

W. Rate Sheet Dated: 10/28/2021

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	99.565	99.565	99.127	2.250	99.416	99.416	98.978	2.250	97.451	97.451	97.123	3.125	96.348	96.348	96.048
2.375	99.781	99.781	99.344	2.375	99.603	99.603	99.166	2.500	97.795	97.795	97.467	3.250	97.926	97.926	97.626
2.500	99.995	99.995	99.557	2.500	99.785	99.785	99.347	2.625	97.952	97.952	97.624	3.375	97.692	97.692	97.392
2.625	100.210	100.210	99.773	2.625	99.954	99.954	99.516	2.750	99.772	99.772	99.472	3.500	97.770	97.770	97.470
2.750	101.188	101.188	100.782	2.750	101.058	101.058	100.652	2.875	99.938	99.938	99.638	3.625	97.848	97.848	97.548
2.875	101.395	101.395	100.989	2.875	101.236	101.236	100.830	3.000	100.094	100.094	99.794	Margin = 2.250		Index = 0.110	
3.000	101.600	101.600	101.194	3.000	101.406	101.406	100.999	3.125	100.250	100.250	99.950	30 Year OTC			
3.125	101.798	101.798	101.391	3.125	101.574	101.574	101.167	3.250	101.304	101.304	101.004	Rate	30 Day	45 Day	60 Day
3.250	102.427	102.427	102.127	3.250	102.262	102.262	101.962	3.375	101.451	101.451	101.151	4.000	100.960	100.960	100.460
3.375	102.525	102.525	102.225	3.375	102.322	102.322	102.022	3.500	101.602	101.602	101.302	4.125	101.082	101.082	100.582
3.500	102.721	102.721	102.421	3.500	102.452	102.452	102.152	3.625	101.734	101.734	101.434	4.375	102.263	102.263	101.763
3.625	102.905	102.905	102.605	3.625	102.594	102.594	102.294	3.750	102.174	102.174	101.874	4.500	102.386	102.386	101.886
3.750	102.890	102.890	102.590	3.750	102.704	102.704	102.404	3.875	102.277	102.277	101.977	4.625	102.544	102.544	102.044
3.875	102.959	102.959	102.659	3.875	102.716	102.716	102.416	4.000	102.403	102.403	102.103	4.875	103.109	103.109	102.609
4.000	103.135	103.135	102.835	4.000	102.851	102.851	102.551	4.125	102.512	102.512	102.212	5.000	103.232	103.232	102.732
4.125	103.257	103.257	102.957	4.125	102.968	102.968	102.668	4.250	103.094	103.094	102.794	5.125	103.389	103.389	102.889
4.250	103.734	103.734	103.534	4.250	103.569	103.569	103.369	4.375	103.198	103.198	102.898	5.500	104.608	104.608	104.108
4.375	103.738	103.738	103.538	4.375	103.580	103.580	103.380	4.500	103.323	103.323	103.023	5.625	104.766	104.766	104.266
6.250	106.000	106.000	105.800	6.250	104.009	104.009	103.809	4.625	103.432	103.432	103.132	6.250	103.385	103.385	102.885

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	99.665	99.565	99.565	99.127	2.250	99.366	99.266	99.266	98.828	2.250	99.581	99.481	99.481	99.153
2.375	99.881	99.781	99.781	99.344	2.375	99.553	99.453	99.453	99.016	2.375	99.756	99.656	99.656	99.328
2.500	100.095	99.995	99.995	99.557	2.500	99.735	99.635	99.635	99.197	2.500	99.925	99.825	99.825	99.497
2.625	100.310	100.210	100.210	99.773	2.625	99.904	99.804	99.804	99.366	2.625	100.082	99.982	99.982	99.654
2.750	101.288	101.188	101.188	100.782	2.750	100.883	100.783	100.783	100.377	2.750	100.802	100.702	100.702	100.402
2.875	101.495	101.395	101.395	100.989	2.875	101.061	100.961	100.961	100.555	2.875	100.968	100.868	100.868	100.568
3.000	101.700	101.600	101.600	101.194	3.000	101.231	101.131	101.131	100.724	3.000	101.124	101.024	101.024	100.724
3.125	101.898	101.798	101.798	101.391	3.125	101.399	101.299	101.299	100.892	3.125	101.280	101.180	101.180	100.880
3.250	102.527	102.427	102.427	102.127	3.250	102.062	101.962	101.962	101.662	3.250	102.934	102.834	102.834	102.534
3.375	102.725	102.625	102.625	102.325	3.375	102.222	102.122	102.122	101.822	3.375	103.081	102.981	102.981	102.681
3.500	102.921	102.821	102.821	102.521	3.500	102.352	102.252	102.252	101.952	3.500	103.232	103.132	103.132	102.832
3.625	103.105	103.005	103.005	102.705	3.625	102.494	102.394	102.394	102.094	3.625	103.364	103.264	103.264	102.964
3.750	103.090	102.990	102.990	102.690	3.750	102.904	102.804	102.804	102.504	3.750	104.304	104.204	104.204	103.904

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
3.25-3.625	0.625	0.625	0.500	0.375	0.375	0.250	0.250	0.000
3.75-4.125	0.875	0.750	0.625	0.500	0.500	0.375	0.250	0.250
4.25-4.625	0.875	0.750	0.625	0.500	0.500	0.375	0.250	0.250
4.75-5.125	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.210	98.210	97.710	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.332	98.332	97.832	4.750	101.000	101.000	100.500
3.875	98.891	98.891	98.391	6.250	103.750	103.750	103.500	4.375	99.513	99.513	99.013	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.715	98.715	98.215					4.500	99.636	99.636	99.136	Rate	30 Day	45 Day	60 Day
4.125	98.593	98.593	98.093					4.625	99.794	99.794	99.294	5.750	103.000	103.000	102.500
4.250	100.673	100.673	100.173					4.875	100.359	100.359	99.859	6.250	105.750	105.750	105.250
4.375	100.568	100.568	100.068					5.000	100.482	100.482	99.982	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.445	100.445	99.945					5.125	100.639	100.639	100.139				
4.625	100.287	100.287	99.787					5.500	101.858	101.858	101.358				
4.750	101.560	101.560	101.060					5.625	102.016	102.016	101.516				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.635	100.635	100.135				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/28/2021

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	96.098	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	98.320	98.320	98.020	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	98.486	98.486	98.186	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	98.643	98.643	98.343	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.798	98.798	98.498	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.109	100.109	99.809	Rate	30 Day	45 Day	60 Day
3.250	101.246	101.246	100.946	3.250	101.181	101.181	100.881	3.375	100.256	100.256	99.956	3.250	101.246	101.246	100.746
3.375	101.444	101.444	101.144	3.375	101.341	101.341	101.041	3.500	100.407	100.407	100.107	3.375	101.444	101.444	100.944
3.500	101.640	101.640	101.340	3.500	101.470	101.470	101.170	3.625	100.539	100.539	100.239	3.500	101.640	101.640	101.140
3.625	101.824	101.824	101.524	3.625	101.613	101.613	101.313	3.750	101.479	101.479	101.179	3.625	101.824	101.824	101.324
3.750	101.077	101.077	100.777	3.750	100.992	100.992	100.692	3.875	N/A	N/A	N/A	3.750	101.077	101.077	100.577
3.875	101.247	101.247	100.947	3.875	101.104	101.104	100.804	4.000	N/A	N/A	N/A	3.875	101.247	101.247	100.747
4.000	101.423	101.423	101.123	4.000	101.238	101.238	100.938	4.125	N/A	N/A	N/A	4.000	101.423	101.423	100.923
4.125	101.545	101.545	101.245	4.125	101.356	101.356	101.056	4.250	N/A	N/A	N/A	4.125	101.545	101.545	101.045
4.250	102.184	102.184	101.984	4.250	102.119	102.119	101.919	4.375	N/A	N/A	N/A	4.250	102.184	102.184	101.684
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	100.751	100.651	100.651	100.245	2.750	100.695	100.595	100.595	100.189	2.750	100.514	100.414	100.414	100.114
2.875	100.958	100.858	100.858	100.452	2.875	100.874	100.774	100.774	100.368	2.875	100.680	100.580	100.580	100.280
3.000	101.162	101.062	101.062	100.656	3.000	101.043	100.943	100.943	100.537	3.000	100.837	100.737	100.737	100.437
3.125	101.360	101.260	101.260	100.854	3.125	101.211	101.111	101.111	100.705	3.125	100.992	100.892	100.892	100.592
3.250	101.346	101.246	101.246	100.946	3.250	101.281	101.181	101.181	100.881	3.250	102.053	101.953	101.953	101.653
3.375	101.544	101.444	101.444	101.144	3.375	101.441	101.341	101.341	101.041	3.375	102.200	102.100	102.100	101.800
3.500	101.740	101.640	101.640	101.340	3.500	101.570	101.470	101.470	101.170	3.500	102.350	102.250	102.250	101.950
3.625	101.924	101.824	101.824	101.524	3.625	101.713	101.613	101.613	101.313	3.625	102.483	102.383	102.383	102.083
3.750	101.177	101.077	101.077	100.777	3.750	101.092	100.992	100.992	100.692	3.750	102.392	102.292	102.292	101.992

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2021

45 Day Lock Exp.:

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60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/28/2021

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	97.283	97.283	97.083	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.078	98.078	97.878	2.000	N/A	N/A	N/A	2.500	97.366	97.266	97.166
2.625	98.158	98.158	97.958	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.840	98.840	98.640	2.125	N/A	N/A	N/A	2.625	98.241	98.141	98.041
2.750	98.950	98.950	98.750	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.527	99.527	99.327	2.250	N/A	N/A	N/A	2.750	99.033	98.933	98.833
2.875	99.608	99.608	99.408	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.105	100.105	99.905	2.375	N/A	N/A	N/A	2.875	99.691	99.591	99.491
2.990	100.044	100.044	99.844	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.407	100.407	100.207	2.500	N/A	N/A	N/A	2.990	100.127	100.027	99.927
3.000	100.144	100.144	99.944	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.507	100.507	100.307	2.625	N/A	N/A	N/A	3.000	100.227	100.127	100.027
3.125	100.810	100.810	100.610	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.286	101.286	101.086	2.750	N/A	N/A	N/A	3.125	101.080	100.980	100.880
3.250	101.549	101.549	101.349	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.934	101.934	101.734	2.875	N/A	N/A	N/A	3.250	101.820	101.720	101.620
3.375	102.366	102.366	102.166	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.693	102.693	102.493	2.990	N/A	N/A	N/A	3.375	102.637	102.537	102.437
3.500	102.820	102.820	102.620	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.026	103.026	102.826	3.000	N/A	N/A	N/A	3.500	103.104	103.004	102.904
3.625	103.166	103.166	102.966	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.185	103.185	102.985	3.125	N/A	N/A	N/A	3.625	103.876	103.776	103.676
3.750	103.681	103.681	103.481	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.087	103.087	102.887	3.250	N/A	N/A	N/A	3.750	104.481	104.381	104.281
3.875	104.137	104.137	103.937	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.492	103.492	103.292	3.375	N/A	N/A	N/A	3.875	104.937	104.837	104.737
3.990	104.389	104.389	104.189	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.675	103.675	103.475	3.500	N/A	N/A	N/A	3.990	105.190	105.090	104.990
4.000	104.489	104.489	104.289	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.775	103.775	103.575	3.625	N/A	N/A	N/A	4.000	105.290	105.190	105.090
4.125	104.824	104.824	104.624	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.930	103.930	103.730	3.750	N/A	N/A	N/A	4.125	105.585	105.485	105.385
4.250	105.297	105.297	105.097	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.073	103.073	102.873	3.875	N/A	N/A	N/A	4.250	105.789	105.689	105.589
4.375	105.686	105.686	105.486	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.480	103.480	103.280	3.990	N/A	N/A	N/A	4.375	106.179	106.079	105.979
4.500	106.045	106.045	105.845	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.765	103.765	103.565	4.000	N/A	N/A	N/A	4.500	106.537	106.437	106.337
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	99.157	99.157	98.957	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.843	98.843	98.643	2.000	98.759	98.659	98.559
2.875	N/A	N/A	N/A	2.625	99.972	99.972	99.772	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	99.314	99.214	99.114
2.990	N/A	N/A	N/A	2.750	100.717	100.717	100.517	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.885	99.885	99.685	2.250	99.801	99.701	99.601
3.000	N/A	N/A	N/A	2.875	101.370	101.370	101.170	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.323	100.323	100.123	2.375	100.372	100.271	100.172
3.125	N/A	N/A	N/A	2.990	101.768	101.768	101.568	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.842	100.842	100.642	2.500	101.018	100.916	100.818
3.250	N/A	N/A	N/A	3.000	101.868	101.868	101.668	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.370	101.370	101.170	2.625	101.546	101.445	101.346
3.375	N/A	N/A	N/A	3.125	102.306	102.306	102.106	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.836	101.836	101.636	2.750	102.011	101.909	101.811
3.500	N/A	N/A	N/A	3.250	102.543	102.543	102.343	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.204	102.204	102.004	2.875	102.383	102.283	102.183
3.625	N/A	N/A	N/A	3.375	103.328	103.328	103.128	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.525	102.525	102.325	2.990	102.781	102.681	102.581
3.750	N/A	N/A	N/A	3.500	103.749	103.749	103.549	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.625	102.625	102.425	3.000	102.881	102.781	102.681
3.875	N/A	N/A	N/A	3.625	104.091	104.091	103.891	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.038	103.038	102.838	3.125	103.379	103.279	103.179
3.990	N/A	N/A	N/A	3.750	104.005	104.005	103.805	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.460	103.460	103.260	3.250	103.804	103.704	103.604
4.000	N/A	N/A	N/A	3.875	104.457	104.457	104.257	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.935	103.935	103.735	3.375	104.279	104.179	104.079
4.125	N/A	N/A	N/A	3.990	104.679	104.679	104.479	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.244	104.244	104.044	3.500	104.588	104.488	104.388
4.250	N/A	N/A	N/A	4.000	104.779	104.779	104.579	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.641	104.641	104.441	3.625	104.985	104.885	104.785
4.375	N/A	N/A	N/A	4.125	105.070	105.070	104.870	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.455	104.455	104.255	3.750	104.817	104.717	104.617
4.500	N/A	N/A	N/A	4.250	104.893	104.893	104.693	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.874	104.874	104.674	3.875	105.236	105.136	105.036
4.625	N/A	N/A	N/A	4.375	105.277	105.277	105.077	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.180	105.180	104.980	3.990	105.541	105.441	105.341
4.750	N/A	N/A	N/A	4.500	105.616	105.616	105.416	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.280	105.280	105.080	4.000	105.641	105.541	105.441
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	99.041	99.041	98.841	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.843	99.843	99.643
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.467	99.467	99.267	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	99.806	99.806	99.606	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.885	100.885	100.685
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.313	100.313	100.113	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.323	101.323	101.123
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.828	100.828	100.628	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.733	101.733	101.533
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.227	101.227	101.027	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.164	102.164	101.964
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.544	101.544	101.344	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.242	102.242	102.042
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.795	101.795	101.595	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.610	102.610	102.410
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.983	101.983	101.783	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.932	102.932	102.732
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.083	102.083	101.883	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.032	103.032	102.832
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.351	102.351	102.151	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.410	103.410	103.210
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.300	102.300	102.100	3.250	N/A	N/A	N/A	3.							



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.: 11/29/2021

45 Day Lock Exp.: 12/13/2021

60 Day Lock Exp.: 12/27/2021

W. Rate Sheet Dated: 10/28/2021

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	97.283	97.283	97.083	2.500	98.078	98.078	97.878	2.875	101.370	101.370	101.170	2.000	98.843	98.843	98.643	2.000	99.041	99.041	98.841
2.625	98.158	98.158	97.958	2.625	98.840	98.840	98.640	2.990	101.768	101.768	101.568	2.125	99.398	99.398	99.198	2.125	99.467	99.467	99.267
2.750	98.950	98.950	98.750	2.750	99.527	99.527	99.327	3.000	101.868	101.868	101.668	2.250	99.885	99.885	99.685	2.250	99.806	99.806	99.606
2.875	99.608	99.608	99.408	2.875	100.105	100.105	99.905	3.125	102.306	102.306	102.106	2.375	100.323	100.323	100.123	2.375	100.313	100.313	100.113
2.990	100.044	100.044	99.844	2.990	100.407	100.407	100.207	3.250	102.543	102.543	102.343	2.500	100.842	100.842	100.642	2.500	100.828	100.828	100.628
3.000	100.144	100.144	99.944	3.000	100.507	100.507	100.307	3.375	103.328	103.328	103.128	2.625	101.370	101.370	101.170	2.625	101.227	101.227	101.027
3.125	100.810	100.810	100.610	3.125	101.286	101.286	101.086	3.500	103.749	103.749	103.549	2.750	101.836	101.836	101.636	2.750	101.544	101.544	101.344
3.250	101.549	101.549	101.349	3.250	101.934	101.934	101.734	3.625	104.091	104.091	103.891	2.875	102.204	102.204	102.004	2.875	101.795	101.795	101.595
3.375	102.366	102.366	102.166	3.375	102.693	102.693	102.493	3.750	104.005	104.005	103.805	2.990	102.525	102.525	102.325	2.990	101.983	101.983	101.783
3.500	102.820	102.820	102.620	3.500	103.026	103.026	102.826	3.875	104.457	104.457	104.257	3.000	102.625	102.625	102.425	3.000	102.083	102.083	101.883
3.625	103.166	103.166	102.966	3.625	103.185	103.185	102.985	3.990	104.679	104.679	104.479	3.125	103.038	103.038	102.838	3.125	102.351	102.351	102.151
3.750	103.681	103.681	103.481	3.750	103.087	103.087	102.887	4.000	104.779	104.779	104.579	3.250	103.460	103.460	103.260	3.250	102.300	102.300	102.100
3.875	104.137	104.137	103.937	3.875	103.492	103.492	103.292	4.125	105.070	105.070	104.870	3.375	103.935	103.935	103.735	3.375	102.658	102.658	102.458
3.990	104.389	104.389	104.189	3.990	103.675	103.675	103.475	4.250	104.893	104.893	104.693	3.500	104.244	104.244	104.044	3.500	102.868	102.868	102.668
4.000	104.489	104.489	104.289	4.000	103.775	103.775	103.575	4.375	105.277	105.277	105.077	3.625	104.641	104.641	104.441	3.625	103.146	103.146	102.946
4.125	104.824	104.824	104.624	4.125	103.930	103.930	103.730	4.500	105.616	105.616	105.416	3.750	104.455	104.455	104.255	3.750	102.476	102.476	102.276
4.250	105.297	105.297	105.097	4.250	103.073	103.073	102.873	4.625	105.842	105.842	105.642	3.875	104.874	104.874	104.674	3.875	102.772	102.772	102.572
4.375	105.686	105.686	105.486	4.375	103.480	103.480	103.280	4.750	106.180	106.180	105.980	3.990	105.180	105.180	104.980	3.990	102.958	102.958	102.758
4.500	106.045	106.045	105.845	4.500	103.765	103.765	103.565	4.875	106.522	106.522	106.322	4.000	105.280	105.280	105.080	4.000	103.058	103.058	102.858

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/28/2021

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	97.280	97.280	97.017	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.038	97.038	96.775	2.750	N/A	N/A	N/A	2.500	97.327	97.227	97.064
2.625	98.209	98.209	97.948	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.967	97.967	97.706	2.875	N/A	N/A	N/A	2.625	98.256	98.156	97.995
2.750	99.041	99.041	98.787	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.799	98.799	98.545	2.990	N/A	N/A	N/A	2.750	99.088	98.988	98.834
2.875	99.725	99.725	99.476	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.483	99.483	99.234	3.000	N/A	N/A	N/A	2.875	99.771	99.667	99.522
2.990	100.175	100.175	99.930	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.933	99.933	99.688	3.125	N/A	N/A	N/A	2.990	100.222	100.116	99.977
3.000	100.275	100.275	100.030	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.033	100.033	99.788	3.250	N/A	N/A	N/A	3.000	100.322	100.216	100.077
3.125	100.882	100.882	100.675	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.332	100.332	100.125	3.375	N/A	N/A	N/A	3.125	101.101	101.000	100.894
3.250	101.628	101.628	101.426	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.078	101.078	100.876	3.500	N/A	N/A	N/A	3.250	101.847	101.744	101.645
3.375	102.443	102.443	102.243	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.893	101.893	101.693	3.625	N/A	N/A	N/A	3.375	102.662	102.559	102.462
3.500	102.885	102.885	102.685	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.335	102.335	102.135	3.750	N/A	N/A	N/A	3.500	103.103	103.000	102.903
3.625	103.153	103.153	102.953	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.603	102.603	102.403	3.875	N/A	N/A	N/A	3.625	103.372	103.268	103.172
3.750	103.558	103.558	103.313	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	102.002	102.002	99.757	3.990	N/A	N/A	N/A	3.750	103.851	103.751	103.606
3.875	104.006	104.006	103.767	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.450	100.450	100.211	4.000	N/A	N/A	N/A	3.875	104.300	104.200	104.061
3.990	104.213	104.213	103.978	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.657	100.657	100.422	4.125	N/A	N/A	N/A	3.990	104.507	104.407	104.272
4.000	104.313	104.313	104.078	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.757	100.757	100.522	4.250	N/A	N/A	N/A	4.000	104.607	104.507	104.372
4.125	104.650	104.650	104.420	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.094	101.094	100.864	4.375	N/A	N/A	N/A	4.125	104.944	104.844	104.714
4.250	104.945	104.945	104.745	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.269	100.269	100.069	4.500	N/A	N/A	N/A	4.250	104.960	104.860	104.760
4.375	105.335	105.335	105.135	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.659	100.659	100.459	4.625	N/A	N/A	N/A	4.375	105.349	105.249	105.149
4.500	105.663	105.663	105.463	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.987	100.987	100.787	4.750	N/A	N/A	N/A	4.500	105.677	105.577	105.477
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	98.991	98.991	98.667	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.978	98.978	98.772	2.000	98.728	98.628	98.522
2.875	N/A	N/A	N/A	2.625	100.073	100.073	99.807	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.572	99.572	99.364	2.125	99.322	99.222	99.114
2.990	N/A	N/A	N/A	2.750	100.550	100.550	100.283	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.026	100.026	99.819	2.250	99.776	99.676	99.569
3.000	N/A	N/A	N/A	2.875	101.158	101.158	100.894	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.432	100.432	100.228	2.375	100.182	100.082	99.978
3.125	N/A	N/A	N/A	2.990	101.535	101.535	101.272	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.031	101.031	100.831	2.500	100.781	100.681	100.581
3.250	N/A	N/A	N/A	3.000	101.635	101.635	101.372	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.545	101.545	101.345	2.625	101.295	101.195	101.095
3.375	N/A	N/A	N/A	3.125	101.949	101.949	101.690	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.984	101.984	101.784	2.750	101.734	101.634	101.534
3.500	N/A	N/A	N/A	3.250	102.433	102.433	102.175	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.314	102.314	102.114	2.875	102.064	101.964	101.864
3.625	N/A	N/A	N/A	3.375	103.188	103.188	102.933	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.586	102.586	102.386	2.990	102.336	102.236	102.136
3.750	N/A	N/A	N/A	3.500	103.608	103.608	103.356	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.686	102.686	102.486	3.000	102.436	102.336	102.236
3.875	N/A	N/A	N/A	3.625	103.889	103.889	103.643	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.904	102.904	102.704	3.125	102.654	102.554	102.454
3.990	N/A	N/A	N/A	3.750	104.000	104.000	103.800	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.414	103.414	103.214	3.250	103.164	103.064	102.964
4.000	N/A	N/A	N/A	3.875	104.337	104.337	104.137	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.854	103.854	103.654	3.375	103.604	103.504	103.404
4.125	N/A	N/A	N/A	3.990	104.548	104.548	104.348	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.070	104.070	103.870	3.500	103.820	103.720	103.620
4.250	N/A	N/A	N/A	4.000	104.648	104.648	104.448	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.564	103.564	103.364	3.625	103.314	103.214	103.114
4.375	N/A	N/A	N/A	4.125	104.806	104.806	104.606	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.915	103.915	103.715	3.750	103.665	103.565	103.465
4.500	N/A	N/A	N/A	4.250	105.177	105.177	104.977	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.072	104.072	103.872	3.875	103.822	103.722	103.622
4.625	N/A	N/A	N/A	4.375	105.419	105.419	105.219	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.314	104.314	104.114	3.990	104.064	103.964	103.864
4.750	N/A	N/A	N/A	4.500	105.630	105.630	105.430	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.414	104.414	104.214	4.000	104.164	104.064	103.964
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	97.878	97.878	97.672	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	98.472	98.472	98.264	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	98.926	98.926	98.719	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	99.332	99.332	99.128	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	99.931	99.931	99.731	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	99.069	99.069	98.869	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	99.508	99.508	99.308	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	99.838	99.838	99.638	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	100.110	100.110	99.910	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	100.210	100.210	100.010	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	100.678														



AFR Loan Center

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30 Day Lock Exp.:

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12/13/2021

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W. Rate Sheet Dated: 10/28/2021

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	98.787	2.750	98.799	98.799	98.545	2.500	98.991	98.991	98.667	2.000	98.978	98.978	98.772	2.000	97.878	97.878	97.672
2.875	99.725	99.725	99.476	2.875	99.483	99.483	99.234	2.625	100.073	100.073	99.807	2.125	99.572	99.572	99.364	2.125	98.472	98.472	98.264
2.990	100.175	100.175	99.930	2.990	99.933	99.933	99.688	2.750	100.550	100.550	100.283	2.250	100.026	100.026	99.819	2.250	98.926	98.926	98.719
3.000	100.275	100.275	100.030	3.000	100.033	100.033	99.788	2.875	101.158	101.158	100.894	2.375	100.432	100.432	100.228	2.375	99.332	99.332	99.128
3.125	100.882	100.882	100.675	3.125	100.332	100.332	100.125	2.990	101.535	101.535	101.272	2.500	101.031	101.031	100.831	2.500	99.931	99.931	99.731
3.250	101.628	101.628	101.426	3.250	101.078	101.078	100.876	3.000	101.635	101.635	101.372	2.625	101.545	101.545	101.345	2.625	99.069	99.069	98.869
3.375	102.443	102.443	102.243	3.375	101.893	101.893	101.693	3.125	101.949	101.949	101.690	2.750	101.984	101.984	101.784	2.750	99.508	99.508	99.308
3.500	102.885	102.885	102.685	3.500	102.335	102.335	102.135	3.250	102.433	102.433	102.175	2.875	102.314	102.314	102.114	2.875	99.838	99.838	99.638
3.625	103.153	103.153	102.953	3.625	102.603	102.603	102.403	3.375	103.188	103.188	102.933	2.990	102.586	102.586	102.386	2.990	100.110	100.110	99.910
3.750	103.558	103.558	103.313	3.750	100.002	100.002	99.757	3.500	103.608	103.608	103.356	3.000	102.686	102.686	102.486	3.000	100.210	100.210	100.010
3.875	104.006	104.006	103.767	3.875	100.450	100.450	100.211	3.625	103.889	103.889	103.643	3.125	102.904	102.904	102.704	3.125	100.678	100.678	100.478
3.990	104.213	104.213	103.978	3.990	100.657	100.657	100.422	3.750	104.000	104.000	103.800	3.250	103.414	103.414	103.214	3.250	101.188	101.188	100.988
4.000	104.313	104.313	104.078	4.000	100.757	100.757	100.522	3.875	104.337	104.337	104.137	3.375	103.854	103.854	103.654	3.375	101.628	101.628	101.428
4.125	104.650	104.650	104.420	4.125	101.094	101.094	100.864	3.990	104.548	104.548	104.348	3.500	104.070	104.070	103.870	3.500	101.844	101.844	101.644
4.250	104.945	104.945	104.745	4.250	100.269	100.269	100.069	4.000	104.648	104.648	104.448	3.625	103.564	103.564	103.364	3.625	100.338	100.338	100.138
4.375	105.335	105.335	105.135	4.375	100.659	100.659	100.459	4.125	104.806	104.806	104.606	3.750	103.915	103.915	103.715	3.750	100.689	100.689	100.489
4.500	105.663	105.663	105.463	4.500	100.987	100.987	100.787	4.250	105.177	105.177	104.977	3.875	104.072	104.072	103.872	3.875	100.846	100.846	100.646
4.625	105.916	105.916	105.716	4.625	100.866	100.866	100.666	4.375	105.419	105.419	105.219	3.990	104.314	104.314	104.114	3.990	101.088	101.088	100.888
4.750	106.317	106.317	106.117	4.750	101.267	101.267	101.067	4.500	105.630	105.630	105.430	4.000	104.414	104.414	104.214	4.000	101.188	101.188	100.988

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.:

11/29/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/28/2021

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.:

11/29/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/28/2021

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	97.280	97.280	97.017	2.500	98.991	98.991	98.667	2.000	98.978	98.978	98.772	2.500	96.484	96.484	96.221	2.000	97.778	97.778	97.572
2.625	98.209	98.209	97.948	2.625	100.073	100.073	99.807	2.125	99.572	99.572	99.364	2.625	97.413	97.413	97.152	2.125	98.372	98.372	98.164
2.750	99.041	99.041	98.787	2.750	100.550	100.550	100.283	2.250	100.026	100.026	99.819	2.750	98.245	98.245	97.991	2.250	98.826	98.826	98.619
2.875	99.725	99.725	99.476	2.875	101.158	101.158	100.894	2.375	100.432	100.432	100.228	2.875	98.929	98.929	98.680	2.375	99.232	99.232	99.028
2.990	100.175	100.175	99.930	2.990	101.535	101.535	101.272	2.500	101.031	101.031	100.831	2.990	99.379	99.379	99.134	2.500	99.831	99.831	99.631
3.000	100.275	100.275	100.030	3.000	101.635	101.635	101.372	2.625	101.545	101.545	101.345	3.000	99.479	99.479	99.234	2.625	99.657	99.657	99.457
3.125	100.882	100.882	100.675	3.125	101.949	101.949	101.690	2.750	101.984	101.984	101.784	3.125	99.932	99.932	99.725	2.750	100.096	100.096	99.896
3.250	101.628	101.628	101.426	3.250	102.433	102.433	102.175	2.875	102.314	102.314	102.114	3.250	100.678	100.678	100.476	2.875	100.426	100.426	100.226
3.375	102.443	102.443	102.243	3.375	103.188	103.188	102.933	2.990	102.586	102.586	102.386	3.375	101.493	101.493	101.293	2.990	100.698	100.698	100.498
3.500	102.885	102.885	102.685	3.500	103.608	103.608	103.356	3.000	102.686	102.686	102.486	3.500	101.935	101.935	101.735	3.000	100.798	100.798	100.598
3.625	103.153	103.153	102.953	3.625	103.889	103.889	103.643	3.125	102.904	102.904	102.704	3.625	102.203	102.203	102.003	3.125	101.141	101.141	100.941
3.750	103.558	103.558	103.313	3.750	104.000	104.000	103.800	3.250	103.414	103.414	103.214	3.750	101.105	101.105	100.860	3.250	101.651	101.651	101.451
3.875	104.006	104.006	103.767	3.875	104.337	104.337	104.137	3.375	103.854	103.854	103.654	3.875	101.553	101.553	101.314	3.375	102.091	102.091	101.891
3.990	104.213	104.213	103.978	3.990	104.548	104.548	104.348	3.500	104.070	104.070	103.870	3.990	101.760	101.760	101.525	3.500	102.307	102.307	102.107
4.000	104.313	104.313	104.078	4.000	104.648	104.648	104.448	3.625	103.564	103.564	103.364	4.000	101.860	101.860	101.625	3.625	101.301	101.301	101.101
4.125	104.650	104.650	104.420	4.125	104.806	104.806	104.606	3.750	103.915	103.915	103.715	4.125	102.197	102.197	101.967	3.750	101.652	101.652	101.452
4.250	104.945	104.945	104.745	4.250	105.177	105.177	104.977	3.875	104.072	104.072	103.872	4.250	101.932	101.932	101.732	3.875	101.809	101.809	101.609
4.375	105.335	105.335	105.135	4.375	105.419	105.419	105.219	3.990	104.314	104.314	104.114	4.375	102.322	102.322	102.122	3.990	102.051	102.051	101.851
4.500	105.663	105.663	105.463	4.500	105.630	105.630	105.430	4.000	104.414	104.414	104.214	4.500	102.650	102.650	102.450	4.000	102.151	102.151	101.951

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.:

11/29/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/27/2021

W. Rate Sheet Dated: 10/28/2021

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)