103.348
4.375	103.845	103.845	103.645	4.375	103.627	103.627	103.427	4.500	103.208	103.208	102.908	5.625	103.970	103.970	103.470
6.250	106.000	106.000	105.800	6.250	104.009	104.009	103.809	4.625	103.317	103.317	103.017	6.250	103.388	103.388	102.888

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	99.055	98.955	98.955	98.486	2.250	98.756	98.656	98.656	98.188	2.250	99.308	99.208	99.208	98.857
2.375	99.273	99.173	99.173	98.705	2.375	98.944	98.844	98.844	98.375	2.375	99.484	99.384	99.384	99.032
2.500	99.489	99.389	99.389	98.920	2.500	99.125	99.025	99.025	98.556	2.500	99.652	99.552	99.552	99.201
2.625	99.701	99.601	99.601	99.132	2.625	99.294	99.194	99.194	98.726	2.625	99.809	99.709	99.709	99.357
2.750	100.966	100.866	100.866	100.428	2.750	100.555	100.455	100.455	100.017	2.750	100.689	100.589	100.589	100.289
2.875	101.172	101.072	101.072	100.635	2.875	100.733	100.633	100.633	100.196	2.875	100.855	100.755	100.755	100.455
3.000	101.377	101.277	101.277	100.840	3.000	100.902	100.802	100.802	100.365	3.000	101.012	100.912	100.912	100.612
3.125	101.580	101.480	101.480	101.042	3.125	101.070	100.970	100.970	100.533	3.125	101.167	101.067	101.067	100.767
3.250	102.361	102.261	102.261	101.961	3.250	101.890	101.790	101.790	101.490	3.250	103.212	103.112	103.112	102.812
3.375	102.557	102.457	102.457	102.157	3.375	102.050	101.950	101.950	101.650	3.375	103.359	103.259	103.259	102.959
3.500	102.754	102.654	102.654	102.354	3.500	102.180	102.080	102.080	101.780	3.500	103.524	103.424	103.424	103.124
3.625	102.949	102.849	102.849	102.549	3.625	102.323	102.223	102.223	101.923	3.625	103.656	103.556	103.556	103.256
3.750	103.266	103.166	103.166	102.866	3.750	103.076	102.976	102.976	102.676	3.750	103.861	103.761	103.761	103.461

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	98.390	98.390	97.890	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.563	98.563	98.063	4.750	101.000	101.000	100.500
3.875	99.038	99.038	98.538	6.250	103.750	103.750	103.500	4.375	99.620	99.620	99.120	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.879	98.879	98.379					4.500	99.689	99.689	99.189	Rate	30 Day	45 Day	60 Day
4.125	98.705	98.705	98.205					4.625	99.810	99.810	99.310	5.750	103.000	103.000	102.500
4.250	100.716	100.716	100.216					4.875	100.313	100.313	99.813	6.250	105.750	105.750	105.250
4.375	100.555	100.555	100.055					5.000	100.425	100.425	99.925	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.486	100.486	99.986					5.125	100.546	100.546	100.046				
4.625	100.365	100.365	99.865					5.500	101.098	101.098	100.598				
4.750	101.495	101.495	100.995					5.625	101.220	101.220	100.720				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.638	100.638	100.138				

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@afrrwholesale.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.:

12/21/2021

W. Rate Sheet Dated: 10/22/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.077	96.077	95.777
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	97.655	97.655	97.355
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	97.421	97.421	97.121
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.208	98.208	97.908	3.500	97.499	97.499	97.199
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.374	98.374	98.074	3.625	97.577	97.577	97.277
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.530	98.530	98.230	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.686	98.686	98.386	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.387	100.387	100.087	Rate	30 Day	45 Day	60 Day
3.250	101.080	101.080	100.780	3.250	101.009	101.009	100.709	3.375	100.534	100.534	100.234	3.250	101.080	101.080	100.580
3.375	101.276	101.276	100.976	3.375	101.169	101.169	100.869	3.500	100.699	100.699	100.399	3.375	101.276	101.276	100.776
3.500	101.473	101.473	101.173	3.500	101.299	101.299	100.999	3.625	100.831	100.831	100.531	3.500	101.473	101.473	100.973
3.625	101.668	101.668	101.368	3.625	101.441	101.441	101.141	3.750	101.036	101.036	100.736	3.625	101.668	101.668	101.168
3.750	101.253	101.253	100.953	3.750	101.164	101.164	100.864	3.875	N/A	N/A	N/A	3.750	101.253	101.253	100.753
3.875	101.443	101.443	101.143	3.875	101.276	101.276	100.976	4.000	N/A	N/A	N/A	3.875	101.443	101.443	100.943
4.000	101.602	101.602	101.302	4.000	101.410	101.410	101.110	4.125	N/A	N/A	N/A	4.000	101.602	101.602	101.102
4.125	101.776	101.776	101.476	4.125	101.528	101.528	101.228	4.250	N/A	N/A	N/A	4.125	101.776	101.776	101.276
4.250	102.234	102.234	102.034	4.250	102.165	102.165	101.965	4.375	N/A	N/A	N/A	4.250	102.234	102.234	101.734
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	100.428	100.328	100.328	99.891	2.750	100.367	100.267	100.267	99.830	2.750	100.401	100.301	100.301	100.001
2.875	100.635	100.535	100.535	100.098	2.875	100.546	100.446	100.446	100.009	2.875	100.567	100.467	100.467	100.167
3.000	100.840	100.740	100.740	100.303	3.000	100.715	100.615	100.615	100.178	3.000	100.724	100.624	100.624	100.324
3.125	101.042	100.942	100.942	100.505	3.125	100.883	100.783	100.783	100.346	3.125	100.880	100.780	100.780	100.480
3.250	101.180	101.080	101.080	100.780	3.250	101.109	101.009	101.009	100.709	3.250	102.331	102.231	102.231	101.931
3.375	101.376	101.276	101.276	100.976	3.375	101.269	101.169	101.169	100.869	3.375	102.478	102.378	102.378	102.078
3.500	101.573	101.473	101.473	101.173	3.500	101.399	101.299	101.299	100.999	3.500	102.643	102.543	102.543	102.243
3.625	101.768	101.668	101.668	101.368	3.625	101.541	101.441	101.441	101.141	3.625	102.775	102.675	102.675	102.375
3.750	101.353	101.253	101.253	100.953	3.750	101.264	101.164	101.164	100.864	3.750	101.949	101.849	101.849	101.549

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/21/2021

W. Rate Sheet Dated: 10/22/2021

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	96.717	96.717	96.517	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.643	97.643	97.443	2.000	N/A	N/A	N/A	2.500	96.801	96.701	96.599
2.625	97.614	97.614	97.414	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.424	98.424	98.224	2.125	N/A	N/A	N/A	2.625	97.697	97.597	97.495
2.750	98.429	98.429	98.229	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.130	99.130	98.930	2.250	N/A	N/A	N/A	2.750	98.512	98.412	98.310
2.875	99.110	99.110	98.910	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.730	99.730	99.530	2.375	N/A	N/A	N/A	2.875	99.194	99.094	98.992
2.990	99.566	99.566	99.366	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.067	100.067	99.867	2.500	N/A	N/A	N/A	2.990	99.650	99.550	99.448
3.000	99.666	99.666	99.466	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.167	100.167	99.967	2.625	N/A	N/A	N/A	3.000	99.750	99.650	99.548
3.125	100.405	100.405	100.205	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.009	101.009	100.809	2.750	N/A	N/A	N/A	3.125	100.668	100.568	100.455
3.250	101.172	101.172	100.972	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.683	101.683	101.483	2.875	N/A	N/A	N/A	3.250	101.436	101.336	101.223
3.375	102.015	102.015	101.815	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.465	102.465	102.265	2.990	N/A	N/A	N/A	3.375	102.278	102.172	102.065
3.500	102.494	102.494	102.294	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.817	102.817	102.617	3.000	N/A	N/A	N/A	3.500	102.896	102.796	102.696
3.625	103.028	103.028	102.828	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.989	102.989	102.789	3.125	N/A	N/A	N/A	3.625	103.725	103.625	103.525
3.750	103.667	103.667	103.467	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.821	102.821	102.621	3.250	N/A	N/A	N/A	3.750	104.364	104.264	104.164
3.875	104.149	104.149	103.949	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.250	103.250	103.050	3.375	N/A	N/A	N/A	3.875	104.846	104.746	104.646
3.990	104.421	104.421	104.221	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.451	103.451	103.251	3.500	N/A	N/A	N/A	3.990	105.118	105.018	104.918
4.000	104.521	104.521	104.321	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.551	103.551	103.351	3.625	N/A	N/A	N/A	4.000	105.218	105.118	105.018
4.125	104.833	104.833	104.633	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.718	103.718	103.518	3.750	N/A	N/A	N/A	4.125	105.530	105.430	105.330
4.250	105.267	105.267	105.067	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.044	103.044	102.844	3.875	N/A	N/A	N/A	4.250	105.728	105.628	105.528
4.375	105.677	105.677	105.477	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.473	103.473	103.273	3.990	N/A	N/A	N/A	4.375	106.138	106.038	105.938
4.500	106.055	106.055	105.855	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.775	103.775	103.575	4.000	N/A	N/A	N/A	4.500	106.516	106.416	106.316
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	98.739	98.739	98.539	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.532	98.532	98.332	2.000	98.460	98.359	98.258
2.875	N/A	N/A	N/A	2.625	99.521	99.521	99.321	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.101	99.101	98.901	2.125	99.029	98.928	98.827
2.990	N/A	N/A	N/A	2.750	100.289	100.289	100.089	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.602	99.602	99.402	2.250	99.578	99.469	99.365
3.000	N/A	N/A	N/A	2.875	100.965	100.965	100.765	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.056	100.056	99.856	2.375	100.225	100.116	100.012
3.125	N/A	N/A	N/A	2.990	101.381	101.381	101.181	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.701	100.701	100.501	2.500	100.891	100.782	100.678
3.250	N/A	N/A	N/A	3.000	101.481	101.481	101.281	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.248	101.248	101.048	2.625	101.438	101.329	101.225
3.375	N/A	N/A	N/A	3.125	101.942	101.942	101.742	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.735	101.735	101.535	2.750	101.925	101.816	101.712
3.500	N/A	N/A	N/A	3.250	102.087	102.087	101.887	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.122	102.122	101.922	2.875	102.320	102.220	102.120
3.625	N/A	N/A	N/A	3.375	102.892	102.892	102.692	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.466	102.466	102.266	2.990	102.758	102.658	102.558
3.750	N/A	N/A	N/A	3.500	103.338	103.338	103.138	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.566	102.566	102.366	3.000	102.858	102.758	102.658
3.875	N/A	N/A	N/A	3.625	103.701	103.701	103.501	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.028	103.028	102.828	3.125	103.381	103.281	103.181
3.990	N/A	N/A	N/A	3.750	103.890	103.890	103.690	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.475	103.475	103.275	3.250	103.828	103.728	103.628
4.000	N/A	N/A	N/A	3.875	104.368	104.368	104.168	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.971	103.971	103.771	3.375	104.324	104.224	104.124
4.125	N/A	N/A	N/A	3.990	104.609	104.609	104.409	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.301	104.301	104.101	3.500	104.654	104.554	104.454
4.250	N/A	N/A	N/A	4.000	104.709	104.709	104.509	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.717	104.717	104.517	3.625	105.070	104.970	104.870
4.375	N/A	N/A	N/A	4.125	105.016	105.016	104.816	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.482	104.482	104.282	3.750	104.846	104.746	104.646
4.500	N/A	N/A	N/A	4.250	104.854	104.854	104.654	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.926	104.926	104.726	3.875	105.290	105.190	105.090
4.625	N/A	N/A	N/A	4.375	105.259	105.259	105.059	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.252	105.252	105.052	3.990	105.616	105.516	105.416
4.750	N/A	N/A	N/A	4.500	105.617	105.617	105.417	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.352	105.352	105.152	4.000	105.716	105.616	105.516
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	98.732	98.732	98.532	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.407	99.407	99.207
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.169	99.169	98.969	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.976	99.976	99.776
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.623	99.623	99.423	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.477	100.477	100.277
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.164	100.164	99.964	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.931	100.931	100.731
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.690	100.690	100.490	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.359	101.359	101.159
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.101	101.101	100.901	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.810	101.810	101.610
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.433	101.433	101.233	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.141	102.141	101.941
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.697	101.697	101.497	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.528	102.528	102.328
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.906	101.906	101.706	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.872	102.872	102.672
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.006	102.006	101.806	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.972	102.972	102.772
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.283	102.283	102.083	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.375	103.375	103.175
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.302	102.302	102.102	3.250	N/A	N/A	N/A	3.250	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.: 12/21/2021

W. Rate Sheet Dated: 10/22/2021

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	96.717	96.717	96.517	2.500	97.643	97.643	97.443	2.875	100.965	100.965	100.765	2.000	98.532	98.532	98.332	2.000	98.732	98.732	98.532
2.625	97.614	97.614	97.414	2.625	98.424	98.424	98.224	2.990	101.381	101.381	101.181	2.125	99.101	99.101	98.901	2.125	99.169	99.169	98.969
2.750	98.429	98.429	98.229	2.750	99.130	99.130	98.930	3.000	101.481	101.481	101.281	2.250	99.602	99.602	99.402	2.250	99.623	99.623	99.423
2.875	99.110	99.110	98.910	2.875	99.730	99.730	99.530	3.125	101.942	101.942	101.742	2.375	100.056	100.056	99.856	2.375	100.164	100.164	99.964
2.990	99.566	99.566	99.366	2.990	100.067	100.067	99.867	3.250	102.087	102.087	101.887	2.500	100.701	100.701	100.501	2.500	100.690	100.690	100.490
3.000	99.666	99.666	99.466	3.000	100.167	100.167	99.967	3.375	102.892	102.892	102.692	2.625	101.248	101.248	101.048	2.625	101.101	101.101	100.901
3.125	100.405	100.405	100.205	3.125	101.009	101.009	100.809	3.500	103.338	103.338	103.138	2.750	101.735	101.735	101.535	2.750	101.433	101.433	101.233
3.250	101.172	101.172	100.972	3.250	101.683	101.683	101.483	3.625	103.701	103.701	103.501	2.875	102.122	102.122	101.922	2.875	101.697	101.697	101.497
3.375	102.015	102.015	101.815	3.375	102.465	102.465	102.265	3.750	103.890	103.890	103.690	2.990	102.466	102.466	102.266	2.990	101.906	101.906	101.706
3.500	102.494	102.494	102.294	3.500	102.817	102.817	102.617	3.875	104.368	104.368	104.168	3.000	102.566	102.566	102.366	3.000	102.006	102.006	101.806
3.625	103.028	103.028	102.828	3.625	102.989	102.989	102.789	3.990	104.609	104.609	104.409	3.125	103.028	103.028	102.828	3.125	102.283	102.283	102.083
3.750	103.667	103.667	103.467	3.750	102.821	102.821	102.621	4.000	104.709	104.709	104.509	3.250	103.475	103.475	103.275	3.250	102.302	102.302	102.102
3.875	104.149	104.149	103.949	3.875	103.250	103.250	103.050	4.125	105.016	105.016	104.816	3.375	103.971	103.971	103.771	3.375	102.675	102.675	102.475
3.990	104.421	104.421	104.221	3.990	103.451	103.451	103.251	4.250	104.854	104.854	104.654	3.500	104.301	104.301	104.101	3.500	102.898	102.898	102.698
4.000	104.521	104.521	104.321	4.000	103.551	103.551	103.351	4.375	105.259	105.259	105.059	3.625	104.717	104.717	104.517	3.625	103.190	103.190	102.990
4.125	104.833	104.833	104.633	4.125	103.718	103.718	103.518	4.500	105.617	105.617	105.417	3.750	104.482	104.482	104.282	3.750	102.493	102.493	102.293
4.250	105.267	105.267	105.067	4.250	103.044	103.044	102.844	4.625	105.856	105.856	105.656	3.875	104.926	104.926	104.726	3.875	102.805	102.805	102.605
4.375	105.677	105.677	105.477	4.375	103.473	103.473	103.273	4.750	106.045	106.045	105.845	3.990	105.252	105.252	105.052	3.990	103.004	103.004	102.804
4.500	106.055	106.055	105.855	4.500	103.775	103.775	103.575	4.875	106.404	106.404	106.204	4.000	105.352	105.352	105.152	4.000	103.104	103.104	102.904

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/22/2021
45 Day Lock Exp.: 12/6/2021
60 Day Lock Exp.: 12/21/2021

W. Rate Sheet Dated: 10/22/2021

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	96.722	96.722	96.483	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.480	96.480	96.241	2.750	N/A	N/A	N/A	2.500	96.913	96.813	96.674
2.625	97.658	97.658	97.418	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.416	97.416	97.176	2.875	N/A	N/A	N/A	2.625	97.728	97.628	97.488
2.750	98.506	98.506	98.268	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.264	98.264	98.026	2.990	N/A	N/A	N/A	2.750	98.576	98.476	98.338
2.875	99.219	99.219	98.984	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.977	98.977	98.742	3.000	N/A	N/A	N/A	2.875	99.290	99.190	99.055
2.990	99.699	99.699	99.469	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.457	99.457	99.227	3.125	N/A	N/A	N/A	2.990	99.910	99.810	99.680
3.000	99.799	99.799	99.569	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.557	99.557	99.327	3.250	N/A	N/A	N/A	3.000	100.010	99.910	99.780
3.125	100.495	100.495	100.259	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	99.945	99.945	99.709	3.375	N/A	N/A	N/A	3.125	100.870	100.751	100.634
3.250	101.265	101.265	101.035	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.715	100.715	100.485	3.500	N/A	N/A	N/A	3.250	101.640	101.526	101.410
3.375	102.110	102.110	101.882	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.560	101.560	101.332	3.625	N/A	N/A	N/A	3.375	102.485	102.371	102.257
3.500	102.577	102.577	102.351	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.027	102.027	101.801	3.750	N/A	N/A	N/A	3.500	102.952	102.839	102.726
3.625	102.867	102.867	102.644	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.317	102.317	102.094	3.875	N/A	N/A	N/A	3.625	103.242	103.131	103.019
3.750	103.473	103.473	103.171	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.917	99.917	99.615	3.990	N/A	N/A	N/A	3.750	103.844	103.720	103.542
3.875	103.949	103.949	103.652	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.393	100.393	100.096	4.000	N/A	N/A	N/A	3.875	104.320	104.197	104.023
3.990	104.176	104.176	103.883	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.620	100.620	100.327	4.125	N/A	N/A	N/A	3.990	104.547	104.425	104.254
4.000	104.276	104.276	103.983	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.720	100.720	100.427	4.250	N/A	N/A	N/A	4.000	104.647	104.525	104.354
4.125	104.637	104.637	104.349	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.081	101.081	100.793	4.375	N/A	N/A	N/A	4.125	105.008	104.887	104.720
4.250	105.094	105.094	104.894	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.418	100.418	100.218	4.500	N/A	N/A	N/A	4.250	105.234	105.134	105.034
4.375	105.502	105.502	105.302	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.826	100.826	100.626	4.625	N/A	N/A	N/A	4.375	105.641	105.541	105.441
4.500	105.851	105.851	105.651	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.175	101.175	100.975	4.750	N/A	N/A	N/A	4.500	105.990	105.890	105.790
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	98.413	98.413	98.133	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.758	98.758	98.548	2.000	98.508	98.408	98.298
2.875	N/A	N/A	N/A	2.625	99.542	99.542	99.255	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.362	99.362	99.152	2.125	99.112	99.012	98.902
2.990	N/A	N/A	N/A	2.750	100.030	100.030	99.744	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.828	99.828	99.618	2.250	99.578	99.478	99.368
3.000	N/A	N/A	N/A	2.875	100.660	100.660	100.373	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.250	100.250	100.042	2.375	100.000	99.900	99.792
3.125	N/A	N/A	N/A	2.990	101.057	101.057	100.770	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.880	100.880	100.680	2.500	100.630	100.530	100.430
3.250	N/A	N/A	N/A	3.000	101.157	101.157	100.870	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.409	101.409	101.209	2.625	101.159	101.059	100.959
3.375	N/A	N/A	N/A	3.125	101.459	101.459	101.179	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.863	101.863	101.663	2.750	101.613	101.513	101.413
3.500	N/A	N/A	N/A	3.250	101.961	101.961	101.681	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.200	102.200	102.000	2.875	101.950	101.850	101.750
3.625	N/A	N/A	N/A	3.375	102.733	102.733	102.457	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.484	102.484	102.284	2.990	102.234	102.134	102.034
3.750	N/A	N/A	N/A	3.500	103.173	103.173	102.899	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.584	102.584	102.384	3.000	102.334	102.234	102.134
3.875	N/A	N/A	N/A	3.625	103.471	103.471	103.198	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.899	102.899	102.699	3.125	102.649	102.549	102.449
3.990	N/A	N/A	N/A	3.750	103.841	103.841	103.611	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.426	103.426	103.226	3.250	103.176	103.076	102.976
4.000	N/A	N/A	N/A	3.875	104.194	104.194	103.966	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.875	103.875	103.675	3.375	103.625	103.525	103.425
4.125	N/A	N/A	N/A	3.990	104.418	104.418	104.195	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.099	104.099	103.899	3.500	103.849	103.749	103.649
4.250	N/A	N/A	N/A	4.000	104.518	104.518	104.295	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.901	103.901	103.701	3.625	103.651	103.551	103.451
4.375	N/A	N/A	N/A	4.125	104.825	104.825	104.625	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.263	104.263	104.063	3.750	104.013	103.913	103.813
4.500	N/A	N/A	N/A	4.250	105.210	105.210	105.010	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.428	104.428	104.228	3.875	104.178	104.078	103.978
4.625	N/A	N/A	N/A	4.375	105.464	105.464	105.264	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.685	104.685	104.485	3.990	104.435	104.335	104.235
4.750	N/A	N/A	N/A	4.500	105.683	105.683	105.483	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.785	104.785	104.585	4.000	104.535	104.435	104.335

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	97.658	97.658	97.448	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	98.262	98.262	98.052	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	98.728	98.728	98.518	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	99.150	99.150	98.942	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	99.780	99.780	99.580	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	98.933	98.933	98.733	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	99.387	99.387	99.187	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	99.724	99.724	99.524	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.008	100.008	99.808	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.108	100.108	99.908	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.673	100.673	100.473	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.200	101.200	101.000	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.649	101.649	101.449	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	101.873	101.873	101.673	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.675	100.675	100.475	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.037	101.037	100.837	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.202	101.202	101.002	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.459	101.459	101.259	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.559	101.559	101.359	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/21/2021

W. Rate Sheet Dated: 10/22/2021

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	98.506	98.506	98.268	2.750	98.264	98.264	98.026	2.500	98.413	98.413	98.133	2.000	98.758	98.758	98.548	2.000	97.658	97.658	97.448
2.875	99.219	99.219	98.984	2.875	98.977	98.977	98.742	2.625	99.542	99.542	99.255	2.125	99.362	99.362	99.152	2.125	98.262	98.262	98.052
2.990	99.699	99.699	99.469	2.990	99.457	99.457	99.227	2.750	100.030	100.030	99.744	2.250	99.828	99.828	99.618	2.250	98.728	98.728	98.518
3.000	99.799	99.799	99.569	3.000	99.557	99.557	99.327	2.875	100.660	100.660	100.373	2.375	100.250	100.250	100.042	2.375	99.150	99.150	98.942
3.125	100.495	100.495	100.259	3.125	99.945	99.945	99.709	2.990	101.057	101.057	100.770	2.500	100.880	100.880	100.680	2.500	99.780	99.780	99.580
3.250	101.265	101.265	101.035	3.250	100.715	100.715	100.485	3.000	101.157	101.157	100.870	2.625	101.409	101.409	101.209	2.625	98.933	98.933	98.733
3.375	102.110	102.110	101.882	3.375	101.560	101.560	101.332	3.125	101.459	101.459	101.179	2.750	101.863	101.863	101.663	2.750	99.387	99.387	99.187
3.500	102.577	102.577	102.351	3.500	102.027	102.027	101.801	3.250	101.961	101.961	101.681	2.875	102.200	102.200	102.000	2.875	99.724	99.724	99.524
3.625	102.867	102.867	102.644	3.625	102.317	102.317	102.094	3.375	102.733	102.733	102.457	2.990	102.484	102.484	102.284	2.990	100.008	100.008	99.808
3.750	103.473	103.473	103.171	3.750	99.917	99.917	99.615	3.500	103.173	103.173	102.899	3.000	102.584	102.584	102.384	3.000	100.108	100.108	99.908
3.875	103.949	103.949	103.652	3.875	100.393	100.393	100.096	3.625	103.471	103.471	103.198	3.125	102.899	102.899	102.699	3.125	100.673	100.673	100.473
3.990	104.176	104.176	103.883	3.990	100.620	100.620	100.327	3.750	103.841	103.841	103.511	3.250	103.426	103.426	103.226	3.250	101.200	101.200	101.000
4.000	104.276	104.276	103.983	4.000	100.720	100.720	100.427	3.875	104.194	104.194	103.966	3.375	103.875	103.875	103.675	3.375	101.649	101.649	101.449
4.125	104.637	104.637	104.349	4.125	101.081	101.081	100.793	3.990	104.418	104.418	104.195	3.500	104.099	104.099	103.899	3.500	101.873	101.873	101.673
4.250	105.094	105.094	104.894	4.250	100.418	100.418	100.218	4.000	104.518	104.518	104.295	3.625	103.901	103.901	103.701	3.625	100.675	100.675	100.475
4.375	105.502	105.502	105.302	4.375	100.826	100.826	100.626	4.125	104.825	104.825	104.625	3.750	104.263	104.263	104.063	3.750	101.037	101.037	100.837
4.500	105.851	105.851	105.651	4.500	101.175	101.175	100.975	4.250	105.210	105.210	105.010	3.875	104.428	104.428	104.228	3.875	101.202	101.202	101.002
4.625	106.044	106.044	105.844	4.625	100.994	100.994	100.794	4.375	105.464	105.464	105.264	3.990	104.685	104.685	104.485	3.990	101.459	101.459	101.259
4.750	106.450	106.450	106.250	4.750	101.400	101.400	101.200	4.500	105.683	105.683	105.483	4.000	104.785	104.785	104.585	4.000	101.559	101.559	101.359

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 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.:

12/21/2021

W. Rate Sheet Dated: 10/22/2021

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.:

12/21/2021

W. Rate Sheet Dated: 10/22/2021

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	96.722	96.722	96.483	2.500	98.413	98.413	98.133	2.000	98.758	98.758	98.548	2.500	95.926	95.926	95.687	2.000	97.558	97.558	97.348
2.625	97.658	97.658	97.418	2.625	99.542	99.542	99.255	2.125	99.362	99.362	99.152	2.625	96.862	96.862	96.622	2.125	98.162	98.162	97.952
2.750	98.506	98.506	98.268	2.750	100.030	100.030	99.744	2.250	99.828	99.828	99.618	2.750	97.710	97.710	97.472	2.250	98.628	98.628	98.418
2.875	99.219	99.219	98.984	2.875	100.660	100.660	100.373	2.375	100.250	100.250	100.042	2.875	98.423	98.423	98.188	2.375	99.050	99.050	98.842
2.990	99.699	99.699	99.469	2.990	101.057	101.057	100.770	2.500	100.880	100.880	100.680	2.990	98.903	98.903	98.673	2.500	99.680	99.680	99.480
3.000	99.799	99.799	99.569	3.000	101.157	101.157	100.870	2.625	101.409	101.409	101.209	3.000	99.003	99.003	98.773	2.625	99.521	99.521	99.321
3.125	100.495	100.495	100.259	3.125	101.459	101.459	101.179	2.750	101.863	101.863	101.663	3.125	99.545	99.545	99.309	2.750	99.975	99.975	99.775
3.250	101.265	101.265	101.035	3.250	101.961	101.961	101.681	2.875	102.200	102.200	102.000	3.250	100.315	100.315	100.085	2.875	100.312	100.312	100.112
3.375	102.110	102.110	101.882	3.375	102.733	102.733	102.457	2.990	102.484	102.484	102.284	3.375	101.160	101.160	100.932	2.990	100.596	100.596	100.396
3.500	102.577	102.577	102.351	3.500	103.173	103.173	102.899	3.000	102.584	102.584	102.384	3.500	101.627	101.627	101.401	3.000	100.696	100.696	100.496
3.625	102.867	102.867	102.644	3.625	103.471	103.471	103.198	3.125	102.899	102.899	102.699	3.625	101.917	101.917	101.694	3.125	101.136	101.136	100.936
3.750	103.473	103.473	103.247	3.750	103.841	103.841	103.611	3.250	103.426	103.426	103.226	3.750	101.020	101.020	100.798	3.250	101.663	101.663	101.463
3.875	103.949	103.949	103.723	3.875	104.194	104.194	103.966	3.375	103.875	103.875	103.675	3.875	101.496	101.496	101.274	3.375	102.112	102.112	101.912
3.990	104.176	104.176	103.950	3.990	104.418	104.418	104.195	3.500	104.099	104.099	103.899	3.990	101.723	101.723	101.500	3.500	102.336	102.336	102.136
4.000	104.276	104.276	104.050	4.000	104.518	104.518	104.295	3.625	103.901	103.901	103.701	4.000	101.823	101.823	101.600	3.625	101.638	101.638	101.438
4.125	104.637	104.637	104.411	4.125	104.825	104.825	104.625	3.750	104.263	104.263	104.063	4.125	102.184	102.184	101.986	3.750	102.000	102.000	101.800
4.250	105.094	105.094	104.868	4.250	105.210	105.210	105.010	3.875	104.428	104.428	104.228	4.250	102.081	102.081	101.881	3.875	102.165	102.165	101.965
4.375	105.502	105.502	105.276	4.375	105.464	105.464	105.264	3.990	104.685	104.685	104.485	4.375	102.489	102.489	102.289	3.990	102.422	102.422	102.222
4.500	105.851	105.851	105.625	4.500	105.683	105.683	105.483	4.000	104.785	104.785	104.585	4.500	102.838	102.838	102.638	4.000	102.522	102.522	102.322

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/22/2021

45 Day Lock Exp.:

12/6/2021

60 Day Lock Exp.:

12/21/2021

W. Rate Sheet Dated: 10/22/2021

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)