

W. Rate Sheet Dated: 10/25/2021

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	98.502	2.250	98.806	98.806	98.353	2.250	97.307	97.307	96.956	3.125	96.327	96.327	96.027
2.375	99.173	99.173	98.720	2.375	98.994	98.994	98.541	2.500	97.651	97.651	97.300	3.250	97.905	97.905	97.605
2.500	99.389	99.389	98.936	2.500	99.175	99.175	98.722	2.625	97.808	97.808	97.456	3.375	97.671	97.671	97.371
2.625	99.601	99.601	99.148	2.625	99.344	99.344	98.891	2.750	99.690	99.690	99.390	3.500	97.749	97.749	97.449
2.750	100.850	100.850	100.428	2.750	100.714	100.714	100.292	2.875	99.856	99.856	99.556	3.625	97.827	97.827	97.527
2.875	101.057	101.057	100.635	2.875	100.893	100.893	100.471	3.000	100.013	100.013	99.713	Margin = 2.250		Index = 0.110	
3.000	101.262	101.262	100.840	3.000	101.062	101.062	100.640	3.125	100.168	100.168	99.868	30 Year OTC			
3.125	101.464	101.464	101.042	3.125	101.230	101.230	100.808	3.250	101.785	101.785	101.485	Rate	30 Day	45 Day	60 Day
3.250	102.168	102.168	101.868	3.250	101.996	101.996	101.696	3.375	101.932	101.932	101.632	4.000	101.093	101.093	100.593
3.375	102.263	102.263	101.963	3.375	102.056	102.056	101.756	3.500	102.097	102.097	101.797	4.125	101.267	101.267	100.767
3.500	102.460	102.460	102.160	3.500	102.186	102.186	101.886	3.625	102.230	102.230	101.930	4.375	102.355	102.355	101.855
3.625	102.655	102.655	102.355	3.625	102.329	102.329	102.029	3.750	102.841	102.841	102.541	4.500	102.423	102.423	101.923
3.750	103.019	103.019	102.719	3.750	102.829	102.829	102.529	3.875	102.944	102.944	102.644	4.625	102.545	102.545	102.045
3.875	103.108	103.108	102.808	3.875	102.841	102.841	102.541	4.000	103.069	103.069	102.769	4.875	103.000	103.000	102.500
4.000	103.268	103.268	102.968	4.000	102.976	102.976	102.676	4.125	103.178	103.178	102.878	5.000	103.112	103.112	102.612
4.125	103.442	103.442	103.142	4.125	103.093	103.093	102.793	4.250	103.167	103.167	102.867	5.125	103.234	103.234	102.734
4.250	103.768	103.768	103.568	4.250	103.600	103.600	103.400	4.375	103.270	103.270	102.970	5.500	103.848	103.848	103.348
4.375	103.830	103.830	103.630	4.375	103.612	103.612	103.412	4.500	103.396	103.396	103.096	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	103.505	103.505	103.205	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	98.502	2.250	98.756	98.656	98.656	98.203	2.250	99.437	99.337	99.337	98.986
2.375	99.273	99.173	99.173	98.720	2.375	98.944	98.844	98.844	98.391	2.375	99.612	99.512	99.512	99.161
2.500	99.489	99.389	99.389	98.936	2.500	99.125	99.025	99.025	98.572	2.500	99.781	99.681	99.681	99.330
2.625	99.701	99.601	99.601	99.148	2.625	99.294	99.194	99.194	98.741	2.625	99.938	99.838	99.838	99.486
2.750	100.950	100.850	100.850	100.428	2.750	100.539	100.439	100.439	100.017	2.750	100.720	100.620	100.620	100.320
2.875	101.157	101.057	101.057	100.635	2.875	100.718	100.618	100.618	100.196	2.875	100.886	100.786	100.786	100.486
3.000	101.362	101.262	101.262	100.840	3.000	100.887	100.787	100.787	100.365	3.000	101.043	100.943	100.943	100.643
3.125	101.564	101.464	101.464	101.042	3.125	101.055	100.955	100.955	100.533	3.125	101.198	101.098	101.098	100.798
3.250	102.268	102.168	102.168	101.868	3.250	101.796	101.696	101.696	101.396	3.250	103.415	103.315	103.315	103.015
3.375	102.463	102.363	102.363	102.063	3.375	101.956	101.856	101.856	101.556	3.375	103.562	103.462	103.462	103.162
3.500	102.660	102.560	102.560	102.260	3.500	102.086	101.986	101.986	101.686	3.500	103.727	103.627	103.627	103.327
3.625	102.855	102.755	102.755	102.455	3.625	102.229	102.129	102.129	101.829	3.625	103.860	103.760	103.760	103.460
3.750	103.219	103.119	103.119	102.819	3.750	103.029	102.929	102.929	102.629	3.750	104.971	104.871	104.871	104.571

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	98.343	98.343	97.843	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.517	98.517	98.017	4.750	101.000	101.000	100.500
3.875	98.992	98.992	98.492	6.250	103.750	103.750	103.500	4.375	99.605	99.605	99.105	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.832	98.832	98.332					4.500	99.673	99.673	99.173	Rate	30 Day	45 Day	60 Day
4.125	98.658	98.658	98.158					4.625	99.795	99.795	99.295	5.750	103.000	103.000	102.500
4.250	100.700	100.700	100.200					4.875	100.250	100.250	99.750	6.250	105.750	105.750	105.250
4.375	100.539	100.539	100.039					5.000	100.362	100.362	99.862	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.471	100.471	99.971					5.125	100.484	100.484	99.984				
4.625	100.349	100.349	99.849					5.500	101.098	101.098	100.598				
4.750	101.432	101.432	100.932					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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.077	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	98.239	98.239	97.939	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	98.405	98.405	98.105	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	98.562	98.562	98.262	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.717	98.717	98.417	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.590	100.590	100.290	Rate	30 Day	45 Day	60 Day
3.250	100.986	100.986	100.686	3.250	100.915	100.915	100.615	3.375	100.737	100.737	100.437	3.250	100.986	100.986	100.486
3.375	101.182	101.182	100.882	3.375	101.075	101.075	100.775	3.500	100.902	100.902	100.602	3.375	101.182	101.182	100.682
3.500	101.379	101.379	101.079	3.500	101.205	101.205	100.905	3.625	101.035	101.035	100.735	3.500	101.379	101.379	100.879
3.625	101.574	101.574	101.274	3.625	101.348	101.348	101.048	3.750	102.146	102.146	101.846	3.625	101.574	101.574	101.074
3.750	101.206	101.206	100.906	3.750	101.117	101.117	100.817	3.875	N/A	N/A	N/A	3.750	101.206	101.206	100.706
3.875	101.396	101.396	101.096	3.875	101.229	101.229	100.929	4.000	N/A	N/A	N/A	3.875	101.396	101.396	100.896
4.000	101.556	101.556	101.256	4.000	101.363	101.363	101.063	4.125	N/A	N/A	N/A	4.000	101.556	101.556	101.056
4.125	101.729	101.729	101.429	4.125	101.481	101.481	101.181	4.250	N/A	N/A	N/A	4.125	101.729	101.729	101.229
4.250	102.218	102.218	102.018	4.250	102.150	102.150	101.950	4.375	N/A	N/A	N/A	4.250	102.218	102.218	101.718
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	100.412	100.312	100.312	99.890	2.750	100.352	100.252	100.252	99.830	2.750	100.433	100.333	100.333	100.033
2.875	100.619	100.519	100.519	100.097	2.875	100.530	100.430	100.430	100.008	2.875	100.599	100.499	100.499	100.199
3.000	100.824	100.724	100.724	100.302	3.000	100.699	100.599	100.599	100.177	3.000	100.755	100.655	100.655	100.355
3.125	101.027	100.927	100.927	100.505	3.125	100.867	100.767	100.767	100.345	3.125	100.911	100.811	100.811	100.511
3.250	101.086	100.986	100.986	100.686	3.250	101.015	100.915	100.915	100.615	3.250	102.534	102.434	102.434	102.134
3.375	101.282	101.182	101.182	100.882	3.375	101.175	101.075	101.075	100.775	3.375	102.681	102.581	102.581	102.281
3.500	101.479	101.379	101.379	101.079	3.500	101.305	101.205	101.205	100.905	3.500	102.846	102.746	102.746	102.446
3.625	101.674	101.574	101.574	101.274	3.625	101.448	101.348	101.348	101.048	3.625	102.978	102.878	102.878	102.578
3.750	101.306	101.206	101.206	100.906	3.750	101.217	101.117	101.117	100.817	3.750	103.058	102.958	102.958	102.658

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@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: 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	96.693	96.693	96.493	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.635	97.635	97.435	2.000	N/A	N/A	N/A	2.500	96.786	96.686	96.582
2.625	97.586	97.586	97.386	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.412	98.412	98.212	2.125	N/A	N/A	N/A	2.625	97.679	97.579	97.476
2.750	98.397	98.397	98.197	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.115	99.115	98.915	2.250	N/A	N/A	N/A	2.750	98.491	98.391	98.287
2.875	99.075	99.075	98.875	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.710	99.710	99.510	2.375	N/A	N/A	N/A	2.875	99.168	99.068	98.965
2.990	99.531	99.531	99.331	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.104	100.104	99.904	2.500	N/A	N/A	N/A	2.990	99.630	99.526	99.420
3.000	99.631	99.631	99.431	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.204	100.204	100.004	2.625	N/A	N/A	N/A	3.000	99.730	99.626	99.520
3.125	100.438	100.438	100.238	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.042	101.042	100.842	2.750	N/A	N/A	N/A	3.125	100.689	100.575	100.462
3.250	101.202	101.202	101.002	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.713	101.713	101.513	2.875	N/A	N/A	N/A	3.250	101.453	101.339	101.226
3.375	102.042	102.042	101.842	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.492	102.492	102.292	2.990	N/A	N/A	N/A	3.375	102.293	102.179	102.066
3.500	102.519	102.519	102.319	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.843	102.843	102.643	3.000	N/A	N/A	N/A	3.500	102.894	102.794	102.694
3.625	103.023	103.023	102.823	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.013	103.013	102.813	3.125	N/A	N/A	N/A	3.625	103.716	103.616	103.516
3.750	103.658	103.658	103.458	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.969	102.969	102.769	3.250	N/A	N/A	N/A	3.750	104.352	104.252	104.152
3.875	104.138	104.138	103.938	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.396	103.396	103.196	3.375	N/A	N/A	N/A	3.875	104.831	104.731	104.631
3.990	104.412	104.412	104.212	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.595	103.595	103.395	3.500	N/A	N/A	N/A	3.990	105.105	105.005	104.905
4.000	104.512	104.512	104.312	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.695	103.695	103.495	3.625	N/A	N/A	N/A	4.000	105.205	105.105	105.005
4.125	104.823	104.823	104.623	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.861	103.861	103.661	3.750	N/A	N/A	N/A	4.125	105.515	105.415	105.315
4.250	105.301	105.301	105.101	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.077	103.077	102.877	3.875	N/A	N/A	N/A	4.250	105.776	105.676	105.576
4.375	105.710	105.710	105.510	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.504	103.504	103.304	3.990	N/A	N/A	N/A	4.375	106.185	106.085	105.985
4.500	106.084	106.084	105.884	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.804	103.804	103.604	4.000	N/A	N/A	N/A	4.500	106.559	106.459	106.359
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	98.690	98.690	98.490	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.631	98.631	98.431	2.000	98.550	98.448	98.348
2.875	N/A	N/A	N/A	2.625	99.493	99.493	99.293	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.198	99.198	98.998	2.125	99.117	99.016	98.915
2.990	N/A	N/A	N/A	2.750	100.256	100.256	100.056	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.698	99.698	99.498	2.250	99.617	99.515	99.415
3.000	N/A	N/A	N/A	2.875	100.929	100.929	100.729	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.147	100.147	99.947	2.375	100.211	100.109	100.011
3.125	N/A	N/A	N/A	2.990	101.345	101.345	101.145	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.706	100.706	100.506	2.500	100.875	100.774	100.675
3.250	N/A	N/A	N/A	3.000	101.445	101.445	101.245	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.250	101.250	101.050	2.625	101.419	101.317	101.219
3.375	N/A	N/A	N/A	3.125	101.904	101.904	101.704	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	101.903	101.802	101.703
3.500	N/A	N/A	N/A	3.250	102.116	102.116	101.916	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.119	102.119	101.919	2.875	102.312	102.212	102.112
3.625	N/A	N/A	N/A	3.375	102.919	102.919	102.719	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.465	102.465	102.265	2.990	102.782	102.682	102.582
3.750	N/A	N/A	N/A	3.500	103.363	103.363	103.163	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.565	102.565	102.365	3.000	102.882	102.782	102.682
3.875	N/A	N/A	N/A	3.625	103.724	103.724	103.524	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.053	103.053	102.853	3.125	103.403	103.303	103.203
3.990	N/A	N/A	N/A	3.750	103.881	103.881	103.681	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.498	103.498	103.298	3.250	103.847	103.747	103.647
4.000	N/A	N/A	N/A	3.875	104.357	104.357	104.157	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.991	103.991	103.791	3.375	104.341	104.241	104.141
4.125	N/A	N/A	N/A	3.990	104.599	104.599	104.399	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.318	104.318	104.118	3.500	104.668	104.568	104.468
4.250	N/A	N/A	N/A	4.000	104.699	104.699	104.499	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.733	104.733	104.533	3.625	105.082	104.982	104.882
4.375	N/A	N/A	N/A	4.125	105.005	105.005	104.805	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.568	104.568	104.368	3.750	104.938	104.838	104.738
4.500	N/A	N/A	N/A	4.250	104.888	104.888	104.688	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.010	105.010	104.810	3.875	105.379	105.279	105.179
4.625	N/A	N/A	N/A	4.375	105.292	105.292	105.092	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.339	105.339	105.139	3.990	105.708	105.608	105.508
4.750	N/A	N/A	N/A	4.500	105.645	105.645	105.445	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.439	105.439	105.239	4.000	105.808	105.708	105.608
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	98.831	98.831	98.631	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.506	99.506	99.306
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.266	99.266	99.066	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.073	100.073	99.873
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.630	99.630	99.430	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.573	100.573	100.373
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.170	100.170	99.970	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.022	101.022	100.822
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.695	100.695	100.495	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.448	101.448	101.248
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.105	101.105	100.905	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.897	101.897	101.697
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.435	101.435	101.235	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.126	102.126	101.926
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.698	101.698	101.498	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.510	102.510	102.310
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.902	101.902	101.702	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.856	102.856	102.656
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.002	102.002	101.802	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.956	102.956	102.756
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.281	102.281	102.081	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.358	103.358	103.158
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.627	102.627	102.427	3.250	N/A	N/A	N/A	3.250	N/A	N/A					



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 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	96.693	96.693	96.493	2.500	97.635	97.635	97.435	2.875	100.929	100.929	100.729	2.000	98.631	98.631	98.431	2.000	98.831	98.831	98.631
2.625	97.586	97.586	97.386	2.625	98.412	98.412	98.212	2.990	101.345	101.345	101.145	2.125	99.198	99.198	98.998	2.125	99.266	99.266	99.066
2.750	98.397	98.397	98.197	2.750	99.115	99.115	98.915	3.000	101.445	101.445	101.245	2.250	99.698	99.698	99.498	2.250	99.630	99.630	99.430
2.875	99.075	99.075	98.875	2.875	99.710	99.710	99.510	3.125	101.904	101.904	101.704	2.375	100.147	100.147	99.947	2.375	100.170	100.170	99.970
2.990	99.531	99.531	99.331	2.990	100.104	100.104	99.904	3.250	102.116	102.116	101.916	2.500	100.706	100.706	100.506	2.500	100.695	100.695	100.495
3.000	99.631	99.631	99.431	3.000	100.204	100.204	100.004	3.375	102.919	102.919	102.719	2.625	101.250	101.250	101.050	2.625	101.105	101.105	100.905
3.125	100.438	100.438	100.238	3.125	101.042	101.042	100.842	3.500	103.363	103.363	103.163	2.750	101.735	101.735	101.535	2.750	101.435	101.435	101.235
3.250	101.202	101.202	101.002	3.250	101.713	101.713	101.513	3.625	103.724	103.724	103.524	2.875	102.119	102.119	101.919	2.875	101.698	101.698	101.498
3.375	102.042	102.042	101.842	3.375	102.492	102.492	102.292	3.750	103.881	103.881	103.681	2.990	102.465	102.465	102.265	2.990	101.902	101.902	101.702
3.500	102.519	102.519	102.319	3.500	102.843	102.843	102.643	3.875	104.357	104.357	104.157	3.000	102.565	102.565	102.365	3.000	102.002	102.002	101.802
3.625	103.023	103.023	102.823	3.625	103.013	103.013	102.813	3.990	104.599	104.599	104.399	3.125	103.053	103.053	102.853	3.125	102.281	102.281	102.081
3.750	103.658	103.658	103.458	3.750	102.969	102.969	102.769	4.000	104.699	104.699	104.499	3.250	103.498	103.498	103.298	3.250	102.327	102.327	102.127
3.875	104.138	104.138	103.938	3.875	103.396	103.396	103.196	4.125	105.005	105.005	104.805	3.375	103.991	103.991	103.791	3.375	102.698	102.698	102.498
3.990	104.412	104.412	104.212	3.990	103.595	103.595	103.395	4.250	104.888	104.888	104.688	3.500	104.318	104.318	104.118	3.500	102.920	102.920	102.720
4.000	104.512	104.512	104.312	4.000	103.695	103.695	103.495	4.375	105.292	105.292	105.092	3.625	104.733	104.733	104.533	3.625	103.211	103.211	103.011
4.125	104.823	104.823	104.623	4.125	103.861	103.861	103.661	4.500	105.645	105.645	105.445	3.750	104.568	104.568	104.368	3.750	102.581	102.581	102.381
4.250	105.301	105.301	105.101	4.250	103.077	103.077	102.877	4.625	105.886	105.886	105.686	3.875	105.010	105.010	104.810	3.875	102.892	102.892	102.692
4.375	105.710	105.710	105.510	4.375	103.504	103.504	103.304	4.750	106.078	106.078	105.878	3.990	105.339	105.339	105.139	3.990	103.091	103.091	102.891
4.500	106.084	106.084	105.884	4.500	103.804	103.804	103.604	4.875	106.436	106.436	106.236	4.000	105.439	105.439	105.239	4.000	103.191	103.191	102.991

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@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: 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	96.675	96.675	96.422	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.433	96.433	96.180	2.750	N/A	N/A	N/A	2.500	96.722	96.622	96.469
2.625	97.619	97.619	97.364	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.377	97.377	97.122	2.875	N/A	N/A	N/A	2.625	97.666	97.566	97.411
2.750	98.470	98.470	98.219	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.228	98.228	97.977	2.990	N/A	N/A	N/A	2.750	98.517	98.417	98.266
2.875	99.177	99.177	98.927	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.935	98.935	98.685	3.000	N/A	N/A	N/A	2.875	99.223	99.122	98.973
2.990	99.647	99.647	99.404	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.405	99.405	99.162	3.125	N/A	N/A	N/A	2.990	99.694	99.590	99.451
3.000	99.747	99.747	99.504	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.505	99.505	99.262	3.250	N/A	N/A	N/A	3.000	99.794	99.690	99.551
3.125	100.486	100.486	100.247	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	99.936	99.936	99.697	3.375	N/A	N/A	N/A	3.125	100.705	100.583	100.466
3.250	101.257	101.257	101.023	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.707	100.707	100.473	3.500	N/A	N/A	N/A	3.250	101.476	101.352	101.242
3.375	102.093	102.093	101.862	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.543	101.543	101.312	3.625	N/A	N/A	N/A	3.375	102.312	102.188	102.081
3.500	102.555	102.555	102.326	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.005	102.005	101.776	3.750	N/A	N/A	N/A	3.500	102.773	102.649	102.544
3.625	102.838	102.838	102.611	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.288	102.288	102.061	3.875	N/A	N/A	N/A	3.625	103.057	102.933	102.830
3.750	103.483	103.483	103.170	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.927	99.927	99.614	3.990	N/A	N/A	N/A	3.750	103.776	103.640	103.463
3.875	103.952	103.952	103.642	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.396	100.396	100.086	4.000	N/A	N/A	N/A	3.875	104.246	104.110	103.936
3.990	104.171	104.171	103.867	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.615	100.615	100.311	4.125	N/A	N/A	N/A	3.990	104.465	104.328	104.161
4.000	104.271	104.271	103.967	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.715	100.715	100.411	4.250	N/A	N/A	N/A	4.000	104.565	104.428	104.261
4.125	104.625	104.625	104.329	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.069	101.069	100.773	4.375	N/A	N/A	N/A	4.125	104.919	104.782	104.623
4.250	105.076	105.076	104.876	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.400	100.400	100.200	4.500	N/A	N/A	N/A	4.250	105.091	104.990	104.891
4.375	105.482	105.482	105.282	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.806	100.806	100.606	4.625	N/A	N/A	N/A	4.375	105.496	105.396	105.296
4.500	105.825	105.825	105.625	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.149	101.149	100.949	4.750	N/A	N/A	N/A	4.500	105.839	105.739	105.639
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	98.245	98.245	97.991	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.736	98.736	98.521	2.000	98.486	98.386	98.271
2.875	N/A	N/A	N/A	2.625	99.515	99.515	99.218	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.338	99.338	99.122	2.125	99.088	98.988	98.872
2.990	N/A	N/A	N/A	2.750	100.001	100.001	99.703	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.799	99.799	99.586	2.250	99.549	99.449	99.336
3.000	N/A	N/A	N/A	2.875	100.625	100.625	100.327	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.218	100.218	100.003	2.375	99.968	99.868	99.753
3.125	N/A	N/A	N/A	2.990	101.017	101.017	100.720	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.870	100.870	100.670	2.500	100.620	100.520	100.420
3.250	N/A	N/A	N/A	3.000	101.117	101.117	100.820	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.395	101.395	101.195	2.625	101.145	101.045	100.945
3.375	N/A	N/A	N/A	3.125	101.507	101.507	101.217	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.843	101.843	101.643	2.750	101.593	101.493	101.393
3.500	N/A	N/A	N/A	3.250	102.004	102.004	101.716	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.180	102.180	101.980	2.875	101.930	101.830	101.730
3.625	N/A	N/A	N/A	3.375	102.770	102.770	102.484	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.461	102.461	102.261	2.990	102.211	102.111	102.011
3.750	N/A	N/A	N/A	3.500	103.205	103.205	102.921	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.561	102.561	102.361	3.000	102.311	102.211	102.111
3.875	N/A	N/A	N/A	3.625	103.498	103.498	103.220	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.928	102.928	102.728	3.125	102.678	102.578	102.478
3.990	N/A	N/A	N/A	3.750	103.841	103.841	103.599	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.450	103.450	103.250	3.250	103.200	103.100	103.000
4.000	N/A	N/A	N/A	3.875	104.189	104.189	103.951	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.897	103.897	103.697	3.375	103.647	103.547	103.447
4.125	N/A	N/A	N/A	3.990	104.409	104.409	104.174	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.119	104.119	103.919	3.500	103.869	103.769	103.669
4.250	N/A	N/A	N/A	4.000	104.509	104.509	104.274	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.200	104.200	104.000	3.625	103.950	103.850	103.750
4.375	N/A	N/A	N/A	4.125	104.811	104.811	104.611	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.559	104.559	104.359	3.750	104.309	104.209	104.109
4.500	N/A	N/A	N/A	4.250	105.193	105.193	104.993	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.721	104.721	104.521	3.875	104.471	104.371	104.271
4.625	N/A	N/A	N/A	4.375	105.443	105.443	105.243	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.976	104.976	104.776	3.990	104.726	104.626	104.526
4.750	N/A	N/A	N/A	4.500	105.660	105.660	105.460	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.076	105.076	104.876	4.000	104.826	104.726	104.626

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	97.636	97.636	97.421	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	98.238	98.238	98.022	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	98.699	98.699	98.486	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	99.118	99.118	98.903	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	99.770	99.770	99.570	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	98.919	98.919	98.719	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	99.367	99.367	99.167	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	99.704	99.704	99.504	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	99.985	99.985	99.785	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	100.085	100.085	99.885	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	100.702	100.702	100.502	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	101.224	101.224	101.024	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 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	98.470	98.470	98.219	2.750	98.228	98.228	97.977	2.500	98.245	98.245	97.991	2.000	98.736	98.736	98.521	2.000	97.636	97.636	97.421
2.875	99.177	99.177	98.927	2.875	98.935	98.935	98.685	2.625	99.515	99.515	99.218	2.125	99.338	99.338	99.122	2.125	98.238	98.238	98.022
2.990	99.647	99.647	99.404	2.990	99.405	99.405	99.162	2.750	100.001	100.001	99.703	2.250	99.799	99.799	99.586	2.250	98.699	98.699	98.486
3.000	99.747	99.747	99.504	3.000	99.505	99.505	99.262	2.875	100.625	100.625	100.327	2.375	100.218	100.218	100.003	2.375	99.118	99.118	98.903
3.125	100.486	100.486	100.247	3.125	99.936	99.936	99.697	2.990	101.017	101.017	100.720	2.500	100.870	100.870	100.670	2.500	99.770	99.770	99.570
3.250	101.257	101.257	101.023	3.250	100.707	100.707	100.473	3.000	101.117	101.117	100.820	2.625	101.395	101.395	101.195	2.625	98.919	98.919	98.719
3.375	102.093	102.093	101.862	3.375	101.543	101.543	101.312	3.125	101.507	101.507	101.217	2.750	101.843	101.843	101.643	2.750	99.367	99.367	99.167
3.500	102.555	102.555	102.326	3.500	102.005	102.005	101.776	3.250	102.004	102.004	101.716	2.875	102.180	102.180	101.980	2.875	99.704	99.704	99.504
3.625	102.838	102.838	102.611	3.625	102.288	102.288	102.061	3.375	102.770	102.770	102.484	2.990	102.461	102.461	102.261	2.990	99.985	99.985	99.785
3.750	103.483	103.483	103.170	3.750	99.927	99.927	99.614	3.500	103.205	103.205	102.921	3.000	102.561	102.561	102.361	3.000	100.085	100.085	99.885
3.875	103.952	103.952	103.642	3.875	100.396	100.396	100.086	3.625	103.498	103.498	103.220	3.125	102.928	102.928	102.728	3.125	100.702	100.702	100.502
3.990	104.171	104.171	103.867	3.990	100.615	100.615	100.311	3.750	103.841	103.841	103.599	3.250	103.450	103.450	103.250	3.250	101.224	101.224	101.024
4.000	104.271	104.271	103.967	4.000	100.715	100.715	100.411	3.875	104.189	104.189	103.951	3.375	103.897	103.897	103.697	3.375	101.671	101.671	101.471
4.125	104.625	104.625	104.329	4.125	101.069	101.069	100.773	3.990	104.409	104.409	104.174	3.500	104.119	104.119	103.919	3.500	101.893	101.893	101.693
4.250	105.076	105.076	104.876	4.250	100.400	100.400	100.200	4.000	104.509	104.509	104.274	3.625	104.200	104.200	104.000	3.625	100.974	100.974	100.774
4.375	105.482	105.482	105.282	4.375	100.806	100.806	100.606	4.125	104.811	104.811	104.611	3.750	104.559	104.559	104.359	3.750	101.333	101.333	101.133
4.500	105.825	105.825	105.625	4.500	101.149	101.149	100.949	4.250	105.193	105.193	104.993	3.875	104.721	104.721	104.521	3.875	101.495	101.495	101.295
4.625	106.000	106.000	105.800	4.625	100.950	100.950	100.750	4.375	105.443	105.443	105.243	3.990	104.976	104.976	104.776	3.990	101.750	101.750	101.550
4.750	106.414	106.414	106.214	4.750	101.364	101.364	101.164	4.500	105.660	105.660	105.460	4.000	105.076	105.076	104.876	4.000	101.850	101.850	101.650

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/24/2021

45 Day Lock Exp.:

12/9/2021

60 Day Lock Exp.:

12/24/2021

W. Rate Sheet Dated: 10/25/2021

Release Time: 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	96.675	96.675	96.422	2.500	98.245	98.245	97.991	2.000	98.736	98.736	98.521	2.500	95.879	95.879	95.626	2.000	97.536	97.536	97.321
2.625	97.619	97.619	97.364	2.625	99.515	99.515	99.218	2.125	99.338	99.338	99.122	2.625	96.823	96.823	96.568	2.125	98.138	98.138	97.922
2.750	98.470	98.470	98.219	2.750	100.001	100.001	99.703	2.250	99.799	99.799	99.586	2.750	97.674	97.674	97.423	2.250	98.599	98.599	98.386
2.875	99.177	99.177	98.927	2.875	100.625	100.625	100.327	2.375	100.218	100.218	100.003	2.875	98.381	98.381	98.131	2.375	99.018	99.018	98.803
2.990	99.647	99.647	99.404	2.990	101.017	101.017	100.720	2.500	100.870	100.870	100.670	2.990	98.851	98.851	98.608	2.500	99.670	99.670	99.470
3.000	99.747	99.747	99.504	3.000	101.117	101.117	100.820	2.625	101.395	101.395	101.195	3.000	98.951	98.951	98.708	2.625	99.507	99.507	99.307
3.125	100.486	100.486	100.247	3.125	101.507	101.507	101.217	2.750	101.843	101.843	101.643	3.125	99.536	99.536	99.297	2.750	99.955	99.955	99.755
3.250	101.257	101.257	101.023	3.250	102.004	102.004	101.716	2.875	102.180	102.180	101.980	3.250	100.307	100.307	100.073	2.875	100.292	100.292	100.092
3.375	102.093	102.093	101.862	3.375	102.770	102.770	102.484	2.990	102.461	102.461	102.261	3.375	101.143	101.143	100.912	2.990	100.573	100.573	100.373
3.500	102.555	102.555	102.326	3.500	103.205	103.205	102.921	3.000	102.561	102.561	102.361	3.500	101.605	101.605	101.376	3.000	100.673	100.673	100.473
3.625	102.838	102.838	102.611	3.625	103.498	103.498	103.220	3.125	102.928	102.928	102.728	3.625	101.888	101.888	101.661	3.125	101.165	101.165	100.965
3.750	103.483	103.483	103.250	3.750	103.841	103.841	103.599	3.250	103.450	103.450	103.250	3.750	101.030	101.030	100.717	3.250	101.687	101.687	101.487
3.875	103.952	103.952	103.719	3.875	104.189	104.189	103.951	3.375	103.897	103.897	103.697	3.875	101.499	101.499	101.189	3.375	102.134	102.134	101.934
3.990	104.171	104.171	103.938	3.990	104.409	104.409	104.174	3.500	104.119	104.119	103.919	3.990	101.718	101.718	101.414	3.500	102.356	102.356	102.156
4.000	104.271	104.271	104.038	4.000	104.509	104.509	104.274	3.625	104.200	104.200	104.000	4.000	101.818	101.818	101.514	3.625	101.937	101.937	101.737
4.125	104.625	104.625	104.392	4.125	104.811	104.811	104.611	3.750	104.559	104.559	104.359	4.125	102.172	102.172	101.876	3.750	102.296	102.296	102.096
4.250	105.076	105.076	104.843	4.250	105.193	105.193	104.993	3.875	104.721	104.721	104.521	4.250	102.063	102.063	101.863	3.875	102.458	102.458	102.258
4.375	105.482	105.482	105.249	4.375	105.443	105.443	105.243	3.990	104.976	104.976	104.776	4.375	102.469	102.469	102.269	3.990	102.713	102.713	102.513
4.500	105.825	105.825	105.592	4.500	105.660	105.660	105.460	4.000	105.076	105.076	104.876	4.500	102.812	102.812	102.612	4.000	102.813	102.813	102.613

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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