

W. Rate Sheet Dated: 10/29/2021

Release Time: 12:50 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	99.502	99.502	99.065	2.250	99.383	99.383	98.946	2.250	97.510	97.510	97.174	3.125	96.348	96.348	96.048
2.375	99.719	99.719	99.281	2.375	99.571	99.571	99.133	2.500	97.854	97.854	97.518	3.250	97.926	97.926	97.626
2.500	99.932	99.932	99.495	2.500	99.752	99.752	99.315	2.625	98.010	98.010	97.674	3.375	97.692	97.692	97.392
2.625	100.148	100.148	99.710	2.625	99.921	99.921	99.484	2.750	99.775	99.775	99.475	3.500	97.770	97.770	97.470
2.750	101.157	101.157	100.735	2.750	101.057	101.057	100.635	2.875	99.941	99.941	99.641	3.625	97.848	97.848	97.548
2.875	101.364	101.364	100.942	2.875	101.235	101.235	100.813	3.000	100.098	100.098	99.798	Margin = 2.250		Index = 0.110	
3.000	101.569	101.569	101.147	3.000	101.404	101.404	100.982	3.125	100.254	100.254	99.954	30 Year OTC			
3.125	101.766	101.766	101.344	3.125	101.572	101.572	101.150	3.250	101.679	101.679	101.379	Rate	30 Day	45 Day	60 Day
3.250	102.427	102.427	102.127	3.250	102.292	102.292	101.992	3.375	101.826	101.826	101.526	4.000	101.023	101.023	100.523
3.375	102.525	102.525	102.225	3.375	102.352	102.352	102.052	3.500	101.977	101.977	101.677	4.125	101.145	101.145	100.645
3.500	102.721	102.721	102.421	3.500	102.477	102.477	102.177	3.625	102.109	102.109	101.809	4.375	102.107	102.107	101.607
3.625	102.905	102.905	102.605	3.625	102.620	102.620	102.320	3.750	102.690	102.690	102.390	4.500	102.230	102.230	101.730
3.750	102.952	102.952	102.652	3.750	102.788	102.788	102.488	3.875	102.793	102.793	102.493	4.625	102.388	102.388	101.888
3.875	103.022	103.022	102.722	3.875	102.800	102.800	102.500	4.000	102.918	102.918	102.618	4.875	102.937	102.937	102.437
4.000	103.198	103.198	102.898	4.000	102.934	102.934	102.634	4.125	103.027	103.027	102.727	5.000	103.060	103.060	102.560
4.125	103.320	103.320	103.020	4.125	103.052	103.052	102.752	4.250	102.407	102.407	102.107	5.125	103.217	103.217	102.717
4.250	103.577	103.577	103.377	4.250	103.433	103.433	103.233	4.375	102.510	102.510	102.210	5.500	104.124	104.124	103.624
4.375	103.582	103.582	103.382	4.375	103.445	103.445	103.245	4.500	102.636	102.636	102.336	5.625	104.281	104.281	103.781
6.250	106.000	106.000	105.800	6.250	104.030	104.030	103.830	4.625	102.744	102.744	102.444	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	99.602	99.502	99.502	99.065	2.250	99.333	99.233	99.233	98.796	2.250	99.640	99.540	99.540	99.204
2.375	99.819	99.719	99.719	99.281	2.375	99.521	99.421	99.421	98.983	2.375	99.815	99.715	99.715	99.379
2.500	100.032	99.932	99.932	99.495	2.500	99.702	99.602	99.602	99.165	2.500	99.984	99.884	99.884	99.548
2.625	100.248	100.148	100.148	99.710	2.625	99.871	99.771	99.771	99.334	2.625	100.140	100.040	100.040	99.704
2.750	101.257	101.157	101.157	100.735	2.750	100.882	100.782	100.782	100.360	2.750	100.805	100.705	100.705	100.405
2.875	101.464	101.364	101.364	100.942	2.875	101.060	100.960	100.960	100.538	2.875	100.971	100.871	100.871	100.571
3.000	101.669	101.569	101.569	101.147	3.000	101.229	101.129	101.129	100.707	3.000	101.128	101.028	101.028	100.728
3.125	101.866	101.766	101.766	101.344	3.125	101.397	101.297	101.297	100.875	3.125	101.284	101.184	101.184	100.884
3.250	102.527	102.427	102.427	102.127	3.250	102.092	101.992	101.992	101.692	3.250	103.309	103.209	103.209	102.909
3.375	102.725	102.625	102.625	102.325	3.375	102.252	102.152	102.152	101.852	3.375	103.456	103.356	103.356	103.056
3.500	102.921	102.821	102.821	102.521	3.500	102.377	102.277	102.277	101.977	3.500	103.607	103.507	103.507	103.207
3.625	103.105	103.005	103.005	102.705	3.625	102.520	102.420	102.420	102.120	3.625	103.739	103.639	103.639	103.339
3.750	103.152	103.052	103.052	102.752	3.750	102.988	102.888	102.888	102.588	3.750	104.820	104.720	104.720	104.420

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	98.273	98.273	97.773	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.395	98.395	97.895	4.750	101.000	101.000	100.500
3.875	98.953	98.953	98.453	6.250	103.750	103.750	103.500	4.375	99.357	99.357	98.857	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.777	98.777	98.277					4.500	99.480	99.480	98.980	Rate	30 Day	45 Day	60 Day
4.125	98.655	98.655	98.155					4.625	99.638	99.638	99.138	5.750	103.000	103.000	102.500
4.250	100.516	100.516	100.016					4.875	100.187	100.187	99.687	6.250	105.750	105.750	105.250
4.375	100.412	100.412	99.912					5.000	100.310	100.310	99.810	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.289	100.289	99.789					5.125	100.467	100.467	99.967				
4.625	100.131	100.131	99.631					5.500	101.374	101.374	100.874				
4.750	101.388	101.388	100.888					5.625	101.531	101.531	101.031				
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

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@afwholesale.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.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 12:50 pm 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	98.324	98.324	98.024	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	98.490	98.490	98.190	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	98.647	98.647	98.347	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.802	98.802	98.502	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.484	100.484	100.184	Rate	30 Day	45 Day	60 Day
3.250	101.246	101.246	100.946	3.250	101.211	101.211	100.911	3.375	100.631	100.631	100.331	3.250	101.246	101.246	100.746
3.375	101.444	101.444	101.144	3.375	101.371	101.371	101.071	3.500	100.782	100.782	100.482	3.375	101.444	101.444	100.944
3.500	101.640	101.640	101.340	3.500	101.496	101.496	101.196	3.625	100.914	100.914	100.614	3.500	101.640	101.640	101.140
3.625	101.824	101.824	101.524	3.625	101.639	101.639	101.339	3.750	101.995	101.995	101.695	3.625	101.824	101.824	101.324
3.750	101.140	101.140	100.840	3.750	101.075	101.075	100.775	3.875	N/A	N/A	N/A	3.750	101.140	101.140	100.640
3.875	101.309	101.309	101.009	3.875	101.187	101.187	100.887	4.000	N/A	N/A	N/A	3.875	101.309	101.309	100.809
4.000	101.485	101.485	101.185	4.000	101.322	101.322	101.022	4.125	N/A	N/A	N/A	4.000	101.485	101.485	100.985
4.125	101.607	101.607	101.307	4.125	101.439	101.439	101.139	4.250	N/A	N/A	N/A	4.125	101.607	101.607	101.107
4.250	102.027	102.027	101.827	4.250	101.983	101.983	101.783	4.375	N/A	N/A	N/A	4.250	102.027	102.027	101.527
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	100.720	100.620	100.620	100.198	2.750	100.694	100.594	100.594	100.172	2.750	100.518	100.418	100.418	100.118
2.875	100.927	100.827	100.827	100.405	2.875	100.873	100.773	100.773	100.351	2.875	100.684	100.584	100.584	100.284
3.000	101.131	101.031	101.031	100.609	3.000	101.042	100.942	100.942	100.520	3.000	100.841	100.741	100.741	100.441
3.125	101.329	101.229	101.229	100.807	3.125	101.210	101.110	101.110	100.688	3.125	100.996	100.896	100.896	100.596
3.250	101.346	101.246	101.246	100.946	3.250	101.311	101.211	101.211	100.911	3.250	102.428	102.328	102.328	102.028
3.375	101.544	101.444	101.444	101.144	3.375	101.471	101.371	101.371	101.071	3.375	102.575	102.475	102.475	102.175
3.500	101.740	101.640	101.640	101.340	3.500	101.596	101.496	101.496	101.196	3.500	102.725	102.625	102.625	102.325
3.625	101.924	101.824	101.824	101.524	3.625	101.739	101.639	101.639	101.339	3.625	102.858	102.758	102.758	102.458
3.750	101.240	101.140	101.140	100.840	3.750	101.175	101.075	101.075	100.775	3.750	102.907	102.807	102.807	102.507

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				
4.750	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				
Borrower Paid Comp Only				Lender Paid Only				4.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 12:50 pm ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.279	97.279	97.079	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.073	98.073	97.873	2.000	N/A	N/A	N/A	2.500	97.361	97.261	97.161
2.625	98.153	98.153	97.953	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.833	98.833	98.633	2.125	N/A	N/A	N/A	2.625	98.235	98.135	98.035
2.750	98.944	98.944	98.744	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.520	99.520	99.320	2.250	N/A	N/A	N/A	2.750	99.027	98.927	98.827
2.875	99.602	99.602	99.402	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.098	100.098	99.898	2.375	N/A	N/A	N/A	2.875	99.685	99.585	99.485
2.990	100.038	100.038	99.838	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.410	100.410	100.210	2.500	N/A	N/A	N/A	2.990	100.121	100.021	99.921
3.000	100.138	100.138	99.938	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.510	100.510	100.310	2.625	N/A	N/A	N/A	3.000	100.221	100.121	100.021
3.125	100.846	100.846	100.646	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.320	101.320	101.120	2.750	N/A	N/A	N/A	3.125	101.095	100.981	100.876
3.250	101.586	101.586	101.386	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.970	101.970	101.770	2.875	N/A	N/A	N/A	3.250	101.835	101.721	101.616
3.375	102.407	102.407	102.207	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.731	102.731	102.531	2.990	N/A	N/A	N/A	3.375	102.655	102.541	102.436
3.500	102.862	102.862	102.662	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.067	103.067	102.867	3.000	N/A	N/A	N/A	3.500	103.111	102.997	102.892
3.625	103.210	103.210	103.010	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.228	103.228	103.028	3.125	N/A	N/A	N/A	3.625	103.738	103.638	103.538
3.750	103.538	103.538	103.338	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.944	103.944	103.744	3.250	N/A	N/A	N/A	3.750	104.347	104.247	104.147
3.875	103.998	103.998	103.798	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.352	103.352	103.152	3.375	N/A	N/A	N/A	3.875	104.807	104.707	104.607
3.990	104.254	104.254	104.054	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.536	103.536	103.336	3.500	N/A	N/A	N/A	3.990	105.062	104.962	104.862
4.000	104.354	104.354	104.154	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.636	103.636	103.436	3.625	N/A	N/A	N/A	4.000	105.162	105.062	104.962
4.125	104.650	104.650	104.450	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.796	103.796	103.596	3.750	N/A	N/A	N/A	4.125	105.456	105.356	105.256
4.250	105.078	105.078	104.878	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.854	102.854	102.654	3.875	N/A	N/A	N/A	4.250	105.578	105.478	105.378
4.375	105.472	105.472	105.272	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.265	103.265	103.065	3.990	N/A	N/A	N/A	4.375	105.972	105.872	105.772
4.500	105.831	105.831	105.631	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.554	103.554	103.354	4.000	N/A	N/A	N/A	4.500	106.331	106.231	106.131
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	99.049	99.049	98.849	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.824	98.824	98.624	2.000	98.737	98.637	98.537
2.875	N/A	N/A	N/A	2.625	99.923	99.923	99.723	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.378	99.378	99.178	2.125	99.292	99.192	99.092
2.990	N/A	N/A	N/A	2.750	100.668	100.668	100.468	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.864	99.864	99.664	2.250	99.777	99.677	99.577
3.000	N/A	N/A	N/A	2.875	101.321	101.321	101.121	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.303	100.303	100.103	2.375	100.349	100.249	100.149
3.125	N/A	N/A	N/A	2.990	101.718	101.718	101.518	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.823	100.823	100.623	2.500	100.995	100.895	100.795
3.250	N/A	N/A	N/A	3.000	101.818	101.818	101.618	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.351	101.351	101.151	2.625	101.523	101.423	101.323
3.375	N/A	N/A	N/A	3.125	102.261	102.261	102.061	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.818	101.818	101.618	2.750	101.991	101.891	101.791
3.500	N/A	N/A	N/A	3.250	102.631	102.631	102.431	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.187	102.187	101.987	2.875	102.360	102.258	102.158
3.625	N/A	N/A	N/A	3.375	103.414	103.414	103.214	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.510	102.510	102.310	2.990	102.754	102.654	102.554
3.750	N/A	N/A	N/A	3.500	103.837	103.837	103.637	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.610	102.610	102.410	3.000	102.854	102.754	102.654
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	103.023	103.023	102.823	3.125	103.355	103.255	103.155
3.990	N/A	N/A	N/A	3.750	103.847	103.847	103.647	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.447	103.447	103.247	3.250	103.783	103.683	103.583
4.000	N/A	N/A	N/A	3.875	104.303	104.303	104.103	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.924	103.924	103.724	3.375	104.260	104.160	104.060
4.125	N/A	N/A	N/A	3.990	104.528	104.528	104.328	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.236	104.236	104.036	3.500	104.571	104.471	104.371
4.250	N/A	N/A	N/A	4.000	104.628	104.628	104.428	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.640	104.640	104.440	3.625	104.975	104.875	104.775
4.375	N/A	N/A	N/A	4.125	104.918	104.918	104.718	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.380	104.380	104.180	3.750	104.733	104.633	104.533
4.500	N/A	N/A	N/A	4.250	104.658	104.658	104.458	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.805	104.805	104.605	3.875	105.158	105.058	104.958
4.625	N/A	N/A	N/A	4.375	105.047	105.047	104.847	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.113	105.113	104.913	3.990	105.466	105.366	105.266
4.750	N/A	N/A	N/A	4.500	105.386	105.386	105.186	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.213	105.213	105.013	4.000	105.566	105.466	105.366
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	99.022	99.022	98.822	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.824	99.824	99.624
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.448	99.448	99.248	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.378	100.378	100.178
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.786	99.786	99.586	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.864	100.864	100.664
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.294	100.294	100.094	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.303	101.303	101.103
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.808	100.808	100.608	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.713	101.713	101.513
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.207	101.207	101.007	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.144	102.144	101.944
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.526	101.526	101.326	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.225	102.225	102.025
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.779	101.779	101.579	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.593	102.593	102.393
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.968	101.968	101.768	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.916	102.916	102.716
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.068	102.068	101.868	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.016	103.016	102.816
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.337	102.337	102.137	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.401	103.401	103.201
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.284	102.284	102.084	3.250	N/A	N/A	N/A	3.250							



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.: 12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 12:50 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.279	97.279	97.079	2.500	98.073	98.073	97.873	2.875	101.321	101.321	101.121	2.000	98.824	98.824	98.624	2.000	99.022	99.022	98.822
2.625	98.153	98.153	97.953	2.625	98.833	98.833	98.633	2.990	101.718	101.718	101.518	2.125	99.378	99.378	99.178	2.125	99.448	99.448	99.248
2.750	98.944	98.944	98.744	2.750	99.520	99.520	99.320	3.000	101.818	101.818	101.618	2.250	99.864	99.864	99.664	2.250	99.786	99.786	99.586
2.875	99.602	99.602	99.402	2.875	100.098	100.098	99.898	3.125	102.261	102.261	102.061	2.375	100.303	100.303	100.103	2.375	100.294	100.294	100.094
2.990	100.038	100.038	99.838	2.990	100.410	100.410	100.210	3.250	102.631	102.631	102.431	2.500	100.823	100.823	100.623	2.500	100.808	100.808	100.608
3.000	100.138	100.138	99.938	3.000	100.510	100.510	100.310	3.375	103.414	103.414	103.214	2.625	101.351	101.351	101.151	2.625	101.207	101.207	101.007
3.125	100.846	100.846	100.646	3.125	101.320	101.320	101.120	3.500	103.837	103.837	103.637	2.750	101.818	101.818	101.618	2.750	101.526	101.526	101.326
3.250	101.586	101.586	101.386	3.250	101.970	101.970	101.770	3.625	104.181	104.181	103.981	2.875	102.187	102.187	101.987	2.875	101.779	101.779	101.579
3.375	102.407	102.407	102.207	3.375	102.731	102.731	102.531	3.750	103.847	103.847	103.647	2.990	102.510	102.510	102.310	2.990	101.968	101.968	101.768
3.500	102.862	102.862	102.662	3.500	103.067	103.067	102.867	3.875	104.303	104.303	104.103	3.000	102.610	102.610	102.410	3.000	102.068	102.068	101.868
3.625	103.210	103.210	103.010	3.625	103.228	103.228	103.028	3.990	104.528	104.528	104.328	3.125	103.023	103.023	102.823	3.125	102.337	102.337	102.137
3.750	103.538	103.538	103.338	3.750	102.944	102.944	102.744	4.000	104.628	104.628	104.428	3.250	103.447	103.447	103.247	3.250	102.284	102.284	102.084
3.875	103.998	103.998	103.798	3.875	103.352	103.352	103.152	4.125	104.918	104.918	104.718	3.375	103.924	103.924	103.724	3.375	102.644	102.644	102.444
3.990	104.254	104.254	104.054	3.990	103.536	103.536	103.336	4.250	104.658	104.658	104.458	3.500	104.236	104.236	104.036	3.500	102.859	102.859	102.659
4.000	104.354	104.354	104.154	4.000	103.636	103.636	103.436	4.375	105.047	105.047	104.847	3.625	104.640	104.640	104.440	3.625	103.139	103.139	102.939
4.125	104.650	104.650	104.450	4.125	103.796	103.796	103.596	4.500	105.386	105.386	105.186	3.750	104.380	104.380	104.180	3.750	102.401	102.401	102.201
4.250	105.078	105.078	104.878	4.250	102.854	102.854	102.654	4.625	105.618	105.618	105.418	3.875	104.805	104.805	104.605	3.875	102.699	102.699	102.499
4.375	105.472	105.472	105.272	4.375	103.265	103.265	103.065	4.750	105.944	105.944	105.744	3.990	105.113	105.113	104.913	3.990	102.887	102.887	102.687
4.500	105.831	105.831	105.631	4.500	103.554	103.554	103.354	4.875	106.289	106.289	106.089	4.000	105.213	105.213	105.013	4.000	102.987	102.987	102.787

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.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.: 12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 12:50 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.282	97.282	97.024	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.040	97.040	96.782	2.750	N/A	N/A	N/A	2.500	96.754	96.654	96.496
2.625	98.205	98.205	97.949	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.963	97.963	97.707	2.875	N/A	N/A	N/A	2.625	97.677	97.577	97.421
2.750	99.033	99.033	98.785	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.791	98.791	98.543	2.990	N/A	N/A	N/A	2.750	98.505	98.405	98.257
2.875	99.714	99.714	99.471	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.472	99.472	99.229	3.000	N/A	N/A	N/A	2.875	99.186	99.086	98.943
2.990	100.161	100.161	99.922	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.919	99.919	99.680	3.125	N/A	N/A	N/A	2.990	99.633	99.531	99.394
3.000	100.261	100.261	100.022	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.019	100.019	99.780	3.250	N/A	N/A	N/A	3.000	99.733	99.631	99.494
3.125	100.925	100.925	100.693	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.375	100.375	100.143	3.375	N/A	N/A	N/A	3.125	100.366	100.238	100.134
3.250	101.668	101.668	101.441	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.118	101.118	100.891	3.500	N/A	N/A	N/A	3.250	100.985	100.857	100.758
3.375	102.482	102.482	102.256	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.932	101.932	101.706	3.625	N/A	N/A	N/A	3.375	101.799	101.670	101.573
3.500	102.922	102.922	102.699	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.372	102.372	102.149	3.750	N/A	N/A	N/A	3.500	102.240	102.112	102.017
3.625	103.192	103.192	102.971	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.642	102.642	102.421	3.875	N/A	N/A	N/A	3.625	102.510	102.381	102.289
3.750	103.542	103.542	103.302	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.986	99.986	99.746	3.990	N/A	N/A	N/A	3.750	101.556	101.456	101.316
3.875	103.989	103.989	103.754	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.433	100.433	100.198	4.000	N/A	N/A	N/A	3.875	102.003	101.903	101.768
3.990	104.195	104.195	103.965	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.639	100.639	100.409	4.125	N/A	N/A	N/A	3.990	102.209	102.109	101.979
4.000	104.295	104.295	104.065	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.739	100.739	100.509	4.250	N/A	N/A	N/A	4.000	102.309	102.209	102.079
4.125	104.634	104.634	104.410	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.078	101.078	100.854	4.375	N/A	N/A	N/A	4.125	102.648	102.548	102.424
4.250	104.845	104.845	104.645	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.169	100.169	99.969	4.500	N/A	N/A	N/A	4.250	101.922	101.822	101.722
4.375	105.235	105.235	105.035	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.559	100.559	100.359	4.625	N/A	N/A	N/A	4.375	102.312	102.212	102.112
4.500	105.565	105.565	105.365	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.889	100.889	100.689	4.750	N/A	N/A	N/A	4.500	102.642	102.542	102.442
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	98.722	98.722	98.383	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.057	99.057	98.848	2.000	98.370	98.270	98.161
2.875	N/A	N/A	N/A	2.625	99.946	99.946	99.692	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.650	99.650	99.440	2.125	98.963	98.863	98.753
2.990	N/A	N/A	N/A	2.750	100.422	100.422	100.167	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.104	100.104	99.893	2.250	99.417	99.317	99.206
3.000	N/A	N/A	N/A	2.875	101.029	101.029	100.773	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.510	100.510	100.301	2.375	99.823	99.723	99.614
3.125	N/A	N/A	N/A	2.990	101.405	101.405	101.151	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.062	101.062	100.862	2.500	100.414	100.314	100.214
3.250	N/A	N/A	N/A	3.000	101.505	101.505	101.251	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.577	101.577	101.377	2.625	100.858	100.758	100.658
3.375	N/A	N/A	N/A	3.125	101.971	101.971	101.691	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.017	102.017	101.817	2.750	100.831	100.731	100.631
3.500	N/A	N/A	N/A	3.250	102.453	102.453	102.175	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.345	102.345	102.145	2.875	101.158	101.058	100.958
3.625	N/A	N/A	N/A	3.375	103.204	103.204	102.927	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.621	102.621	102.421	2.990	101.434	101.334	101.234
3.750	N/A	N/A	N/A	3.500	103.624	103.624	103.351	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.721	102.721	102.521	3.000	101.534	101.434	101.334
3.875	N/A	N/A	N/A	3.625	103.909	103.909	103.638	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.888	102.888	102.688	3.125	102.110	102.010	101.910
3.990	N/A	N/A	N/A	3.750	103.990	103.990	103.790	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.402	103.402	103.202	3.250	101.593	101.493	101.393
4.000	N/A	N/A	N/A	3.875	104.328	104.328	104.128	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.841	103.841	103.641	3.375	102.032	101.932	101.832
4.125	N/A	N/A	N/A	3.990	104.540	104.540	104.340	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.058	104.058	103.858	3.500	102.249	102.149	102.049
4.250	N/A	N/A	N/A	4.000	104.640	104.640	104.440	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.940	103.940	103.740	3.625	102.835	102.735	102.635
4.375	N/A	N/A	N/A	4.125	104.689	104.689	104.489	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.291	104.291	104.091	3.750	102.322	102.222	102.122
4.500	N/A	N/A	N/A	4.250	105.062	105.062	104.862	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.451	104.451	104.251	3.875	102.482	102.382	102.282
4.625	N/A	N/A	N/A	4.375	105.306	105.306	105.106	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.696	104.696	104.496	3.990	102.728	102.628	102.528
4.750	N/A	N/A	N/A	4.500	105.516	105.516	105.316	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.796	104.796	104.596	4.000	102.828	102.728	102.628

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	97.957	97.957	97.748	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	98.550	98.550	98.340	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	99.004	99.004	98.793	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	99.410	99.410	99.201	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	99.962	99.962	99.762	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	99.101	99.101	98.901	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	99.541	99.541	99.341	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	99.869	99.869	99.669	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	100.145	100.145	99.945	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	100.245	100.245	100.045	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	100.662	100.662	100.462	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	101.176	101.176	100.976	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	101.615	101.615	101.415	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	101.832	101.832	101.632	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	100.714	100.714	100.514	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	101.065	101.065	100.865	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	101.225	101.225	101.025	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	101.470	101.470	101.270	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	101.570	101.570	101.370	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2021

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12/13/2021

60 Day Lock Exp.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 12:50 pm ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.033	99.033	98.785	2.750	98.791	98.791	98.543	2.500	98.722	98.722	98.383	2.000	99.057	99.057	98.848	2.000	97.957	97.957	97.748
2.875	99.714	99.714	99.471	2.875	99.472	99.472	99.229	2.625	99.946	99.946	99.692	2.125	99.650	99.650	99.440	2.125	98.550	98.550	98.340
2.990	100.161	100.161	99.922	2.990	99.919	99.919	99.680	2.750	100.422	100.422	100.167	2.250	100.104	100.104	99.893	2.250	99.004	99.004	98.793
3.000	100.261	100.261	100.022	3.000	100.019	100.019	99.780	2.875	101.029	101.029	100.773	2.375	100.510	100.510	100.301	2.375	99.410	99.410	99.201
3.125	100.925	100.925	100.693	3.125	100.375	100.375	100.143	2.990	101.405	101.405	101.151	2.500	101.062	101.062	100.862	2.500	99.962	99.962	99.762
3.250	101.668	101.668	101.441	3.250	101.118	101.118	100.891	3.000	101.505	101.505	101.251	2.625	101.577	101.577	101.377	2.625	99.101	99.101	98.901
3.375	102.482	102.482	102.256	3.375	101.932	101.932	101.706	3.125	101.971	101.971	101.691	2.750	102.017	102.017	101.817	2.750	99.541	99.541	99.341
3.500	102.922	102.922	102.699	3.500	102.372	102.372	102.149	3.250	102.453	102.453	102.175	2.875	102.345	102.345	102.145	2.875	99.869	99.869	99.669
3.625	103.192	103.192	102.971	3.625	102.642	102.642	102.421	3.375	103.204	103.204	102.927	2.990	102.621	102.621	102.421	2.990	100.145	100.145	99.945
3.750	103.542	103.542	103.302	3.750	99.986	99.986	99.746	3.500	103.624	103.624	103.351	3.000	102.721	102.721	102.521	3.000	100.245	100.245	100.045
3.875	103.989	103.989	103.754	3.875	100.433	100.433	100.198	3.625	103.909	103.909	103.638	3.125	102.888	102.888	102.688	3.125	100.662	100.662	100.462
3.990	104.195	104.195	103.965	3.990	100.639	100.639	100.409	3.750	103.990	103.990	103.790	3.250	103.402	103.402	103.202	3.250	101.176	101.176	100.976
4.000	104.295	104.295	104.065	4.000	100.739	100.739	100.509	3.875	104.328	104.328	104.128	3.375	103.841	103.841	103.641	3.375	101.615	101.615	101.415
4.125	104.634	104.634	104.410	4.125	101.078	101.078	100.854	3.990	104.540	104.540	104.340	3.500	104.058	104.058	103.858	3.500	101.832	101.832	101.632
4.250	104.845	104.845	104.645	4.250	100.169	100.169	99.969	4.000	104.640	104.640	104.440	3.625	103.940	103.940	103.740	3.625	100.714	100.714	100.514
4.375	105.235	105.235	105.035	4.375	100.559	100.559	100.359	4.125	104.689	104.689	104.489	3.750	104.291	104.291	104.091	3.750	101.065	101.065	100.865
4.500	105.565	105.565	105.365	4.500	100.889	100.889	100.689	4.250	105.062	105.062	104.862	3.875	104.451	104.451	104.251	3.875	101.225	101.225	101.025
4.625	105.820	105.820	105.620	4.625	100.770	100.770	100.570	4.375	105.306	105.306	105.106	3.990	104.696	104.696	104.496	3.990	101.470	101.470	101.270
4.750	106.223	106.223	106.023	4.750	101.173	101.173	100.973	4.500	105.516	105.516	105.316	4.000	104.796	104.796	104.596	4.000	101.570	101.570	101.370

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.			
FHA ID# - 1358600006			



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.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 12:50 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use



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.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 12:50 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.282	97.282	97.024	2.500	98.722	98.722	98.383	2.000	99.057	99.057	98.848	2.500	96.486	96.486	96.228	2.000	97.857	97.857	97.648
2.625	98.205	98.205	97.949	2.625	99.946	99.946	99.692	2.125	99.650	99.650	99.440	2.625	97.409	97.409	97.153	2.125	98.450	98.450	98.240
2.750	99.033	99.033	98.785	2.750	100.422	100.422	100.167	2.250	100.104	100.104	99.893	2.750	98.237	98.237	97.989	2.250	98.904	98.904	98.693
2.875	99.714	99.714	99.471	2.875	101.029	101.029	100.773	2.375	100.510	100.510	100.301	2.875	98.918	98.918	98.675	2.375	99.310	99.310	99.101
2.990	100.161	100.161	99.922	2.990	101.405	101.405	101.151	2.500	101.062	101.062	100.862	2.990	99.365	99.365	99.126	2.500	99.862	99.862	99.662
3.000	100.261	100.261	100.022	3.000	101.505	101.505	101.251	2.625	101.577	101.577	101.377	3.000	99.465	99.465	99.226	2.625	99.689	99.689	99.489
3.125	100.925	100.925	100.693	3.125	101.971	101.971	101.691	2.750	102.017	102.017	101.817	3.125	99.975	99.975	99.743	2.750	100.129	100.129	99.929
3.250	101.668	101.668	101.441	3.250	102.453	102.453	102.175	2.875	102.345	102.345	102.145	3.250	100.718	100.718	100.491	2.875	100.457	100.457	100.257
3.375	102.482	102.482	102.256	3.375	103.204	103.204	102.927	2.990	102.621	102.621	102.421	3.375	101.532	101.532	101.306	2.990	100.733	100.733	100.533
3.500	102.922	102.922	102.699	3.500	103.624	103.624	103.351	3.000	102.721	102.721	102.521	3.500	101.972	101.972	101.749	3.000	100.833	100.833	100.633
3.625	103.192	103.192	102.971	3.625	103.909	103.909	103.638	3.125	102.888	102.888	102.688	3.625	102.242	102.242	102.021	3.125	101.125	101.125	100.925
3.750	103.542	103.542	103.302	3.750	103.990	103.990	103.790	3.250	103.402	103.402	103.202	3.750	101.089	101.089	100.849	3.250	101.639	101.639	101.439
3.875	103.989	103.989	103.754	3.875	104.328	104.328	104.128	3.375	103.841	103.841	103.641	3.875	101.536	101.536	101.301	3.375	102.078	102.078	101.878
3.990	104.195	104.195	103.965	3.990	104.540	104.540	104.340	3.500	104.058	104.058	103.858	3.990	101.742	101.742	101.512	3.500	102.295	102.295	102.095
4.000	104.295	104.295	104.065	4.000	104.640	104.640	104.440	3.625	103.940	103.940	103.740	4.000	101.842	101.842	101.612	3.625	101.677	101.677	101.477
4.125	104.634	104.634	104.410	4.125	104.689	104.689	104.489	3.750	104.291	104.291	104.091	4.125	102.181	102.181	101.957	3.750	102.028	102.028	101.828
4.250	104.845	104.845	104.645	4.250	105.062	105.062	104.862	3.875	104.451	104.451	104.251	4.250	101.832	101.832	101.632	3.875	102.188	102.188	101.988
4.375	105.235	105.235	105.035	4.375	105.306	105.306	105.106	3.990	104.696	104.696	104.496	4.375	102.222	102.222	102.022	3.990	102.433	102.433	102.233
4.500	105.565	105.565	105.365	4.500	105.516	105.516	105.316	4.000	104.796	104.796	104.596	4.500	102.552	102.552	102.352	4.000	102.533	102.533	102.333

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.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 12:50 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, 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)