



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.: 11/26/2021

45 Day Lock Exp.: 12/13/2021

60 Day Lock Exp.: 12/27/2021

W. Rate Sheet Dated: 10/27/2021

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	99.549	99.549	99.143	2.250	99.400	99.400	98.994	2.250	97.600	97.600	97.264	3.125	96.348	96.348	96.048
2.375	99.767	99.767	99.361	2.375	99.588	99.588	99.181	2.500	97.943	97.943	97.608	3.250	97.926	97.926	97.626
2.500	99.983	99.983	99.577	2.500	99.769	99.769	99.363	2.625	98.100	98.100	97.764	3.375	97.692	97.692	97.392
2.625	100.195	100.195	99.788	2.625	99.938	99.938	99.532	2.750	99.815	99.815	99.515	3.500	97.770	97.770	97.470
2.750	101.225	101.225	100.819	2.750	101.089	101.089	100.683	2.875	99.981	99.981	99.681	3.625	97.848	97.848	97.548
2.875	101.432	101.432	101.025	2.875	101.268	101.268	100.861	3.000	100.137	100.137	99.837	Margin = 2.250		Index = 0.110	
3.000	101.637	101.637	101.231	3.000	101.437	101.437	101.031	3.125	100.293	100.293	99.993	30 Year OTC			
3.125	101.839	101.839	101.433	3.125	101.605	101.605	101.199	3.250	101.788	101.788	101.488	Rate	30 Day	45 Day	60 Day
3.250	102.527	102.527	102.227	3.250	102.356	102.356	102.056	3.375	101.936	101.936	101.636	4.000	101.249	101.249	100.749
3.375	102.623	102.623	102.323	3.375	102.416	102.416	102.116	3.500	102.086	102.086	101.786	4.125	101.423	101.423	100.923
3.500	102.820	102.820	102.520	3.500	102.545	102.545	102.245	3.625	102.218	102.218	101.918	4.375	102.511	102.511	102.011
3.625	103.014	103.014	102.714	3.625	102.688	102.688	102.388	3.750	102.674	102.674	102.374	4.500	102.579	102.579	102.079
3.750	103.175	103.175	102.875	3.750	102.986	102.986	102.686	3.875	102.777	102.777	102.477	4.625	102.701	102.701	102.201
3.875	103.265	103.265	102.965	3.875	102.998	102.998	102.698	4.000	102.903	102.903	102.603	4.875	103.297	103.297	102.797
4.000	103.424	103.424	103.124	4.000	103.132	103.132	102.832	4.125	103.012	103.012	102.712	5.000	103.409	103.409	102.909
4.125	103.598	103.598	103.298	4.125	103.249	103.249	102.949	4.250	102.985	102.985	102.685	5.125	103.531	103.531	103.031
4.250	103.925	103.925	103.725	4.250	103.756	103.756	103.556	4.375	103.088	103.088	102.788	5.500	104.098	104.098	103.598
4.375	103.986	103.986	103.786	4.375	103.768	103.768	103.568	4.500	103.214	103.214	102.914	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	103.323	103.323	103.023	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	99.649	99.549	99.549	99.143	2.250	99.350	99.250	99.250	98.844	2.250	99.730	99.630	99.630	99.294	
2.375	99.867	99.767	99.767	99.361	2.375	99.538	99.438	99.438	99.031	2.375	99.905	99.805	99.805	99.469	
2.500	100.083	99.983	99.983	99.577	2.500	99.719	99.619	99.619	99.213	2.500	100.073	99.973	99.973	99.638	
2.625	100.295	100.195	100.195	99.788	2.625	99.888	99.788	99.788	99.382	2.625	100.230	100.130	100.130	99.794	
2.750	101.325	101.225	101.225	100.819	2.750	100.914	100.814	100.814	100.408	2.750	100.845	100.745	100.745	100.445	
2.875	101.532	101.432	101.432	101.025	2.875	101.093	100.993	100.993	100.586	2.875	101.011	100.911	100.911	100.611	
3.000	101.737	101.637	101.637	101.231	3.000	101.262	101.162	101.162	100.756	3.000	101.167	101.067	101.067	100.767	
3.125	101.939	101.839	101.839	101.433	3.125	101.430	101.330	101.330	100.924	3.125	101.323	101.223	101.223	100.923	
3.250	102.627	102.527	102.527	102.227	3.250	102.156	102.056	102.056	101.756	3.250	103.418	103.318	103.318	103.018	
3.375	102.823	102.723	102.723	102.423	3.375	102.316	102.216	102.216	101.916	3.375	103.566	103.466	103.466	103.166	
3.500	103.020	102.920	102.920	102.620	3.500	102.445	102.345	102.345	102.045	3.500	103.716	103.616	103.616	103.316	
3.625	103.214	103.114	103.114	102.814	3.625	102.588	102.488	102.488	102.188	3.625	103.848	103.748	103.748	103.448	
3.750	103.375	103.275	103.275	102.975	3.750	103.186	103.086	103.086	102.786	3.750	104.804	104.704	104.704	104.404	

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	98.499	98.499	97.999	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.673	98.673	98.173	4.750	101.000	101.000	100.500
3.875	99.148	99.148	98.648	6.250	103.750	103.750	103.500	4.375	99.761	99.761	99.261	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.988	98.988	98.488					4.500	99.829	99.829	99.329	Rate	30 Day	45 Day	60 Day
4.125	98.815	98.815	98.315					4.625	99.951	99.951	99.451	5.750	103.000	103.000	102.500
4.250	100.857	100.857	100.357					4.875	100.547	100.547	100.047	6.250	105.750	105.750	105.250
4.375	100.695	100.695	100.195					5.000	100.659	100.659	100.159		DPA Advantage Adjustment		
4.500	100.627	100.627	100.127					5.125	100.781	100.781	100.281		203(k) / 203(k)s		-1.000
4.625	100.505	100.505	100.005					5.500	101.348	101.348	100.848		203(k) & 203(k)s are Borrower Paid only		
4.750	101.729	101.729	101.229					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)	



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.:

11/26/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/27/2021

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	96.098	96.098	95.798
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	97.676	97.676	97.376
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	97.442	97.442	97.142
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.363	98.363	98.063	3.500	97.520	97.520	97.220
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.529	98.529	98.229	3.625	97.598	97.598	97.298
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.686	98.686	98.386	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.841	98.841	98.541	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.593	100.593	100.293	Rate	30 Day	45 Day	60 Day
3.250	101.346	101.346	101.046	3.250	101.275	101.275	100.975	3.375	100.741	100.741	100.441	3.250	101.346	101.346	100.846
3.375	101.541	101.541	101.241	3.375	101.434	101.434	101.134	3.500	100.891	100.891	100.591	3.375	101.541	101.541	101.041
3.500	101.738	101.738	101.438	3.500	101.564	101.564	101.264	3.625	101.023	101.023	100.723	3.500	101.738	101.738	101.238
3.625	101.933	101.933	101.633	3.625	101.707	101.707	101.407	3.750	101.979	101.979	101.679	3.625	101.933	101.933	101.433
3.750	101.363	101.363	101.063	3.750	101.273	101.273	100.973	3.875	N/A	N/A	N/A	3.750	101.363	101.363	100.863
3.875	101.552	101.552	101.252	3.875	101.385	101.385	101.085	4.000	N/A	N/A	N/A	3.875	101.552	101.552	101.052
4.000	101.712	101.712	101.412	4.000	101.519	101.519	101.219	4.125	N/A	N/A	N/A	4.000	101.712	101.712	101.212
4.125	101.885	101.885	101.585	4.125	101.637	101.637	101.337	4.250	N/A	N/A	N/A	4.125	101.885	101.885	101.385
4.250	102.375	102.375	102.175	4.250	102.306	102.306	102.106	4.375	N/A	N/A	N/A	4.250	102.375	102.375	101.875
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	100.787	100.687	100.687	100.281	2.750	100.727	100.627	100.627	100.221	2.750	100.557	100.457	100.457	100.157
2.875	100.994	100.894	100.894	100.488	2.875	100.905	100.805	100.805	100.399	2.875	100.723	100.623	100.623	100.323
3.000	101.199	101.099	101.099	100.693	3.000	101.074	100.974	100.974	100.568	3.000	100.880	100.780	100.780	100.480
3.125	101.402	101.302	101.302	100.896	3.125	101.242	101.142	101.142	100.736	3.125	101.035	100.935	100.935	100.635
3.250	101.446	101.346	101.346	101.046	3.250	101.375	101.275	101.275	100.975	3.250	102.537	102.437	102.437	102.137
3.375	101.641	101.541	101.541	101.241	3.375	101.534	101.434	101.434	101.134	3.375	102.684	102.584	102.584	102.284
3.500	101.838	101.738	101.738	101.438	3.500	101.664	101.564	101.564	101.264	3.500	102.835	102.735	102.735	102.435
3.625	102.033	101.933	101.933	101.633	3.625	101.807	101.707	101.707	101.407	3.625	102.967	102.867	102.867	102.567
3.750	101.463	101.363	101.363	101.063	3.750	101.373	101.273	101.273	100.973	3.750	102.892	102.792	102.792	102.492

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 *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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/26/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/27/2021

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	97.249	97.249	97.049	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.174	98.174	97.974	2.000	N/A	N/A	N/A	2.500	97.331	97.231	97.131
2.625	98.140	98.140	97.940	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.948	98.948	98.748	2.125	N/A	N/A	N/A	2.625	98.222	98.122	98.022
2.750	98.948	98.948	98.748	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.649	99.649	99.449	2.250	N/A	N/A	N/A	2.750	99.031	98.931	98.831
2.875	99.623	99.623	99.423	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.242	100.242	100.042	2.375	N/A	N/A	N/A	2.875	99.706	99.606	99.506
2.990	100.073	100.073	99.873	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.554	100.554	100.354	2.500	N/A	N/A	N/A	2.990	100.156	100.056	99.956
3.000	100.173	100.173	99.973	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.654	100.654	100.454	2.625	N/A	N/A	N/A	3.000	100.256	100.156	100.056
3.125	100.865	100.865	100.665	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.468	101.468	101.268	2.750	N/A	N/A	N/A	3.125	101.121	101.015	100.909
3.250	101.625	101.625	101.425	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.135	102.135	101.935	2.875	N/A	N/A	N/A	3.250	101.881	101.774	101.669
3.375	102.462	102.462	102.262	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.913	102.913	102.713	2.990	N/A	N/A	N/A	3.375	102.718	102.611	102.506
3.500	102.935	102.935	102.735	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.259	103.259	103.059	3.000	N/A	N/A	N/A	3.500	103.191	103.085	102.991
3.625	103.297	103.297	103.097	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.427	103.427	103.227	3.125	N/A	N/A	N/A	3.625	103.943	103.843	103.743
3.750	103.774	103.774	103.574	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.179	103.179	102.979	3.250	N/A	N/A	N/A	3.750	104.573	104.473	104.373
3.875	104.250	104.250	104.050	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.602	103.602	103.402	3.375	N/A	N/A	N/A	3.875	105.049	104.949	104.849
3.990	104.517	104.517	104.317	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.798	103.798	103.598	3.500	N/A	N/A	N/A	3.990	105.317	105.217	105.117
4.000	104.617	104.617	104.417	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.898	103.898	103.698	3.625	N/A	N/A	N/A	4.000	105.417	105.317	105.217
4.125	104.952	104.952	104.752	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.062	104.062	103.862	3.750	N/A	N/A	N/A	4.125	105.723	105.623	105.523
4.250	105.448	105.448	105.248	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.225	103.225	103.025	3.875	N/A	N/A	N/A	4.250	105.940	105.840	105.740
4.375	105.854	105.854	105.654	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.647	103.647	103.447	3.990	N/A	N/A	N/A	4.375	106.345	106.245	106.145
4.500	106.224	106.224	106.024	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.945	103.945	103.745	4.000	N/A	N/A	N/A	4.500	106.716	106.616	106.516
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	99.215	99.215	99.015	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.968	98.968	98.768	2.000	98.886	98.786	98.686
2.875	N/A	N/A	N/A	2.625	100.054	100.054	99.854	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.533	99.533	99.333	2.125	99.451	99.351	99.251
2.990	N/A	N/A	N/A	2.750	100.814	100.814	100.614	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.030	100.030	99.830	2.250	99.948	99.848	99.748
3.000	N/A	N/A	N/A	2.875	101.484	101.484	101.284	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.480	100.480	100.280	2.375	100.422	100.321	100.222
3.125	N/A	N/A	N/A	2.990	101.896	101.896	101.696	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.903	100.903	100.703	2.500	101.081	100.980	100.881
3.250	N/A	N/A	N/A	3.000	101.996	101.996	101.796	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.444	101.444	101.244	2.625	101.622	101.520	101.422
3.375	N/A	N/A	N/A	3.125	102.451	102.451	102.251	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.926	101.926	101.726	2.750	102.105	102.004	101.905
3.500	N/A	N/A	N/A	3.250	102.578	102.578	102.378	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.308	102.308	102.108	2.875	102.486	102.384	102.286
3.625	N/A	N/A	N/A	3.375	103.383	103.383	103.183	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.648	102.648	102.448	2.990	102.841	102.741	102.641
3.750	N/A	N/A	N/A	3.500	103.823	103.823	103.623	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.748	102.748	102.548	3.000	102.941	102.841	102.741
3.875	N/A	N/A	N/A	3.625	104.181	104.181	103.981	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.146	103.146	102.946	3.125	103.424	103.324	103.224
3.990	N/A	N/A	N/A	3.750	104.103	104.103	103.903	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.521	103.521	103.321	3.250	103.867	103.767	103.667
4.000	N/A	N/A	N/A	3.875	104.576	104.576	104.376	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.009	104.009	103.809	3.375	104.355	104.255	104.155
4.125	N/A	N/A	N/A	3.990	104.812	104.812	104.612	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.333	104.333	104.133	3.500	104.679	104.579	104.479
4.250	N/A	N/A	N/A	4.000	104.912	104.912	104.712	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.744	104.744	104.544	3.625	105.090	104.990	104.890
4.375	N/A	N/A	N/A	4.125	105.213	105.213	105.013	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.545	104.545	104.345	3.750	104.904	104.804	104.704
4.500	N/A	N/A	N/A	4.250	105.049	105.049	104.849	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.982	104.982	104.782	3.875	105.341	105.241	105.141
4.625	N/A	N/A	N/A	4.375	105.449	105.449	105.249	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.304	105.304	105.104	3.990	105.663	105.563	105.463
4.750	N/A	N/A	N/A	4.500	105.799	105.799	105.599	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.404	105.404	105.204	4.000	105.763	105.663	105.563
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	99.167	99.167	98.967	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.968	99.968	99.768
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.601	99.601	99.401	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.533	100.533	100.333
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.947	99.947	99.747	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.030	101.030	100.830
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.369	100.369	100.169	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.480	101.480	101.280
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.890	100.890	100.690	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.901	101.901	101.701
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.298	101.298	101.098	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.347	102.347	102.147
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.626	101.626	101.426	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.395	102.395	102.195
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.887	101.887	101.687	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.777	102.777	102.577
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.093	102.093	101.893	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.116	103.116	102.916
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.193	102.193	101.993	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.216	103.216	103.016
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.466	102.466	102.266	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.615	103.615	103.415
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.351	102.351	102.151	3.250	N/A	N/A	N/A								



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/26/2021

45 Day Lock Exp.: 12/13/2021

60 Day Lock Exp.: 12/27/2021

W. Rate Sheet Dated: 10/27/2021

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	97.249	97.249	97.049	2.500	98.174	98.174	97.974	2.875	101.484	101.484	101.284	2.000	98.968	98.968	98.768	2.000	99.167	99.167	98.967
2.625	98.140	98.140	97.940	2.625	98.948	98.948	98.748	2.990	101.896	101.896	101.696	2.125	99.533	99.533	99.333	2.125	99.601	99.601	99.401
2.750	98.948	98.948	98.748	2.750	99.649	99.649	99.449	3.000	101.996	101.996	101.796	2.250	100.030	100.030	99.830	2.250	99.947	99.947	99.747
2.875	99.623	99.623	99.423	2.875	100.242	100.242	100.042	3.125	102.451	102.451	102.251	2.375	100.480	100.480	100.280	2.375	100.369	100.369	100.169
2.990	100.073	100.073	99.873	2.990	100.554	100.554	100.354	3.250	102.578	102.578	102.378	2.500	100.903	100.903	100.703	2.500	100.890	100.890	100.690
3.000	100.173	100.173	99.973	3.000	100.654	100.654	100.454	3.375	103.383	103.383	103.183	2.625	101.444	101.444	101.244	2.625	101.298	101.298	101.098
3.125	100.865	100.865	100.665	3.125	101.468	101.468	101.268	3.500	103.823	103.823	103.623	2.750	101.926	101.926	101.726	2.750	101.626	101.626	101.426
3.250	101.625	101.625	101.425	3.250	102.135	102.135	101.935	3.625	104.181	104.181	103.981	2.875	102.308	102.308	102.108	2.875	101.887	101.887	101.687
3.375	102.462	102.462	102.262	3.375	102.913	102.913	102.713	3.750	104.103	104.103	103.903	2.990	102.648	102.648	102.448	2.990	102.093	102.093	101.893
3.500	102.935	102.935	102.735	3.500	103.259	103.259	103.059	3.875	104.576	104.576	104.376	3.000	102.748	102.748	102.548	3.000	102.193	102.193	101.993
3.625	103.297	103.297	103.097	3.625	103.427	103.427	103.227	3.990	104.812	104.812	104.612	3.125	103.146	103.146	102.946	3.125	102.466	102.466	102.266
3.750	103.774	103.774	103.574	3.750	103.179	103.179	102.979	4.000	104.912	104.912	104.712	3.250	103.521	103.521	103.321	3.250	102.351	102.351	102.151
3.875	104.250	104.250	104.050	3.875	103.602	103.602	103.402	4.125	105.213	105.213	105.013	3.375	104.009	104.009	103.809	3.375	102.720	102.720	102.520
3.990	104.517	104.517	104.317	3.990	103.798	103.798	103.598	4.250	105.049	105.049	104.849	3.500	104.333	104.333	104.133	3.500	102.939	102.939	102.739
4.000	104.617	104.617	104.417	4.000	103.898	103.898	103.698	4.375	105.449	105.449	105.249	3.625	104.744	104.744	104.544	3.625	103.228	103.228	103.028
4.125	104.952	104.952	104.752	4.125	104.062	104.062	103.862	4.500	105.799	105.799	105.599	3.750	104.545	104.545	104.345	3.750	102.560	102.560	102.360
4.250	105.448	105.448	105.248	4.250	103.225	103.225	103.025	4.625	106.037	106.037	105.837	3.875	104.982	104.982	104.782	3.875	102.865	102.865	102.665
4.375	105.854	105.854	105.654	4.375	103.647	103.647	103.447	4.750	106.287	106.287	106.087	3.990	105.304	105.304	105.104	3.990	103.060	103.060	102.860
4.500	106.224	106.224	106.024	4.500	103.945	103.945	103.745	4.875	106.643	106.643	106.443	4.000	105.404	105.404	105.204	4.000	103.160	103.160	102.960

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

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

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

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

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



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

30 Day Lock Exp.: 11/26/2021
45 Day Lock Exp.: 12/13/2021
60 Day Lock Exp.: 12/27/2021

W. Rate Sheet Dated: 10/27/2021

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	97.257	97.257	96.996	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.015	97.015	96.754	2.750	N/A	N/A	N/A	2.500	97.304	97.203	97.043
2.625	98.197	98.197	97.938	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.955	97.955	97.696	2.875	N/A	N/A	N/A	2.625	98.244	98.141	97.985
2.750	99.041	99.041	98.788	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.799	98.799	98.546	2.990	N/A	N/A	N/A	2.750	99.088	98.981	98.835
2.875	99.740	99.740	99.489	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.498	99.498	99.247	3.000	N/A	N/A	N/A	2.875	99.786	99.677	99.535
2.990	100.202	100.202	99.958	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.960	99.960	99.716	3.125	N/A	N/A	N/A	2.990	100.249	100.137	100.005
3.000	100.302	100.302	100.058	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.060	100.060	99.816	3.250	N/A	N/A	N/A	3.000	100.349	100.237	100.105
3.125	100.966	100.966	100.742	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.416	100.416	100.192	3.375	N/A	N/A	N/A	3.125	101.185	101.069	100.961
3.250	101.727	101.727	101.509	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.177	101.177	100.959	3.500	N/A	N/A	N/A	3.250	101.946	101.828	101.728
3.375	102.555	102.555	102.341	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.005	102.005	101.791	3.625	N/A	N/A	N/A	3.375	102.774	102.656	102.560
3.500	103.008	103.008	102.797	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.458	102.458	102.247	3.750	N/A	N/A	N/A	3.500	103.226	103.108	103.015
3.625	103.285	103.285	103.077	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.735	102.735	102.527	3.875	N/A	N/A	N/A	3.625	103.504	103.384	103.296
3.750	103.642	103.642	103.362	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.086	100.086	99.806	3.990	N/A	N/A	N/A	3.750	103.935	103.813	103.655
3.875	104.102	104.102	103.827	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.546	100.546	100.271	4.000	N/A	N/A	N/A	3.875	104.396	104.273	104.121
3.990	104.317	104.317	104.046	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.761	100.761	100.490	4.125	N/A	N/A	N/A	3.990	104.611	104.488	104.340
4.000	104.417	104.417	104.146	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.861	100.861	100.590	4.250	N/A	N/A	N/A	4.000	104.711	104.588	104.440
4.125	104.761	104.761	104.499	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.205	101.205	100.943	4.375	N/A	N/A	N/A	4.125	105.055	104.932	104.793
4.250	105.058	105.058	104.858	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.382	100.382	100.182	4.500	N/A	N/A	N/A	4.250	105.073	104.973	104.873
4.375	105.457	105.457	105.257	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.781	100.781	100.581	4.625	N/A	N/A	N/A	4.375	105.471	105.371	105.271
4.500	105.793	105.793	105.593	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.117	101.117	100.917	4.750	N/A	N/A	N/A	4.500	105.807	105.707	105.607
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	98.891	98.891	98.638	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.078	99.078	98.878	2.000	98.828	98.728	98.628
2.875	N/A	N/A	N/A	2.625	100.084	100.084	99.806	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.677	99.677	99.477	2.125	99.427	99.327	99.227
2.990	N/A	N/A	N/A	2.750	100.567	100.567	100.289	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.137	100.137	99.937	2.250	99.887	99.787	99.687
3.000	N/A	N/A	N/A	2.875	101.185	101.185	100.910	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.551	100.551	100.351	2.375	100.301	100.201	100.101
3.125	N/A	N/A	N/A	2.990	101.571	101.571	101.296	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.118	101.118	100.918	2.500	100.868	100.768	100.668
3.250	N/A	N/A	N/A	3.000	101.671	101.671	101.396	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.639	101.639	101.439	2.625	101.389	101.289	101.189
3.375	N/A	N/A	N/A	3.125	102.037	102.037	101.762	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.084	102.084	101.884	2.750	101.834	101.734	101.634
3.500	N/A	N/A	N/A	3.250	102.528	102.528	102.256	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.415	102.415	102.215	2.875	102.165	102.065	101.965
3.625	N/A	N/A	N/A	3.375	103.293	103.293	103.023	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.695	102.695	102.495	2.990	102.445	102.345	102.245
3.750	N/A	N/A	N/A	3.500	103.723	103.723	103.455	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.795	102.795	102.595	3.000	102.545	102.445	102.345
3.875	N/A	N/A	N/A	3.625	104.011	104.011	103.749	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.953	102.953	102.753	3.125	102.703	102.603	102.503
3.990	N/A	N/A	N/A	3.750	104.076	104.076	103.851	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.470	103.470	103.270	3.250	103.220	103.120	103.020
4.000	N/A	N/A	N/A	3.875	104.419	104.419	104.197	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.915	103.915	103.715	3.375	103.665	103.565	103.465
4.125	N/A	N/A	N/A	3.990	104.635	104.635	104.415	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.134	104.134	103.934	3.500	103.884	103.784	103.684
4.250	N/A	N/A	N/A	4.000	104.735	104.735	104.515	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.073	104.073	103.873	3.625	103.823	103.723	103.623
4.375	N/A	N/A	N/A	4.125	104.905	104.905	104.705	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.429	104.429	104.229	3.750	104.179	104.079	103.979
4.500	N/A	N/A	N/A	4.250	105.283	105.283	105.083	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.590	104.590	104.390	3.875	104.340	104.240	104.140
4.625	N/A	N/A	N/A	4.375	105.529	105.529	105.329	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.838	104.838	104.638	3.990	104.588	104.488	104.388
4.750	N/A	N/A	N/A	4.500	105.744	105.744	105.544	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.938	104.938	104.738	4.000	104.688	104.588	104.488

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	97.978	97.978	97.778	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	98.577	98.577	98.377	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	99.037	99.037	98.837	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	99.451	99.451	99.251	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	100.018	100.018	99.818	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	99.163	99.163	98.963	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	99.608	99.608	99.408	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	99.939	99.939	99.739	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	100.219	100.219	100.019	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	100.319	100.319	100.119	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	100.727	100.727	100.527	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	101.244	101.244	101.044	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	101.689	101.689	101.489	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	101.908	101.908	101.708	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	100.847	100.847	100.647	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	101.203	101.203	101.003	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	101.364	101.364	101.164	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	101.612	101.612	101.412	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	101.712	101.712	101.512	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.:

11/26/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/27/2021

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	99.041	99.041	98.788	2.750	98.799	98.799	98.546	2.500	98.891	98.891	98.638	2.000	99.078	99.078	98.878	2.000	97.978	97.978	97.778
2.875	99.740	99.740	99.489	2.875	99.498	99.498	99.247	2.625	100.084	100.084	99.806	2.125	99.677	99.677	99.477	2.125	98.577	98.577	98.377
2.990	100.202	100.202	99.958	2.990	99.960	99.960	99.716	2.750	100.567	100.567	100.289	2.250	100.137	100.137	99.937	2.250	99.037	99.037	98.837
3.000	100.302	100.302	100.058	3.000	100.060	100.060	99.816	2.875	101.185	101.185	100.910	2.375	100.551	100.551	100.351	2.375	99.451	99.451	99.251
3.125	100.966	100.966	100.742	3.125	100.416	100.416	100.192	2.990	101.571	101.571	101.296	2.500	101.118	101.118	100.918	2.500	100.018	100.018	99.818
3.250	101.727	101.727	101.509	3.250	101.177	101.177	100.959	3.000	101.671	101.671	101.396	2.625	101.639	101.639	101.439	2.625	99.163	99.163	98.963
3.375	102.555	102.555	102.341	3.375	102.005	102.005	101.791	3.125	102.037	102.037	101.762	2.750	102.084	102.084	101.884	2.750	99.608	99.608	99.408
3.500	103.008	103.008	102.797	3.500	102.458	102.458	102.247	3.250	102.528	102.528	102.256	2.875	102.415	102.415	102.215	2.875	99.939	99.939	99.739
3.625	103.285	103.285	103.077	3.625	102.735	102.735	102.527	3.375	103.293	103.293	103.023	2.990	102.695	102.695	102.495	2.990	100.219	100.219	100.019
3.750	103.642	103.642	103.362	3.750	100.086	100.086	99.806	3.500	103.723	103.723	103.455	3.000	102.795	102.795	102.595	3.000	100.319	100.319	100.119
3.875	104.102	104.102	103.827	3.875	100.546	100.546	100.271	3.625	104.011	104.011	103.749	3.125	102.953	102.953	102.753	3.125	100.727	100.727	100.527
3.990	104.317	104.317	104.046	3.990	100.761	100.761	100.490	3.750	104.076	104.076	103.851	3.250	103.470	103.470	103.270	3.250	101.244	101.244	101.044
4.000	104.417	104.417	104.146	4.000	100.861	100.861	100.590	3.875	104.419	104.419	104.197	3.375	103.915	103.915	103.715	3.375	101.689	101.689	101.489
4.125	104.761	104.761	104.499	4.125	101.205	101.205	100.943	3.990	104.635	104.635	104.415	3.500	104.134	104.134	103.934	3.500	101.908	101.908	101.708
4.250	105.058	105.058	104.858	4.250	100.382	100.382	100.182	4.000	104.735	104.735	104.515	3.625	104.073	104.073	103.873	3.625	100.847	100.847	100.647
4.375	105.457	105.457	105.257	4.375	100.781	100.781	100.581	4.125	104.905	104.905	104.705	3.750	104.429	104.429	104.229	3.750	101.203	101.203	101.003
4.500	105.793	105.793	105.593	4.500	101.117	101.117	100.917	4.250	105.283	105.283	105.083	3.875	104.590	104.590	104.390	3.875	101.364	101.364	101.164
4.625	105.986	105.986	105.786	4.625	100.936	100.936	100.736	4.375	105.529	105.529	105.329	3.990	104.838	104.838	104.638	3.990	101.612	101.612	101.412
4.750	106.394	106.394	106.194	4.750	101.344	101.344	101.144	4.500	105.744	105.744	105.544	4.000	104.938	104.938	104.738	4.000	101.712	101.712	101.512

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)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/26/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/27/2021

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.:

11/26/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/27/2021

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	97.257	97.257	96.996	2.500	98.891	98.891	98.638	2.000	99.078	99.078	98.878	2.500	96.461	96.461	96.200	2.000	97.878	97.878	97.678
2.625	98.197	98.197	97.938	2.625	100.084	100.084	99.806	2.125	99.677	99.677	99.477	2.625	97.401	97.401	97.142	2.125	98.477	98.477	98.277
2.750	99.041	99.041	98.788	2.750	100.567	100.567	100.289	2.250	100.137	100.137	99.937	2.750	98.245	98.245	97.992	2.250	98.937	98.937	98.737
2.875	99.740	99.740	99.489	2.875	101.185	101.185	100.910	2.375	100.551	100.551	100.351	2.875	98.944	98.944	98.693	2.375	99.351	99.351	99.151
2.990	100.202	100.202	99.958	2.990	101.571	101.571	101.296	2.500	101.118	101.118	100.918	2.990	99.406	99.406	99.162	2.500	99.918	99.918	99.718
3.000	100.302	100.302	100.058	3.000	101.671	101.671	101.396	2.625	101.639	101.639	101.439	3.000	99.506	99.506	99.262	2.625	99.751	99.751	99.551
3.125	100.966	100.966	100.742	3.125	102.037	102.037	101.762	2.750	102.084	102.084	101.884	3.125	100.016	100.016	99.792	2.750	100.196	100.196	99.996
3.250	101.727	101.727	101.509	3.250	102.528	102.528	102.256	2.875	102.415	102.415	102.215	3.250	100.777	100.777	100.559	2.875	100.527	100.527	100.327
3.375	102.555	102.555	102.341	3.375	103.293	103.293	103.023	2.990	102.695	102.695	102.495	3.375	101.605	101.605	101.391	2.990	100.807	100.807	100.607
3.500	103.008	103.008	102.797	3.500	103.723	103.723	103.455	3.000	102.795	102.795	102.595	3.500	102.058	102.058	101.847	3.000	100.907	100.907	100.707
3.625	103.285	103.285	103.077	3.625	104.011	104.011	103.749	3.125	102.953	102.953	102.753	3.625	102.335	102.335	102.127	3.125	101.190	101.190	100.990
3.750	103.642	103.642	103.362	3.750	104.076	104.076	103.851	3.250	103.470	103.470	103.270	3.750	101.189	101.189	100.909	3.250	101.707	101.707	101.507
3.875	104.102	104.102	103.827	3.875	104.419	104.419	104.197	3.375	103.915	103.915	103.715	3.875	101.649	101.649	101.374	3.375	102.152	102.152	101.952
3.990	104.317	104.317	104.046	3.990	104.635	104.635	104.415	3.500	104.134	104.134	103.934	3.990	101.864	101.864	101.593	3.500	102.371	102.371	102.171
4.000	104.417	104.417	104.146	4.000	104.735	104.735	104.515	3.625	104.073	104.073	103.873	4.000	101.964	101.964	101.693	3.625	101.810	101.810	101.610
4.125	104.761	104.761	104.499	4.125	104.905	104.905	104.705	3.750	104.429	104.429	104.229	4.125	102.308	102.308	102.046	3.750	102.166	102.166	101.966
4.250	105.058	105.058	104.858	4.250	105.283	105.283	105.083	3.875	104.590	104.590	104.390	4.250	102.045	102.045	101.845	3.875	102.327	102.327	102.127
4.375	105.457	105.457	105.257	4.375	105.529	105.529	105.329	3.990	104.838	104.838	104.638	4.375	102.444	102.444	102.244	3.990	102.575	102.575	102.375
4.500	105.793	105.793	105.593	4.500	105.744	105.744	105.544	4.000	104.938	104.938	104.738	4.500	102.780	102.780	102.580	4.000	102.675	102.675	102.475

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.:

11/26/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/27/2021

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)