

W. Rate Sheet Dated: 10/25/2021

Release Time: 4:50 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	99.158	99.158	98.705	2.250	99.009	99.009	98.556	2.250	97.401	97.401	97.057	3.125	96.327	96.327	96.027
2.375	99.376	99.376	98.923	2.375	99.197	99.197	98.744	2.500	97.745	97.745	97.401	3.250	97.905	97.905	97.605
2.500	99.592	99.592	99.139	2.500	99.378	99.378	98.925	2.625	97.902	97.902	97.558	3.375	97.671	97.671	97.371
2.625	99.804	99.804	99.351	2.625	99.547	99.547	99.094	2.750	99.714	99.714	99.414	3.500	97.749	97.749	97.449
2.750	101.037	101.037	100.616	2.750	100.902	100.902	100.480	2.875	99.880	99.880	99.580	3.625	97.827	97.827	97.527
2.875	101.244	101.244	100.822	2.875	101.080	101.080	100.658	3.000	100.036	100.036	99.736	Margin = 2.250		Index = 0.110	
3.000	101.449	101.449	101.027	3.000	101.249	101.249	100.827	3.125	100.192	100.192	99.892	30 Year OTC			
3.125	101.652	101.652	101.230	3.125	101.417	101.417	100.995	3.250	101.676	101.676	101.376	Rate	30 Day	45 Day	60 Day
3.250	102.386	102.386	102.086	3.250	102.215	102.215	101.915	3.375	101.823	101.823	101.523	4.000	101.140	101.140	100.640
3.375	102.482	102.482	102.182	3.375	102.275	102.275	101.975	3.500	101.988	101.988	101.688	4.125	101.313	101.313	100.813
3.500	102.679	102.679	102.379	3.500	102.405	102.405	102.105	3.625	102.120	102.120	101.820	4.375	102.401	102.401	101.901
3.625	102.874	102.874	102.574	3.625	102.548	102.548	102.248	3.750	102.606	102.606	102.306	4.500	102.470	102.470	101.970
3.750	103.066	103.066	102.766	3.750	102.876	102.876	102.576	3.875	102.709	102.709	102.409	4.625	102.591	102.591	102.091
3.875	103.155	103.155	102.855	3.875	102.888	102.888	102.588	4.000	102.835	102.835	102.535	4.875	103.032	103.032	102.532
4.000	103.315	103.315	103.015	4.000	103.022	103.022	102.722	4.125	102.944	102.944	102.644	5.000	103.143	103.143	102.643
4.125	103.488	103.488	103.188	4.125	103.140	103.140	102.840	4.250	102.839	102.839	102.539	5.125	103.265	103.265	102.765
4.250	103.815	103.815	103.615	4.250	103.647	103.647	103.447	4.375	102.942	102.942	102.642	5.500	104.098	104.098	103.598
4.375	103.876	103.876	103.676	4.375	103.659	103.659	103.459	4.500	103.068	103.068	102.768	5.625	104.220	104.220	103.720
6.250	106.000	106.000	105.800	6.250	104.009	104.009	103.809	4.625	103.176	103.176	102.876	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	99.258	99.158	99.158	98.705	2.250	98.959	98.859	98.859	98.406	2.250	99.531	99.431	99.431	99.087
2.375	99.476	99.376	99.376	98.923	2.375	99.147	99.047	99.047	98.594	2.375	99.706	99.606	99.606	99.262
2.500	99.692	99.592	99.592	99.139	2.500	99.328	99.228	99.228	98.775	2.500	99.875	99.775	99.775	99.431
2.625	99.904	99.804	99.804	99.351	2.625	99.497	99.397	99.397	98.944	2.625	100.032	99.932	99.932	99.588
2.750	101.137	101.037	101.037	100.616	2.750	100.727	100.627	100.627	100.205	2.750	100.744	100.644	100.644	100.344
2.875	101.344	101.244	101.244	100.822	2.875	100.905	100.805	100.805	100.383	2.875	100.910	100.810	100.810	100.510
3.000	101.549	101.449	101.449	101.027	3.000	101.074	100.974	100.974	100.552	3.000	101.066	100.966	100.966	100.666
3.125	101.752	101.652	101.652	101.230	3.125	101.242	101.142	101.142	100.720	3.125	101.222	101.122	101.122	100.822
3.250	102.486	102.386	102.386	102.086	3.250	102.015	101.915	101.915	101.615	3.250	103.306	103.206	103.206	102.906
3.375	102.682	102.582	102.582	102.282	3.375	102.175	102.075	102.075	101.775	3.375	103.453	103.353	103.353	103.053
3.500	102.879	102.779	102.779	102.479	3.500	102.305	102.205	102.205	101.905	3.500	103.618	103.518	103.518	103.218
3.625	103.074	102.974	102.974	102.674	3.625	102.448	102.348	102.348	102.048	3.625	103.750	103.650	103.650	103.350
3.750	103.266	103.166	103.166	102.866	3.750	103.076	102.976	102.976	102.676	3.750	104.736	104.636	104.636	104.336

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	99.651	99.651	99.151	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.879	98.879	98.379					4.500	99.720	99.720	99.220	Rate	30 Day	45 Day	60 Day
4.125	98.705	98.705	98.205					4.625	99.841	99.841	99.341	5.750	103.000	103.000	102.500
4.250	100.747	100.747	100.247					4.875	100.282	100.282	99.782	6.250	105.750	105.750	105.250
4.375	100.586	100.586	100.086					5.000	100.393	100.393	99.893	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.518	100.518	100.018					5.125	100.515	100.515	100.015				
4.625	100.396	100.396	99.896					5.500	101.348	101.348	100.848				
4.750	101.464	101.464	100.964					5.625	101.470	101.470	100.970				
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

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.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 4:50 pm 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	96.077	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	98.262	98.262	97.962	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	98.428	98.428	98.128	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	98.585	98.585	98.285	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.740	98.740	98.440	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.481	100.481	100.181	Rate	30 Day	45 Day	60 Day
3.250	101.205	101.205	100.905	3.250	101.134	101.134	100.834	3.375	100.628	100.628	100.328	3.250	101.205	101.205	100.705
3.375	101.401	101.401	101.101	3.375	101.294	101.294	100.994	3.500	100.793	100.793	100.493	3.375	101.401	101.401	100.901
3.500	101.598	101.598	101.298	3.500	101.424	101.424	101.124	3.625	100.925	100.925	100.625	3.500	101.598	101.598	101.098
3.625	101.793	101.793	101.493	3.625	101.566	101.566	101.266	3.750	101.911	101.911	101.611	3.625	101.793	101.793	101.293
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	102.265	102.265	102.065	4.250	102.197	102.197	101.997	4.375	N/A	N/A	N/A	4.250	102.265	102.265	101.765
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	100.600	100.500	100.500	100.078	2.750	100.539	100.439	100.439	100.017	2.750	100.456	100.356	100.356	100.056
2.875	100.807	100.707	100.707	100.285	2.875	100.718	100.618	100.618	100.196	2.875	100.622	100.522	100.522	100.222
3.000	101.012	100.912	100.912	100.490	3.000	100.887	100.787	100.787	100.365	3.000	100.779	100.679	100.679	100.379
3.125	101.214	101.114	101.114	100.692	3.125	101.055	100.955	100.955	100.533	3.125	100.934	100.834	100.834	100.534
3.250	101.305	101.205	101.205	100.905	3.250	101.234	101.134	101.134	100.834	3.250	102.424	102.324	102.324	102.024
3.375	101.501	101.401	101.401	101.101	3.375	101.394	101.294	101.294	100.994	3.375	102.572	102.472	102.472	102.172
3.500	101.698	101.598	101.598	101.298	3.500	101.524	101.424	101.424	101.124	3.500	102.737	102.637	102.637	102.337
3.625	101.893	101.793	101.793	101.493	3.625	101.666	101.566	101.566	101.266	3.625	102.869	102.769	102.769	102.469
3.750	101.353	101.253	101.253	100.953	3.750	101.264	101.164	101.164	100.864	3.750	102.824	102.724	102.724	102.424

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 4:50 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.006	97.006	96.806	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.932	97.932	97.732	2.000	N/A	N/A	N/A	2.500	97.083	96.983	96.880
2.625	97.899	97.899	97.699	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.709	98.709	98.509	2.125	N/A	N/A	N/A	2.625	97.976	97.876	97.772
2.750	98.710	98.710	98.510	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.412	99.412	99.212	2.250	N/A	N/A	N/A	2.750	98.787	98.687	98.584
2.875	99.387	99.387	99.187	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.007	100.007	99.807	2.375	N/A	N/A	N/A	2.875	99.465	99.365	99.261
2.990	99.843	99.843	99.643	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.324	100.324	100.124	2.500	N/A	N/A	N/A	2.990	99.921	99.821	99.718
3.000	99.943	99.943	99.743	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.424	100.424	100.224	2.625	N/A	N/A	N/A	3.000	100.021	99.921	99.818
3.125	100.641	100.641	100.441	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.245	101.245	101.045	2.750	N/A	N/A	N/A	3.125	100.892	100.792	100.665
3.250	101.045	101.045	101.205	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.916	101.916	101.716	2.875	N/A	N/A	N/A	3.250	101.656	101.542	101.429
3.375	102.245	102.245	102.045	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.695	102.695	102.495	2.990	N/A	N/A	N/A	3.375	102.497	102.383	102.270
3.500	102.722	102.722	102.522	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.046	103.046	102.846	3.000	N/A	N/A	N/A	3.500	103.019	102.919	102.819
3.625	103.148	103.148	102.948	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.216	103.216	103.016	3.125	N/A	N/A	N/A	3.625	103.841	103.741	103.641
3.750	103.783	103.783	103.583	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.094	103.094	102.894	3.250	N/A	N/A	N/A	3.750	104.477	104.377	104.277
3.875	104.263	104.263	104.063	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.521	103.521	103.321	3.375	N/A	N/A	N/A	3.875	104.956	104.856	104.756
3.990	104.537	104.537	104.337	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.720	103.720	103.520	3.500	N/A	N/A	N/A	3.990	105.230	105.130	105.030
4.000	104.637	104.637	104.437	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.820	103.820	103.620	3.625	N/A	N/A	N/A	4.000	105.330	105.230	105.130
4.125	104.948	104.948	104.748	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.986	103.986	103.786	3.750	N/A	N/A	N/A	4.125	105.640	105.540	105.440
4.250	105.426	105.426	105.226	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.202	103.202	103.002	3.875	N/A	N/A	N/A	4.250	105.901	105.801	105.701
4.375	105.835	105.835	105.635	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.629	103.629	103.429	3.990	N/A	N/A	N/A	4.375	106.310	106.210	106.110
4.500	106.209	106.209	106.009	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.929	103.929	103.729	4.000	N/A	N/A	N/A	4.500	106.684	106.584	106.484
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	99.003	99.003	98.803	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.819	98.819	98.619	2.000	98.741	98.641	98.541
2.875	N/A	N/A	N/A	2.625	99.805	99.805	99.605	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.386	99.386	99.186	2.125	99.309	99.209	99.109
2.990	N/A	N/A	N/A	2.750	100.569	100.569	100.369	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.886	99.886	99.686	2.250	99.808	99.708	99.608
3.000	N/A	N/A	N/A	2.875	101.241	101.241	101.041	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.335	100.335	100.135	2.375	100.352	100.250	100.152
3.125	N/A	N/A	N/A	2.990	101.658	101.658	101.458	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.831	100.831	100.631	2.500	101.016	100.914	100.816
3.250	N/A	N/A	N/A	3.000	101.758	101.758	101.558	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.375	101.375	101.175	2.625	101.559	101.457	101.359
3.375	N/A	N/A	N/A	3.125	102.216	102.216	102.016	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.860	101.860	101.660	2.750	102.044	101.942	101.844
3.500	N/A	N/A	N/A	3.250	102.319	102.319	102.119	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.244	102.244	102.044	2.875	102.428	102.326	102.228
3.625	N/A	N/A	N/A	3.375	102.313	102.313	102.113	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.590	102.590	102.390	2.990	102.829	102.729	102.629
3.750	N/A	N/A	N/A	3.500	103.566	103.566	103.366	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.690	102.690	102.490	3.000	102.929	102.829	102.729
3.875	N/A	N/A	N/A	3.625	103.927	103.927	103.727	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.110	103.110	102.910	3.125	103.450	103.350	103.250
3.990	N/A	N/A	N/A	3.750	104.006	104.006	103.806	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.544	103.544	103.344	3.250	103.894	103.794	103.694
4.000	N/A	N/A	N/A	3.875	104.482	104.482	104.282	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.038	104.038	103.838	3.375	104.388	104.288	104.188
4.125	N/A	N/A	N/A	3.990	104.724	104.724	104.524	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.365	104.365	104.165	3.500	104.715	104.615	104.515
4.250	N/A	N/A	N/A	4.000	104.824	104.824	104.624	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.779	104.779	104.579	3.625	105.129	105.029	104.929
4.375	N/A	N/A	N/A	4.125	105.130	105.130	104.930	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.615	104.615	104.415	3.750	104.985	104.885	104.785
4.500	N/A	N/A	N/A	4.250	105.013	105.013	104.813	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.057	105.057	104.857	3.875	105.426	105.326	105.226
4.625	N/A	N/A	N/A	4.375	105.417	105.417	105.217	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.385	105.385	105.185	3.990	105.755	105.655	105.555
4.750	N/A	N/A	N/A	4.500	105.770	105.770	105.570	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.485	105.485	105.285	4.000	105.855	105.755	105.655
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	99.018	99.018	98.818	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.819	99.819	99.619
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.453	99.453	99.253	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.386	100.386	100.186
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	100.886	100.886	100.686
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.295	100.295	100.095	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.335	101.335	101.135
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.820	100.820	100.620	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.761	101.761	101.561
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.230	101.230	101.030	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.209	102.209	102.009
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.560	101.560	101.360	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.329	102.329	102.129
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.823	101.823	101.623	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.713	102.713	102.513
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.027	102.027	101.827	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.059	103.059	102.859
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.127	102.127	101.927	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.159	103.159	102.959
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.406	102.406	102.206	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.561	103.561	103.361
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.374	102.374	102.174	3.250	N/A	N/A	N/A	3.250	N/A						



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 4:50 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.006	97.006	96.806	2.500	97.932	97.932	97.732	2.875	101.241	101.241	101.041	2.000	98.819	98.819	98.619	2.000	99.018	99.018	98.818
2.625	97.899	97.899	97.699	2.625	98.709	98.709	98.509	2.990	101.658	101.658	101.458	2.125	99.386	99.386	99.186	2.125	99.453	99.453	99.253
2.750	98.710	98.710	98.510	2.750	99.412	99.412	99.212	3.000	101.758	101.758	101.558	2.250	99.886	99.886	99.686	2.250	99.802	99.802	99.602
2.875	99.387	99.387	99.187	2.875	100.007	100.007	99.807	3.125	102.216	102.216	102.016	2.375	100.335	100.335	100.135	2.375	100.295	100.295	100.095
2.990	99.843	99.843	99.643	2.990	100.324	100.324	100.124	3.250	102.319	102.319	102.119	2.500	100.831	100.831	100.631	2.500	100.820	100.820	100.620
3.000	99.943	99.943	99.743	3.000	100.424	100.424	100.224	3.375	103.123	103.123	102.923	2.625	101.375	101.375	101.175	2.625	101.230	101.230	101.030
3.125	100.641	100.641	100.441	3.125	101.245	101.245	101.045	3.500	103.566	103.566	103.366	2.750	101.860	101.860	101.660	2.750	101.560	101.560	101.360
3.250	101.405	101.405	101.205	3.250	101.916	101.916	101.716	3.625	103.927	103.927	103.727	2.875	102.244	102.244	102.044	2.875	101.823	101.823	101.623
3.375	102.245	102.245	102.045	3.375	102.695	102.695	102.495	3.750	104.006	104.006	103.806	2.990	102.590	102.590	102.390	2.990	102.027	102.027	101.827
3.500	102.722	102.722	102.522	3.500	103.046	103.046	102.846	3.875	104.482	104.482	104.282	3.000	102.690	102.690	102.490	3.000	102.127	102.127	101.927
3.625	103.148	103.148	102.948	3.625	103.216	103.216	103.016	3.990	104.724	104.724	104.524	3.125	103.110	103.110	102.910	3.125	102.406	102.406	102.206
3.750	103.783	103.783	103.583	3.750	103.094	103.094	102.894	4.000	104.824	104.824	104.624	3.250	103.544	103.544	103.344	3.250	102.374	102.374	102.174
3.875	104.263	104.263	104.063	3.875	103.521	103.521	103.321	4.125	105.130	105.130	104.930	3.375	104.038	104.038	103.838	3.375	102.745	102.745	102.545
3.990	104.537	104.537	104.337	3.990	103.720	103.720	103.520	4.250	105.013	105.013	104.813	3.500	104.365	104.365	104.165	3.500	102.967	102.967	102.767
4.000	104.637	104.637	104.437	4.000	103.820	103.820	103.620	4.375	105.417	105.417	105.217	3.625	104.779	104.779	104.579	3.625	103.257	103.257	103.057
4.125	104.948	104.948	104.748	4.125	103.986	103.986	103.786	4.500	105.770	105.770	105.570	3.750	104.615	104.615	104.415	3.750	102.628	102.628	102.428
4.250	105.426	105.426	105.226	4.250	103.202	103.202	103.002	4.625	106.011	106.011	105.811	3.875	105.057	105.057	104.857	3.875	102.939	102.939	102.739
4.375	105.835	105.835	105.635	4.375	103.629	103.629	103.429	4.750	106.203	106.203	106.003	3.990	105.385	105.385	105.185	3.990	103.137	103.137	102.937
4.500	106.209	106.209	106.009	4.500	103.929	103.929	103.729	4.875	106.561	106.561	106.361	4.000	105.485	105.485	105.285	4.000	103.237	103.237	103.037

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.: 11/24/2021
45 Day Lock Exp.: 12/9/2021
60 Day Lock Exp.: 12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 4:50 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.996	96.996	96.756	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.754	96.754	96.514	2.750	N/A	N/A	N/A	2.500	97.043	96.943	96.803
2.625	97.935	97.935	97.697	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.693	97.693	97.455	2.875	N/A	N/A	N/A	2.625	97.982	97.882	97.744
2.750	98.780	98.780	98.545	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.538	98.538	98.303	2.990	N/A	N/A	N/A	2.750	98.827	98.727	98.592
2.875	99.480	99.480	99.246	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.238	99.238	99.004	3.000	N/A	N/A	N/A	2.875	99.526	99.426	99.292
2.990	99.943	99.943	99.713	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.701	99.701	99.471	3.125	N/A	N/A	N/A	2.990	99.990	99.890	99.760
3.000	100.043	100.043	99.813	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.801	99.801	99.571	3.250	N/A	N/A	N/A	3.000	100.090	99.990	99.860
3.125	100.680	100.680	100.441	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.130	100.130	99.891	3.375	N/A	N/A	N/A	3.125	100.899	100.776	100.660
3.250	101.441	101.441	101.207	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.891	100.891	100.657	3.500	N/A	N/A	N/A	3.250	101.660	101.536	101.426
3.375	102.270	102.270	102.038	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.720	101.720	101.488	3.625	N/A	N/A	N/A	3.375	102.489	102.365	102.257
3.500	102.724	102.724	102.495	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.174	102.174	101.945	3.750	N/A	N/A	N/A	3.500	102.942	102.818	102.713
3.625	103.001	103.001	102.774	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.451	102.451	102.224	3.875	N/A	N/A	N/A	3.625	103.220	103.096	102.993
3.750	103.637	103.637	103.324	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.081	100.081	99.768	3.990	N/A	N/A	N/A	3.750	103.930	103.794	103.617
3.875	104.098	104.098	103.789	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.542	100.542	100.233	4.000	N/A	N/A	N/A	3.875	104.392	104.255	104.083
3.990	104.311	104.311	104.010	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.755	100.755	100.454	4.125	N/A	N/A	N/A	3.990	104.605	104.468	104.304
4.000	104.411	104.411	104.110	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.855	100.855	100.554	4.250	N/A	N/A	N/A	4.000	104.705	104.568	104.404
4.125	104.759	104.759	104.463	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.203	101.203	100.907	4.375	N/A	N/A	N/A	4.125	105.053	104.914	104.757
4.250	105.141	105.141	104.941	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.465	100.465	100.265	4.500	N/A	N/A	N/A	4.250	105.156	105.053	104.956
4.375	105.539	105.539	105.339	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.863	100.863	100.663	4.625	N/A	N/A	N/A	4.375	105.553	105.453	105.353
4.500	105.875	105.875	105.675	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.199	101.199	100.999	4.750	N/A	N/A	N/A	4.500	105.889	105.789	105.689
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	98.770	98.770	98.485	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.955	98.955	98.741	2.000	98.705	98.605	98.491
2.875	N/A	N/A	N/A	2.625	99.824	99.824	99.542	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.555	99.555	99.340	2.125	99.305	99.205	99.090
2.990	N/A	N/A	N/A	2.750	100.307	100.307	100.025	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.014	100.014	99.800	2.250	99.764	99.664	99.550
3.000	N/A	N/A	N/A	2.875	100.927	100.927	100.646	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.428	100.428	100.214	2.375	100.178	100.078	99.964
3.125	N/A	N/A	N/A	2.990	101.314	101.314	101.032	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.028	101.028	100.828	2.500	100.778	100.678	100.578
3.250	N/A	N/A	N/A	3.000	101.414	101.414	101.132	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.549	101.549	101.349	2.625	101.299	101.199	101.099
3.375	N/A	N/A	N/A	3.125	101.747	101.747	101.457	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.994	101.994	101.794	2.750	101.744	101.644	101.544
3.500	N/A	N/A	N/A	3.250	102.239	102.239	101.950	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.325	102.325	102.125	2.875	102.075	101.975	101.875
3.625	N/A	N/A	N/A	3.375	102.998	102.998	102.713	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.605	102.605	102.405	2.990	102.355	102.255	102.155
3.750	N/A	N/A	N/A	3.500	103.428	103.428	103.147	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.705	102.705	102.505	3.000	102.455	102.355	102.255
3.875	N/A	N/A	N/A	3.625	103.716	103.716	103.438	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.974	102.974	102.774	3.125	102.724	102.624	102.524
3.990	N/A	N/A	N/A	3.750	103.994	103.994	103.753	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.491	103.491	103.291	3.250	103.241	103.141	103.041
4.000	N/A	N/A	N/A	3.875	104.337	104.337	104.098	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.936	103.936	103.736	3.375	103.686	103.586	103.486
4.125	N/A	N/A	N/A	3.990	104.555	104.555	104.319	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.155	104.155	103.955	3.500	103.905	103.805	103.705
4.250	N/A	N/A	N/A	4.000	104.655	104.655	104.419	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.081	104.081	103.881	3.625	103.831	103.731	103.631
4.375	N/A	N/A	N/A	4.125	104.875	104.875	104.675	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.436	104.436	104.236	3.750	104.186	104.086	103.986
4.500	N/A	N/A	N/A	4.250	105.252	105.252	105.052	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.597	104.597	104.397	3.875	104.347	104.247	104.147
4.625	N/A	N/A	N/A	4.375	105.499	105.499	105.299	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.845	104.845	104.645	3.990	104.595	104.495	104.395
4.750	N/A	N/A	N/A	4.500	105.713	105.713	105.513	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.945	104.945	104.745	4.000	104.695	104.595	104.495
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	97.855	97.855	97.641	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	98.455	98.455	98.240	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	98.914	98.914	98.700	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	99.328	99.328	99.114	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	99.928	99.928	99.728	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	99.073	99.073	98.873	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	99.518	99.518	99.318	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	99.849	99.849	99.649	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	100.129	100.129	99.929	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	100.229	100.229	100.029	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	100.748	100.748	100.548	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	101.265	101.265	101.065	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	101.710	101.710	101.510	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	101.929	101.929	101.729	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																			



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.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 4:50 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.780	98.780	98.545	2.750	98.538	98.538	98.303	2.500	98.770	98.770	98.485	2.000	98.955	98.955	98.741	2.000	97.855	97.855	97.641
2.875	99.480	99.480	99.246	2.875	99.238	99.238	99.004	2.625	99.824	99.824	99.542	2.125	99.555	99.555	99.340	2.125	98.455	98.455	98.240
2.990	99.943	99.943	99.713	2.990	99.701	99.701	99.471	2.750	100.307	100.307	100.025	2.250	100.014	100.014	99.800	2.250	98.914	98.914	98.700
3.000	100.043	100.043	99.813	3.000	99.801	99.801	99.571	2.875	100.927	100.927	100.646	2.375	100.428	100.428	100.214	2.375	99.328	99.328	99.114
3.125	100.680	100.680	100.441	3.125	100.130	100.130	99.891	2.990	101.314	101.314	101.032	2.500	101.028	101.028	100.828	2.500	99.928	99.928	99.728
3.250	101.441	101.441	101.207	3.250	100.891	100.891	100.657	3.000	101.414	101.414	101.132	2.625	101.549	101.549	101.349	2.625	99.073	99.073	98.873
3.375	102.270	102.270	102.038	3.375	101.720	101.720	101.488	3.125	101.747	101.747	101.457	2.750	101.994	101.994	101.794	2.750	99.518	99.518	99.318
3.500	102.724	102.724	102.495	3.500	102.174	102.174	101.945	3.250	102.239	102.239	101.950	2.875	102.325	102.325	102.125	2.875	99.849	99.849	99.649
3.625	103.001	103.001	102.774	3.625	102.451	102.451	102.224	3.375	102.998	102.998	102.713	2.990	102.605	102.605	102.405	2.990	100.129	100.129	99.929
3.750	103.637	103.637	103.324	3.750	100.081	100.081	99.768	3.500	103.428	103.428	103.147	3.000	102.705	102.705	102.505	3.000	100.229	100.229	100.029
3.875	104.098	104.098	103.789	3.875	100.542	100.542	100.233	3.625	103.716	103.716	103.438	3.125	102.974	102.974	102.774	3.125	100.748	100.748	100.548
3.990	104.311	104.311	104.010	3.990	100.755	100.755	100.454	3.750	103.994	103.994	103.753	3.250	103.491	103.491	103.291	3.250	101.265	101.265	101.065
4.000	104.411	104.411	104.110	4.000	100.855	100.855	100.554	3.875	104.337	104.337	104.098	3.375	103.936	103.936	103.736	3.375	101.710	101.710	101.510
4.125	104.759	104.759	104.463	4.125	101.203	101.203	100.907	3.990	104.555	104.555	104.319	3.500	104.155	104.155	103.955	3.500	101.929	101.929	101.729
4.250	105.141	105.141	104.941	4.250	100.465	100.465	100.265	4.000	104.655	104.655	104.419	3.625	104.081	104.081	103.881	3.625	100.855	100.855	100.655
4.375	105.539	105.539	105.339	4.375	100.863	100.863	100.663	4.125	104.875	104.875	104.675	3.750	104.436	104.436	104.236	3.750	101.210	101.210	101.010
4.500	105.875	105.875	105.675	4.500	101.199	101.199	100.999	4.250	105.252	105.252	105.052	3.875	104.597	104.597	104.397	3.875	101.371	101.371	101.171
4.625	106.023	106.023	105.823	4.625	100.973	100.973	100.773	4.375	105.499	105.499	105.299	3.990	104.845	104.845	104.645	3.990	101.619	101.619	101.419
4.750	106.431	106.431	106.231	4.750	101.381	101.381	101.181	4.500	105.713	105.713	105.513	4.000	104.945	104.945	104.745	4.000	101.719	101.719	101.519

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@afrrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **11/24/2021**
45 Day Lock Exp.: **12/9/2021**
60 Day Lock Exp.: **12/24/2021**

W. Rate Sheet Dated: **10/25/2021**

Release Time: **4:50 pm ET**

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 4:50 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.996	96.996	96.756	2.500	98.770	98.770	98.485	2.000	98.955	98.955	98.741	2.500	96.200	96.200	95.960	2.000	97.755	97.755	97.541
2.625	97.935	97.935	97.697	2.625	99.824	99.824	99.542	2.125	99.555	99.555	99.340	2.625	97.139	97.139	96.901	2.125	98.355	98.355	98.140
2.750	98.780	98.780	98.545	2.750	100.307	100.307	100.025	2.250	100.014	100.014	99.800	2.750	97.984	97.984	97.749	2.250	98.814	98.814	98.600
2.875	99.480	99.480	99.246	2.875	100.927	100.927	100.646	2.375	100.428	100.428	100.214	2.875	98.684	98.684	98.450	2.375	99.228	99.228	99.014
2.990	99.943	99.943	99.713	2.990	101.314	101.314	101.032	2.500	101.028	101.028	100.828	2.990	99.147	99.147	98.917	2.500	99.828	99.828	99.628
3.000	100.043	100.043	99.813	3.000	101.414	101.414	101.132	2.625	101.549	101.549	101.349	3.000	99.247	99.247	99.017	2.625	99.661	99.661	99.461
3.125	100.680	100.680	100.441	3.125	101.747	101.747	101.457	2.750	101.994	101.994	101.794	3.125	99.730	99.730	99.491	2.750	100.106	100.106	99.906
3.250	101.441	101.441	101.207	3.250	102.239	102.239	101.950	2.875	102.325	102.325	102.125	3.250	100.491	100.491	100.257	2.875	100.437	100.437	100.237
3.375	102.270	102.270	102.038	3.375	102.998	102.998	102.713	2.990	102.605	102.605	102.405	3.375	101.320	101.320	101.088	2.990	100.717	100.717	100.517
3.500	102.724	102.724	102.495	3.500	103.428	103.428	103.147	3.000	102.705	102.705	102.505	3.500	101.774	101.774	101.545	3.000	100.817	100.817	100.617
3.625	103.001	103.001	102.774	3.625	103.716	103.716	103.438	3.125	102.974	102.974	102.774	3.625	102.051	102.051	101.824	3.125	101.211	101.211	101.011
3.750	103.637	103.637	103.324	3.750	103.994	103.994	103.753	3.250	103.491	103.491	103.291	3.750	101.184	101.184	100.871	3.250	101.728	101.728	101.528
3.875	104.098	104.098	103.789	3.875	104.337	104.337	104.098	3.375	103.936	103.936	103.736	3.875	101.645	101.645	101.336	3.375	102.173	102.173	101.973
3.990	104.311	104.311	104.010	3.990	104.555	104.555	104.319	3.500	104.155	104.155	103.955	3.990	101.858	101.858	101.557	3.500	102.392	102.392	102.192
4.000	104.411	104.411	104.110	4.000	104.655	104.655	104.419	3.625	104.081	104.081	103.881	4.000	101.958	101.958	101.657	3.625	101.818	101.818	101.618
4.125	104.759	104.759	104.463	4.125	104.875	104.875	104.675	3.750	104.436	104.436	104.236	4.125	102.306	102.306	102.010	3.750	102.173	102.173	101.973
4.250	105.141	105.141	104.941	4.250	105.252	105.252	105.052	3.875	104.597	104.597	104.397	4.250	102.128	102.128	101.928	3.875	102.334	102.334	102.134
4.375	105.539	105.539	105.339	4.375	105.499	105.499	105.299	3.990	104.845	104.845	104.645	4.375	102.526	102.526	102.326	3.990	102.582	102.582	102.382
4.500	105.875	105.875	105.675	4.500	105.713	105.713	105.513	4.000	104.945	104.945	104.745	4.500	102.862	102.862	102.662	4.000	102.682	102.682	102.482

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-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
2-Unit Property	-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
Condo > 15 year	0.000	0.000	0.000	-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

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.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 4:50 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	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)