



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.: 11/25/2021

45 Day Lock Exp.: 12/10/2021

60 Day Lock Exp.: 12/27/2021

W. Rate Sheet Dated: 10/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	99.190	99.190	98.736	2.250	99.041	99.041	98.588	2.250	97.374	97.374	97.030	3.125	96.327	96.327	96.027
2.375	99.408	99.408	98.955	2.375	99.228	99.228	98.775	2.500	97.718	97.718	97.374	3.250	97.905	97.905	97.605
2.500	99.624	99.624	99.170	2.500	99.410	99.410	98.956	2.625	97.874	97.874	97.531	3.375	97.671	97.671	97.371
2.625	99.835	99.835	99.382	2.625	99.579	99.579	99.126	2.750	99.682	99.682	99.382	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	99.848	99.848	99.548	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	100.005	100.005	99.705	Margin = 2.250		Index = 0.110	
3.000	101.449	101.449	101.027	3.000	101.249	101.249	100.827	3.125	100.160	100.160	99.860	30 Year OTC			
3.125	101.652	101.652	101.230	3.125	101.417	101.417	100.995	3.250	101.832	101.832	101.532	Rate	30 Day	45 Day	60 Day
3.250	102.371	102.371	102.071	3.250	102.200	102.200	101.900	3.375	101.979	101.979	101.679	4.000	101.218	101.218	100.718
3.375	102.466	102.466	102.166	3.375	102.259	102.259	101.959	3.500	102.144	102.144	101.844	4.125	101.392	101.392	100.892
3.500	102.663	102.663	102.363	3.500	102.389	102.389	102.089	3.625	102.276	102.276	101.976	4.375	102.370	102.370	101.870
3.625	102.858	102.858	102.558	3.625	102.532	102.532	102.232	3.750	102.856	102.856	102.556	4.500	102.439	102.439	101.939
3.750	103.144	103.144	102.844	3.750	102.954	102.954	102.654	3.875	102.959	102.959	102.659	4.625	102.560	102.560	102.060
3.875	103.233	103.233	102.933	3.875	102.966	102.966	102.666	4.000	103.085	103.085	102.785	4.875	103.032	103.032	102.532
4.000	103.393	103.393	103.093	4.000	103.101	103.101	102.801	4.125	103.194	103.194	102.894	5.000	103.143	103.143	102.643
4.125	103.567	103.567	103.267	4.125	103.218	103.218	102.918	4.250	103.183	103.183	102.883	5.125	103.265	103.265	102.765
4.250	103.784	103.784	103.584	4.250	103.615	103.615	103.415	4.375	103.286	103.286	102.986	5.500	104.098	104.098	103.598
4.375	103.845	103.845	103.645	4.375	103.627	103.627	103.427	4.500	103.411	103.411	103.111	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	103.520	103.520	103.220	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	99.290	99.190	99.190	98.736	2.250	98.991	98.891	98.891	98.438	2.250	99.504	99.404	99.404	99.060
2.375	99.508	99.408	99.408	98.955	2.375	99.178	99.078	99.078	98.625	2.375	99.679	99.579	99.579	99.235
2.500	99.724	99.624	99.624	99.170	2.500	99.360	99.260	99.260	98.806	2.500	99.848	99.748	99.748	99.404
2.625	99.935	99.835	99.835	99.382	2.625	99.529	99.429	99.429	98.976	2.625	100.004	99.904	99.904	99.561
2.750	101.137	101.037	101.037	100.616	2.750	100.727	100.627	100.627	100.205	2.750	100.712	100.612	100.612	100.312
2.875	101.344	101.244	101.244	100.822	2.875	100.905	100.805	100.805	100.383	2.875	100.878	100.778	100.778	100.478
3.000	101.549	101.449	101.449	101.027	3.000	101.074	100.974	100.974	100.552	3.000	101.035	100.935	100.935	100.635
3.125	101.752	101.652	101.652	101.230	3.125	101.242	101.142	101.142	100.720	3.125	101.190	101.090	101.090	100.790
3.250	102.471	102.371	102.371	102.071	3.250	102.000	101.900	101.900	101.600	3.250	103.462	103.362	103.362	103.062
3.375	102.666	102.566	102.566	102.266	3.375	102.159	102.059	102.059	101.759	3.375	103.609	103.509	103.509	103.209
3.500	102.863	102.763	102.763	102.463	3.500	102.289	102.189	102.189	101.889	3.500	103.774	103.674	103.674	103.374
3.625	103.058	102.958	102.958	102.658	3.625	102.432	102.332	102.332	102.032	3.625	103.906	103.806	103.806	103.506
3.750	103.344	103.244	103.244	102.944	3.750	103.154	103.054	103.054	102.754	3.750	104.986	104.886	104.886	104.586

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 >90.00%		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

> 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	98.468	98.468	97.968	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.642	98.642	98.142	4.750	101.000	101.000	100.500
3.875	99.117	99.117	98.617	6.250	103.750	103.750	103.500	4.375	99.620	99.620	99.120	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.957	98.957	98.457					4.500	99.689	99.689	99.189	Rate	30 Day	45 Day	60 Day
4.125	98.783	98.783	98.283					4.625	99.810	99.810	99.310	5.750	103.000	103.000	102.500
4.250	100.716	100.716	100.216					4.875	100.282	100.282	99.782	6.250	105.750	105.750	105.250
4.375	100.555	100.555	100.055					5.000	100.393	100.393	99.893	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.500	100.486	100.486	99.986					5.125	100.515	100.515	100.015				
4.625	100.365	100.365	99.865					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				

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	†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)

W. Rate Sheet Dated: 10/26/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.077	96.077	95.777
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.655	97.655	97.355
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.421	97.421	97.121
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.231	98.231	97.931	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	98.397	98.397	98.097	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	98.554	98.554	98.254	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.709	98.709	98.409	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.637	100.637	100.337	Rate	30 Day	45 Day	60 Day
3.250	101.189	101.189	100.889	3.250	101.118	101.118	100.818	3.375	100.784	100.784	100.484	3.250	101.189	101.189	100.689
3.375	101.385	101.385	101.085	3.375	101.278	101.278	100.978	3.500	100.949	100.949	100.649	3.375	101.385	101.385	100.885
3.500	101.582	101.582	101.282	3.500	101.408	101.408	101.108	3.625	101.081	101.081	100.781	3.500	101.582	101.582	101.082
3.625	101.777	101.777	101.477	3.625	101.551	101.551	101.251	3.750	102.161	102.161	101.861	3.625	101.777	101.777	101.277
3.750	101.331	101.331	101.031	3.750	101.242	101.242	100.942	3.875	N/A	N/A	N/A	3.750	101.331	101.331	100.831
3.875	101.521	101.521	101.221	3.875	101.354	101.354	101.054	4.000	N/A	N/A	N/A	3.875	101.521	101.521	101.021
4.000	101.681	101.681	101.381	4.000	101.488	101.488	101.188	4.125	N/A	N/A	N/A	4.000	101.681	101.681	101.181
4.125	101.854	101.854	101.554	4.125	101.606	101.606	101.306	4.250	N/A	N/A	N/A	4.125	101.854	101.854	101.354
4.250	102.234	102.234	102.034	4.250	102.165	102.165	101.965	4.375	N/A	N/A	N/A	4.250	102.234	102.234	101.734
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	100.600	100.500	100.500	100.078	2.750	100.539	100.439	100.439	100.017	2.750	100.425	100.325	100.325	100.025
2.875	100.807	100.707	100.707	100.285	2.875	100.718	100.618	100.618	100.196	2.875	100.591	100.491	100.491	100.191
3.000	101.012	100.912	100.912	100.490	3.000	100.887	100.787	100.787	100.365	3.000	100.747	100.647	100.647	100.347
3.125	101.214	101.114	101.114	100.692	3.125	101.055	100.955	100.955	100.533	3.125	100.903	100.803	100.803	100.503
3.250	101.289	101.189	101.189	100.889	3.250	101.218	101.118	101.118	100.818	3.250	102.581	102.481	102.481	102.181
3.375	101.485	101.385	101.385	101.085	3.375	101.378	101.278	101.278	100.978	3.375	102.728	102.628	102.628	102.328
3.500	101.682	101.582	101.582	101.282	3.500	101.508	101.408	101.408	101.108	3.500	102.893	102.793	102.793	102.493
3.625	101.877	101.777	101.777	101.477	3.625	101.651	101.551	101.551	101.251	3.625	103.025	102.925	102.925	102.625
3.750	101.431	101.331	101.331	101.031	3.750	101.342	101.242	101.242	100.942	3.750	103.074	102.974	102.974	102.674

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 $\leq$ 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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A					
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A					
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A					
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	5.750	N/A	N/A	N/A	
								6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	

Lock Desk Policy			
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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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/25/2021

45 Day Lock Exp.:

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60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/26/2021

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	97.048	97.048	96.848	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.974	97.974	97.774	2.000	N/A	N/A	N/A	2.500	97.124	97.024	96.920
2.625	97.941	97.941	97.741	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.751	98.751	98.551	2.125	N/A	N/A	N/A	2.625	98.016	97.916	97.812
2.750	98.752	98.752	98.552	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.455	99.455	99.255	2.250	N/A	N/A	N/A	2.750	98.828	98.728	98.624
2.875	99.430	99.430	99.230	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.050	100.050	99.850	2.375	N/A	N/A	N/A	2.875	99.505	99.405	99.301
2.990	99.882	99.882	99.682	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.364	100.364	100.164	2.500	N/A	N/A	N/A	2.990	99.958	99.858	99.754
3.000	99.982	99.982	99.782	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.464	100.464	100.264	2.625	N/A	N/A	N/A	3.000	100.058	99.958	99.854
3.125	100.668	100.668	100.468	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.271	101.271	101.071	2.750	N/A	N/A	N/A	3.125	100.916	100.802	100.689
3.250	101.431	101.431	101.231	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.941	101.941	101.741	2.875	N/A	N/A	N/A	3.250	101.680	101.566	101.453
3.375	102.271	102.271	102.071	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.721	102.721	102.521	2.990	N/A	N/A	N/A	3.375	102.520	102.406	102.293
3.500	102.748	102.748	102.548	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.072	103.072	102.872	3.000	N/A	N/A	N/A	3.500	103.045	102.945	102.845
3.625	103.146	103.146	102.946	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.242	103.242	103.042	3.125	N/A	N/A	N/A	3.625	103.868	103.768	103.668
3.750	103.781	103.781	103.581	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.123	103.123	102.923	3.250	N/A	N/A	N/A	3.750	104.503	104.403	104.303
3.875	104.261	104.261	104.061	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.550	103.550	103.350	3.375	N/A	N/A	N/A	3.875	104.983	104.883	104.783
3.990	104.531	104.531	104.331	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.749	103.749	103.549	3.500	N/A	N/A	N/A	3.990	105.253	105.153	105.053
4.000	104.631	104.631	104.431	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.849	103.849	103.649	3.625	N/A	N/A	N/A	4.000	105.353	105.253	105.153
4.125	104.941	104.941	104.741	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.015	104.015	103.815	3.750	N/A	N/A	N/A	4.125	105.662	105.562	105.462
4.250	105.359	105.359	105.159	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.136	103.136	102.936	3.875	N/A	N/A	N/A	4.250	105.843	105.743	105.643
4.375	105.769	105.769	105.569	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.562	103.562	103.362	3.990	N/A	N/A	N/A	4.375	106.252	106.152	106.052
4.500	106.142	106.142	105.942	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.863	103.863	103.663	4.000	N/A	N/A	N/A	4.500	106.625	106.525	106.425
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	99.109	99.109	98.909	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.830	98.830	98.630	2.000	98.746	98.645	98.544
2.875	N/A	N/A	N/A	2.625	99.848	99.848	99.648	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.398	99.398	99.198	2.125	99.313	99.211	99.111
2.990	N/A	N/A	N/A	2.750	100.611	100.611	100.411	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.897	99.897	99.697	2.250	99.813	99.712	99.611
3.000	N/A	N/A	N/A	2.875	101.284	101.284	101.084	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.347	100.347	100.147	2.375	100.347	100.245	100.147
3.125	N/A	N/A	N/A	2.990	101.697	101.697	101.497	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.827	100.827	100.627	2.500	100.009	100.907	100.809
3.250	N/A	N/A	N/A	3.000	101.797	101.797	101.597	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.371	101.371	101.171	2.625	101.552	101.451	101.352
3.375	N/A	N/A	N/A	3.125	102.254	102.254	102.054	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.856	101.856	101.656	2.750	102.037	101.935	101.837
3.500	N/A	N/A	N/A	3.250	102.345	102.345	102.145	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.240	102.240	102.040	2.875	102.421	102.319	102.221
3.625	N/A	N/A	N/A	3.375	103.149	103.149	102.949	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.582	102.582	102.382	2.990	102.783	102.683	102.583
3.750	N/A	N/A	N/A	3.500	103.592	103.592	103.392	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.682	102.682	102.482	3.000	102.883	102.783	102.683
3.875	N/A	N/A	N/A	3.625	103.953	103.953	103.753	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.083	103.083	102.883	3.125	103.394	103.294	103.194
3.990	N/A	N/A	N/A	3.750	104.035	104.035	103.835	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.496	103.496	103.296	3.250	103.839	103.739	103.639
4.000	N/A	N/A	N/A	3.875	104.511	104.511	104.311	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.989	103.989	103.789	3.375	104.332	104.232	104.132
4.125	N/A	N/A	N/A	3.990	104.750	104.750	104.550	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.317	104.317	104.117	3.500	104.660	104.560	104.460
4.250	N/A	N/A	N/A	4.000	104.850	104.850	104.650	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.731	104.731	104.531	3.625	105.074	104.974	104.874
4.375	N/A	N/A	N/A	4.125	105.155	105.155	104.955	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.505	104.505	104.305	3.750	104.867	104.767	104.667
4.500	N/A	N/A	N/A	4.250	104.947	104.947	104.747	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.946	104.946	104.746	3.875	105.308	105.208	105.108
4.625	N/A	N/A	N/A	4.375	105.350	105.350	105.150	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.271	105.271	105.071	3.990	105.633	105.533	105.433
4.750	N/A	N/A	N/A	4.500	105.704	105.704	105.504	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.371	105.371	105.171	4.000	105.733	105.633	105.533
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	99.030	99.030	98.830	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.830	99.830	99.630
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.465	99.465	99.265	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.398	100.398	100.198
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.812	99.812	99.612	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.897	100.897	100.697
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.291	100.291	100.091	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.347	101.347	101.147
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.816	100.816	100.616	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.772	101.772	101.572
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.225	101.225	101.025	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.221	102.221	102.021
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.556	101.556	101.356	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.325	102.325	102.125
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.819	101.819	101.619	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.709	102.709	102.509
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.023	102.023	101.823	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.051	103.051	102.851
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.123	102.123	101.923	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.151	103.151	102.951
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.402	102.402	102.202	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.551	103.551	103.351
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.325	102.325	102.125	3.250	N/A	N/A	N/A	3.250	N/A	N/A					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/25/2021

45 Day Lock Exp.: 12/10/2021

60 Day Lock Exp.: 12/27/2021

W. Rate Sheet Dated: 10/26/2021

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	97.048	97.048	96.848	2.500	97.974	97.974	97.774	2.875	101.284	101.284	101.084	2.000	98.830	98.830	98.630	2.000	99.030	99.030	98.830
2.625	97.941	97.941	97.741	2.625	98.751	98.751	98.551	2.990	101.697	101.697	101.497	2.125	99.398	99.398	99.198	2.125	99.465	99.465	99.265
2.750	98.752	98.752	98.552	2.750	99.455	99.455	99.255	3.000	101.797	101.797	101.597	2.250	99.897	99.897	99.697	2.250	99.812	99.812	99.612
2.875	99.430	99.430	99.230	2.875	100.050	100.050	99.850	3.125	102.254	102.254	102.054	2.375	100.347	100.347	100.147	2.375	100.291	100.291	100.091
2.990	99.882	99.882	99.682	2.990	100.364	100.364	100.164	3.250	102.345	102.345	102.145	2.500	100.827	100.827	100.627	2.500	100.816	100.816	100.616
3.000	99.982	99.982	99.782	3.000	100.464	100.464	100.264	3.375	103.149	103.149	102.949	2.625	101.371	101.371	101.171	2.625	101.225	101.225	101.025
3.125	100.668	100.668	100.468	3.125	101.271	101.271	101.071	3.500	103.592	103.592	103.392	2.750	101.856	101.856	101.656	2.750	101.556	101.556	101.356
3.250	101.431	101.431	101.231	3.250	101.941	101.941	101.741	3.625	103.953	103.953	103.753	2.875	102.240	102.240	102.040	2.875	101.819	101.819	101.619
3.375	102.271	102.271	102.071	3.375	102.721	102.721	102.521	3.750	104.035	104.035	103.835	2.990	102.582	102.582	102.382	2.990	102.023	102.023	101.823
3.500	102.748	102.748	102.548	3.500	103.072	103.072	102.872	3.875	104.511	104.511	104.311	3.000	102.682	102.682	102.482	3.000	102.123	102.123	101.923
3.625	103.146	103.146	102.946	3.625	103.242	103.242	103.042	3.990	104.750	104.750	104.550	3.125	103.083	103.083	102.883	3.125	102.402	102.402	102.202
3.750	103.781	103.781	103.581	3.750	103.123	103.123	102.923	4.000	104.850	104.850	104.650	3.250	103.496	103.496	103.296	3.250	102.325	102.325	102.125
3.875	104.261	104.261	104.061	3.875	103.550	103.550	103.350	4.125	105.155	105.155	104.955	3.375	103.989	103.989	103.789	3.375	102.696	102.696	102.496
3.990	104.531	104.531	104.331	3.990	103.749	103.749	103.549	4.250	104.947	104.947	104.747	3.500	104.317	104.317	104.117	3.500	102.918	102.918	102.718
4.000	104.631	104.631	104.431	4.000	103.849	103.849	103.649	4.375	105.350	105.350	105.150	3.625	104.731	104.731	104.531	3.625	103.209	103.209	103.009
4.125	104.941	104.941	104.741	4.125	104.015	104.015	103.815	4.500	105.704	105.704	105.504	3.750	104.505	104.505	104.305	3.750	102.518	102.518	102.318
4.250	105.359	105.359	105.159	4.250	103.136	103.136	102.936	4.625	105.945	105.945	105.745	3.875	104.946	104.946	104.746	3.875	102.825	102.825	102.625
4.375	105.769	105.769	105.569	4.375	103.562	103.562	103.362	4.750	106.184	106.184	105.984	3.990	105.271	105.271	105.071	3.990	103.027	103.027	102.827
4.500	106.142	106.142	105.942	4.500	103.863	103.863	103.663	4.875	106.541	106.541	106.341	4.000	105.371	105.371	105.171	4.000	103.127	103.127	102.927

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.: 11/25/2021
45 Day Lock Exp.: 12/10/2021
60 Day Lock Exp.: 12/27/2021

W. Rate Sheet Dated: 10/26/2021

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	97.019	97.019	96.774	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.777	96.777	96.532	2.750	N/A	N/A	N/A	2.500	97.066	96.966	96.821
2.625	97.961	97.961	97.715	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.719	97.719	97.473	2.875	N/A	N/A	N/A	2.625	98.008	97.908	97.762
2.750	98.809	98.809	98.567	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.567	98.567	98.325	2.990	N/A	N/A	N/A	2.750	98.856	98.756	98.614
2.875	99.510	99.510	99.272	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.268	99.268	99.030	3.000	N/A	N/A	N/A	2.875	99.556	99.456	99.318
2.990	99.976	99.976	99.743	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.734	99.734	99.501	3.125	N/A	N/A	N/A	2.990	100.023	99.923	99.790
3.000	100.076	100.076	99.843	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.834	99.834	99.601	3.250	N/A	N/A	N/A	3.000	100.123	100.023	99.890
3.125	100.719	100.719	100.479	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.169	100.169	99.929	3.375	N/A	N/A	N/A	3.125	100.938	100.815	100.698
3.250	101.484	101.484	101.251	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.934	100.934	100.701	3.500	N/A	N/A	N/A	3.250	101.703	101.579	101.470
3.375	102.317	102.317	102.085	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.767	101.767	101.535	3.625	N/A	N/A	N/A	3.375	102.536	102.412	102.304
3.500	102.774	102.774	102.545	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.224	102.224	101.995	3.750	N/A	N/A	N/A	3.500	102.992	102.868	102.763
3.625	103.053	103.053	102.830	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.503	102.503	102.280	3.875	N/A	N/A	N/A	3.625	103.272	103.148	103.049
3.750	103.569	103.569	103.269	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.013	100.013	99.713	3.990	N/A	N/A	N/A	3.750	103.862	103.739	103.562
3.875	104.033	104.033	103.739	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.477	100.477	100.183	4.000	N/A	N/A	N/A	3.875	104.327	104.204	104.033
3.990	104.251	104.251	103.961	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.695	100.695	100.405	4.125	N/A	N/A	N/A	3.990	104.545	104.422	104.255
4.000	104.351	104.351	104.061	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.795	100.795	100.505	4.250	N/A	N/A	N/A	4.000	104.645	104.522	104.355
4.125	104.699	104.699	104.418	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.143	101.143	100.862	4.375	N/A	N/A	N/A	4.125	104.993	104.870	104.712
4.250	105.033	105.033	104.833	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.357	100.357	100.157	4.500	N/A	N/A	N/A	4.250	105.048	104.948	104.848
4.375	105.436	105.436	105.236	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.760	100.760	100.560	4.625	N/A	N/A	N/A	4.375	105.450	105.350	105.250
4.500	105.776	105.776	105.576	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.100	101.100	100.900	4.750	N/A	N/A	N/A	4.500	105.790	105.690	105.590
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	98.731	98.731	98.431	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.937	98.937	98.737	2.000	98.687	98.587	98.487
2.875	N/A	N/A	N/A	2.625	99.847	99.847	99.569	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.538	99.538	99.338	2.125	99.288	99.188	99.088
2.990	N/A	N/A	N/A	2.750	100.331	100.331	100.054	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.996	99.996	99.796	2.250	99.746	99.646	99.546
3.000	N/A	N/A	N/A	2.875	100.953	100.953	100.675	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.413	100.413	100.213	2.375	100.163	100.063	99.963
3.125	N/A	N/A	N/A	2.990	101.340	101.340	101.063	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.008	101.008	100.808	2.500	100.758	100.658	100.558
3.250	N/A	N/A	N/A	3.000	101.440	101.440	101.163	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.530	101.530	101.330	2.625	101.280	101.180	101.080
3.375	N/A	N/A	N/A	3.125	101.784	101.784	101.494	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.976	101.976	101.776	2.750	101.726	101.626	101.526
3.500	N/A	N/A	N/A	3.250	102.278	102.278	101.990	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.311	102.311	102.111	2.875	102.061	101.961	101.861
3.625	N/A	N/A	N/A	3.375	103.040	103.040	102.754	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.590	102.590	102.390	2.990	102.340	102.240	102.140
3.750	N/A	N/A	N/A	3.500	103.472	103.472	103.188	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.690	102.690	102.490	3.000	102.440	102.340	102.240
3.875	N/A	N/A	N/A	3.625	103.762	103.762	103.484	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.938	102.938	102.738	3.125	102.688	102.588	102.488
3.990	N/A	N/A	N/A	3.750	103.985	103.985	103.744	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.459	103.459	103.259	3.250	103.209	103.109	103.009
4.000	N/A	N/A	N/A	3.875	104.331	104.331	104.092	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.902	103.902	103.702	3.375	103.652	103.552	103.452
4.125	N/A	N/A	N/A	3.990	104.549	104.549	104.314	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.122	104.122	103.922	3.500	103.872	103.772	103.672
4.250	N/A	N/A	N/A	4.000	104.649	104.649	104.414	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.209	104.209	104.009	3.625	103.959	103.859	103.759
4.375	N/A	N/A	N/A	4.125	104.865	104.865	104.665	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.566	104.566	104.366	3.750	104.316	104.216	104.116
4.500	N/A	N/A	N/A	4.250	105.244	105.244	105.044	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.727	104.727	104.527	3.875	104.477	104.377	104.277
4.625	N/A	N/A	N/A	4.375	105.492	105.492	105.292	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.980	104.980	104.780	3.990	104.730	104.630	104.530
4.750	N/A	N/A	N/A	4.500	105.708	105.708	105.508	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.080	105.080	104.880	4.000	104.830	104.730	104.630

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	97.837	97.837	97.637	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	98.438	98.438	98.238	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	98.896	98.896	98.696	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	99.313	99.313	99.113	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	99.908	99.908	99.708	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	99.054	99.054	98.854	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	99.500	99.500	99.300	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	99.835	99.835	99.635	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	100.114	100.114	99.914	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	100.214	100.214	100.014	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	100.712	100.712	100.512	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	101.233	101.233	101.033	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	101.676	101.676	101.476	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	101.896	101.896	101.696	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.983	100.983	100.783	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.340	101.340	101.140	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.501	101.501	101.301	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.754	101.754	101.554	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.854	101.854	101.654	4.000	N/A	N/A	N/A	4.000	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.:

11/25/2021

45 Day Lock Exp.:

12/10/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/26/2021

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	98.809	98.809	98.567	2.750	98.567	98.567	98.325	2.500	98.731	98.731	98.431	2.000	98.937	98.937	98.737	2.000	97.837	97.837	97.637
2.875	99.510	99.510	99.272	2.875	99.268	99.268	99.030	2.625	99.847	99.847	99.569	2.125	99.538	99.538	99.338	2.125	98.438	98.438	98.238
2.990	99.976	99.976	99.743	2.990	99.734	99.734	99.501	2.750	100.331	100.331	100.054	2.250	99.996	99.996	99.796	2.250	98.896	98.896	98.696
3.000	100.076	100.076	99.843	3.000	99.834	99.834	99.601	2.875	100.953	100.953	100.675	2.375	100.413	100.413	100.213	2.375	99.313	99.313	99.113
3.125	100.719	100.719	100.479	3.125	100.169	100.169	99.929	2.990	101.340	101.340	101.063	2.500	101.008	101.008	100.808	2.500	99.908	99.908	99.708
3.250	101.484	101.484	101.251	3.250	100.934	100.934	100.701	3.000	101.440	101.440	101.163	2.625	101.530	101.530	101.330	2.625	99.054	99.054	98.854
3.375	102.317	102.317	102.085	3.375	101.767	101.767	101.535	3.125	101.784	101.784	101.494	2.750	101.976	101.976	101.776	2.750	99.500	99.500	99.300
3.500	102.774	102.774	102.545	3.500	102.224	102.224	101.995	3.250	102.278	102.278	101.990	2.875	102.311	102.311	102.111	2.875	99.835	99.835	99.635
3.625	103.053	103.053	102.830	3.625	102.503	102.503	102.280	3.375	103.040	103.040	102.754	2.990	102.590	102.590	102.390	2.990	100.114	100.114	99.914
3.750	103.569	103.569	103.269	3.750	100.013	100.013	99.713	3.500	103.472	103.472	103.188	3.000	102.690	102.690	102.490	3.000	100.214	100.214	100.014
3.875	104.033	104.033	103.739	3.875	100.477	100.477	100.183	3.625	103.762	103.762	103.484	3.125	102.938	102.938	102.738	3.125	100.712	100.712	100.512
3.990	104.251	104.251	103.961	3.990	100.695	100.695	100.405	3.750	103.985	103.985	103.744	3.250	103.459	103.459	103.259	3.250	101.233	101.233	101.033
4.000	104.351	104.351	104.061	4.000	100.795	100.795	100.505	3.875	104.331	104.331	104.092	3.375	103.902	103.902	103.702	3.375	101.676	101.676	101.476
4.125	104.699	104.699	104.418	4.125	101.143	101.143	100.862	3.990	104.549	104.549	104.314	3.500	104.122	104.122	103.922	3.500	101.896	101.896	101.696
4.250	105.033	105.033	104.833	4.250	100.357	100.357	100.157	4.000	104.649	104.649	104.414	3.625	104.209	104.209	104.009	3.625	100.983	100.983	100.783
4.375	105.436	105.436	105.236	4.375	100.760	100.760	100.560	4.125	104.865	104.865	104.665	3.750	104.566	104.566	104.366	3.750	101.340	101.340	101.140
4.500	105.776	105.776	105.576	4.500	101.100	101.100	100.900	4.250	105.244	105.244	105.044	3.875	104.727	104.727	104.527	3.875	101.501	101.501	101.301
4.625	106.020	106.020	105.820	4.625	100.970	100.970	100.770	4.375	105.492	105.492	105.292	3.990	104.980	104.980	104.780	3.990	101.754	101.754	101.554
4.750	106.432	106.432	106.232	4.750	101.382	101.382	101.182	4.500	105.708	105.708	105.508	4.000	105.080	105.080	104.880	4.000	101.854	101.854	101.654

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/25/2021

45 Day Lock Exp.:

12/10/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/26/2021

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



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.:

11/25/2021

45 Day Lock Exp.:

12/10/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/26/2021

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	97.019	97.019	96.774	2.500	98.731	98.731	98.431	2.000	98.937	98.937	98.737	2.500	96.223	96.223	95.978	2.000	97.737	97.737	97.537
2.625	97.961	97.961	97.715	2.625	99.847	99.847	99.569	2.125	99.538	99.538	99.338	2.625	97.165	97.165	96.919	2.125	98.338	98.338	98.138
2.750	98.809	98.809	98.567	2.750	100.331	100.331	100.054	2.250	99.996	99.996	99.796	2.750	98.013	98.013	97.771	2.250	98.796	98.796	98.596
2.875	99.510	99.510	99.272	2.875	100.953	100.953	100.675	2.375	100.413	100.413	100.213	2.875	98.714	98.714	98.476	2.375	99.213	99.213	99.013
2.990	99.976	99.976	99.743	2.990	101.340	101.340	101.063	2.500	101.008	101.008	100.808	2.990	99.180	99.180	98.947	2.500	99.808	99.808	99.608
3.000	100.076	100.076	99.843	3.000	101.440	101.440	101.163	2.625	101.530	101.530	101.330	3.000	99.280	99.280	99.047	2.625	99.642	99.642	99.442
3.125	100.719	100.719	100.479	3.125	101.784	101.784	101.494	2.750	101.976	101.976	101.776	3.125	99.769	99.769	99.529	2.750	100.088	100.088	99.888
3.250	101.484	101.484	101.251	3.250	102.278	102.278	101.990	2.875	102.311	102.311	102.111	3.250	100.534	100.534	100.301	2.875	100.423	100.423	100.223
3.375	102.317	102.317	102.085	3.375	103.040	103.040	102.754	2.990	102.590	102.590	102.390	3.375	101.367	101.367	101.135	2.990	100.702	100.702	100.502
3.500	102.774	102.774	102.545	3.500	103.472	103.472	103.188	3.000	102.690	102.690	102.490	3.500	101.824	101.824	101.595	3.000	100.802	100.802	100.602
3.625	103.053	103.053	102.830	3.625	103.762	103.762	103.484	3.125	102.938	102.938	102.738	3.625	102.103	102.103	101.880	3.125	101.175	101.175	100.975
3.750	103.569	103.569	103.269	3.750	103.985	103.985	103.744	3.250	103.459	103.459	103.259	3.750	101.116	101.116	100.816	3.250	101.696	101.696	101.496
3.875	104.033	104.033	103.739	3.875	104.331	104.331	104.092	3.375	103.902	103.902	103.702	3.875	101.580	101.580	101.286	3.375	102.139	102.139	101.939
3.990	104.251	104.251	103.961	3.990	104.549	104.549	104.314	3.500	104.122	104.122	103.922	3.990	101.798	101.798	101.508	3.500	102.359	102.359	102.159
4.000	104.351	104.351	104.061	4.000	104.649	104.649	104.414	3.625	104.209	104.209	104.009	4.000	101.898	101.898	101.608	3.625	101.946	101.946	101.746
4.125	104.699	104.699	104.418	4.125	104.865	104.865	104.665	3.750	104.566	104.566	104.366	4.125	102.246	102.246	101.965	3.750	102.303	102.303	102.103
4.250	105.033	105.033	104.833	4.250	105.244	105.244	105.044	3.875	104.727	104.727	104.527	4.250	102.020	102.020	101.820	3.875	102.464	102.464	102.264
4.375	105.436	105.436	105.236	4.375	105.492	105.492	105.292	3.990	104.980	104.980	104.780	4.375	102.423	102.423	102.223	3.990	102.717	102.717	102.517
4.500	105.776	105.776	105.576	4.500	105.708	105.708	105.508	4.000	105.080	105.080	104.880	4.500	102.763	102.763	102.563	4.000	102.817	102.817	102.617

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/25/2021

45 Day Lock Exp.:

12/10/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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