

W. Rate Sheet Dated: 10/29/2021

Release Time: 4:00 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	99.736	99.736	99.315	2.250	99.618	99.618	99.196	2.250	97.682	97.682	97.353	3.125	96.348	96.348	96.048
2.375	99.953	99.953	99.531	2.375	99.805	99.805	99.383	2.500	98.025	98.025	97.697	3.250	97.926	97.926	97.626
2.500	100.166	100.166	99.745	2.500	99.986	99.986	99.565	2.625	98.182	98.182	97.854	3.375	97.692	97.692	97.392
2.625	100.382	100.382	99.960	2.625	100.156	100.156	99.734	2.750	99.854	99.854	99.554	3.500	97.770	97.770	97.470
2.750	101.345	101.345	100.992	2.750	101.244	101.244	100.891	2.875	100.020	100.020	99.720	3.625	97.848	97.848	97.548
2.875	101.552	101.552	101.199	2.875	101.423	101.423	101.070	3.000	100.176	100.176	99.876	Margin = 2.250		Index = 0.110	
3.000	101.756	101.756	101.403	3.000	101.592	101.592	101.239	3.125	100.332	100.332	100.032	30 Year OTC			
3.125	101.954	101.954	101.601	3.125	101.760	101.760	101.407	3.250	101.679	101.679	101.379	Rate	30 Day	45 Day	60 Day
3.250	102.505	102.505	102.205	3.250	102.370	102.370	102.070	3.375	101.826	101.826	101.526	4.000	101.023	101.023	100.523
3.375	102.603	102.603	102.303	3.375	102.430	102.430	102.130	3.500	101.977	101.977	101.677	4.125	101.145	101.145	100.645
3.500	102.799	102.799	102.499	3.500	102.555	102.555	102.255	3.625	102.109	102.109	101.809	4.375	102.044	102.044	101.544
3.625	102.983	102.983	102.683	3.625	102.698	102.698	102.398	3.750	102.690	102.690	102.390	4.500	102.168	102.168	101.668
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	102.325	102.325	101.825
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	102.890	102.890	102.390
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	103.013	103.013	102.513
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	103.170	103.170	102.670
4.250	103.515	103.515	103.315	4.250	103.371	103.371	103.171	4.375	102.510	102.510	102.210	5.500	104.140	104.140	103.640
4.375	103.519	103.519	103.319	4.375	103.383	103.383	103.183	4.500	102.636	102.636	102.336	5.625	104.297	104.297	103.797
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	99.836	99.736	99.736	99.315	2.250	99.568	99.468	99.468	99.046	2.250	99.812	99.712	99.712	99.383
2.375	100.053	99.953	99.953	99.531	2.375	99.755	99.655	99.655	99.233	2.375	99.987	99.887	99.887	99.559
2.500	100.266	100.166	100.166	99.745	2.500	99.936	99.836	99.836	99.415	2.500	100.155	100.055	100.055	99.727
2.625	100.482	100.382	100.382	99.960	2.625	100.106	100.006	100.006	99.584	2.625	100.312	100.212	100.212	99.884
2.750	101.445	101.345	101.345	100.992	2.750	101.069	100.969	100.969	100.616	2.750	100.884	100.784	100.784	100.484
2.875	101.652	101.552	101.552	101.199	2.875	101.248	101.148	101.148	100.795	2.875	101.050	100.950	100.950	100.650
3.000	101.856	101.756	101.756	101.403	3.000	101.417	101.317	101.317	100.964	3.000	101.206	101.106	101.106	100.806
3.125	102.054	101.954	101.954	101.601	3.125	101.585	101.485	101.485	101.132	3.125	101.362	101.262	101.262	100.962
3.250	102.605	102.505	102.505	102.205	3.250	102.170	102.070	102.070	101.770	3.250	103.309	103.209	103.209	102.909
3.375	102.803	102.703	102.703	102.403	3.375	102.330	102.230	102.230	101.930	3.375	103.456	103.356	103.356	103.056
3.500	102.999	102.899	102.899	102.599	3.500	102.455	102.355	102.355	102.055	3.500	103.607	103.507	103.507	103.207
3.625	103.183	103.083	103.083	102.783	3.625	102.598	102.498	102.498	102.198	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	99.294	99.294	98.794	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.777	98.777	98.277					4.500	99.418	99.418	98.918	Rate	30 Day	45 Day	60 Day
4.125	98.655	98.655	98.155					4.625	99.575	99.575	99.075	5.750	103.000	103.000	102.500
4.250	100.454	100.454	99.954					4.875	100.140	100.140	99.640	6.250	105.750	105.750	105.250
4.375	100.349	100.349	99.849					5.000	100.263	100.263	99.763	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.226	100.226	99.726					5.125	100.420	100.420	99.920				
4.625	100.069	100.069	99.569					5.500	101.390	101.390	100.890				
4.750	101.342	101.342	100.842					5.625	101.547	101.547	101.047				
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@afrawholesale.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: 4:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.098	96.098	95.798
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.676	97.676	97.376
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.442	97.442	97.142
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.402	98.402	98.102	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	98.568	98.568	98.268	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	98.725	98.725	98.425	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.880	98.880	98.580	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	101.324	101.324	101.024	3.250	101.289	101.289	100.989	3.375	100.631	100.631	100.331	3.250	101.324	101.324	100.824
3.375	101.522	101.522	101.222	3.375	101.449	101.449	101.149	3.500	100.782	100.782	100.482	3.375	101.522	101.522	101.022
3.500	101.718	101.718	101.418	3.500	101.574	101.574	101.274	3.625	100.914	100.914	100.614	3.500	101.718	101.718	101.218
3.625	101.902	101.902	101.602	3.625	101.717	101.717	101.417	3.750	101.995	101.995	101.695	3.625	101.902	101.902	101.402
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	101.965	101.965	101.765	4.250	101.921	101.921	101.721	4.375	N/A	N/A	N/A	4.250	101.965	101.965	101.465
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	100.907	100.807	100.807	100.454	2.750	100.882	100.782	100.782	100.429	2.750	100.596	100.496	100.496	100.196
2.875	101.114	101.014	101.014	100.661	2.875	101.060	100.960	100.960	100.607	2.875	100.762	100.662	100.662	100.362
3.000	101.319	101.219	101.219	100.866	3.000	101.229	101.129	101.129	100.776	3.000	100.919	100.819	100.819	100.519
3.125	101.516	101.416	101.416	101.063	3.125	101.397	101.297	101.297	100.944	3.125	101.074	100.974	100.974	100.674
3.250	101.424	101.324	101.324	101.024	3.250	101.389	101.289	101.289	100.989	3.250	102.428	102.328	102.328	102.028
3.375	101.622	101.522	101.522	101.222	3.375	101.549	101.449	101.449	101.149	3.375	102.575	102.475	102.475	102.175
3.500	101.818	101.718	101.718	101.418	3.500	101.674	101.574	101.574	101.274	3.500	102.725	102.625	102.625	102.325
3.625	102.002	101.902	101.902	101.602	3.625	101.817	101.717	101.717	101.417	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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A				
								6.250	N/A	N/A	N/A				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 4:00 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	97.560	97.560	97.360	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.354	98.354	98.154	2.000	N/A	N/A	N/A	2.500	97.643	97.543	97.443
2.625	98.434	98.434	98.234	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.114	99.114	98.914	2.125	N/A	N/A	N/A	2.625	98.517	98.417	98.317
2.750	99.225	99.225	99.025	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.801	99.801	99.601	2.250	N/A	N/A	N/A	2.750	99.308	99.208	99.108
2.875	99.884	99.884	99.684	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.379	100.379	100.179	2.375	N/A	N/A	N/A	2.875	99.966	99.866	99.766
2.990	100.319	100.319	100.119	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.681	100.681	100.481	2.500	N/A	N/A	N/A	2.990	100.402	100.302	100.202
3.000	100.419	100.419	100.219	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.781	100.781	100.581	2.625	N/A	N/A	N/A	3.000	100.502	100.402	100.302
3.125	100.979	100.979	100.779	2.750	N/A	N/A	N/A	3.125	101.454	101.454	101.254	3.125	101.454	101.454	101.254	2.750	N/A	N/A	N/A	3.125	101.271	101.171	101.071
3.250	101.720	101.720	101.520	2.875	N/A	N/A	N/A	3.250	102.103	102.103	101.903	3.250	102.103	102.103	101.903	2.875	N/A	N/A	N/A	3.250	102.011	101.911	101.811
3.375	102.540	102.540	102.340	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.864	102.864	102.664	2.990	N/A	N/A	N/A	3.375	102.832	102.732	102.632
3.500	102.996	102.996	102.796	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.201	103.201	103.001	3.000	N/A	N/A	N/A	3.500	103.287	103.187	103.087
3.625	103.344	103.344	103.144	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.361	103.361	103.161	3.125	N/A	N/A	N/A	3.625	103.901	103.801	103.701
3.750	103.709	103.709	103.509	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.114	103.114	102.914	3.250	N/A	N/A	N/A	3.750	104.510	104.410	104.310
3.875	104.169	104.169	103.969	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.522	103.522	103.322	3.375	N/A	N/A	N/A	3.875	104.970	104.870	104.770
3.990	104.424	104.424	104.224	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.707	103.707	103.507	3.500	N/A	N/A	N/A	3.990	105.225	105.125	105.025
4.000	104.524	104.524	104.324	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.807	103.807	103.607	3.625	N/A	N/A	N/A	4.000	105.325	105.225	105.125
4.125	104.822	104.822	104.622	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.967	103.967	103.767	3.750	N/A	N/A	N/A	4.125	105.620	105.520	105.420
4.250	105.250	105.250	105.050	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.026	103.026	102.826	3.875	N/A	N/A	N/A	4.250	105.750	105.650	105.550
4.375	105.644	105.644	105.444	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.437	103.437	103.237	3.990	N/A	N/A	N/A	4.375	106.144	106.044	105.944
4.500	106.003	106.003	105.803	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.725	103.725	103.525	4.000	N/A	N/A	N/A	4.500	106.503	106.403	106.303
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	99.330	99.330	99.130	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.074	99.074	98.874	2.000	98.987	98.887	98.787
2.875	N/A	N/A	N/A	2.625	100.205	100.205	100.005	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.628	99.628	99.428	2.125	99.542	99.442	99.342
2.990	N/A	N/A	N/A	2.750	100.949	100.949	100.749	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.114	100.114	99.914	2.250	100.027	99.927	99.827
3.000	N/A	N/A	N/A	2.875	101.602	101.602	101.402	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.553	100.553	100.353	2.375	100.552	100.452	100.352
3.125	N/A	N/A	N/A	2.990	102.000	102.000	101.800	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.026	101.026	100.826	2.500	101.199	101.099	100.999
3.250	N/A	N/A	N/A	3.000	102.100	102.100	101.900	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.554	101.554	101.354	2.625	101.726	101.625	101.526
3.375	N/A	N/A	N/A	3.125	102.542	102.542	102.342	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.021	102.021	101.821	2.750	102.194	102.092	101.994
3.500	N/A	N/A	N/A	3.250	102.764	102.764	102.564	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.390	102.390	102.190	2.875	102.563	102.462	102.363
3.625	N/A	N/A	N/A	3.375	103.547	103.547	103.347	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.713	102.713	102.513	2.990	102.896	102.796	102.696
3.750	N/A	N/A	N/A	3.500	103.971	103.971	103.771	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.813	102.813	102.613	3.000	102.996	102.896	102.796
3.875	N/A	N/A	N/A	3.625	104.315	104.315	104.115	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.198	103.198	102.998	3.125	103.464	103.364	103.264
3.990	N/A	N/A	N/A	3.750	104.017	104.017	103.817	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.557	103.557	103.357	3.250	103.892	103.792	103.692
4.000	N/A	N/A	N/A	3.875	104.473	104.473	104.273	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.034	104.034	103.834	3.375	104.369	104.269	104.169
4.125	N/A	N/A	N/A	3.990	104.699	104.699	104.499	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.345	104.345	104.145	3.500	104.681	104.581	104.481
4.250	N/A	N/A	N/A	4.000	104.799	104.799	104.599	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.749	104.749	104.549	3.625	105.085	104.985	104.885
4.375	N/A	N/A	N/A	4.125	105.088	105.088	104.888	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.489	104.489	104.289	3.750	104.842	104.742	104.642
4.500	N/A	N/A	N/A	4.250	104.830	104.830	104.630	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.914	104.914	104.714	3.875	105.267	105.167	105.067
4.625	N/A	N/A	N/A	4.375	105.219	105.219	105.019	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.223	105.223	105.023	3.990	105.576	105.476	105.376
4.750	N/A	N/A	N/A	4.500	105.558	105.558	105.358	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.323	105.323	105.123	4.000	105.676	105.576	105.476
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	99.272	99.272	99.072	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.074	100.074	99.874
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.698	99.698	99.498	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.628	100.628	100.428
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.036	100.036	99.836	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.114	101.114	100.914
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.497	100.497	100.297	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.553	101.553	101.353
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.011	101.011	100.811	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.963	101.963	101.763
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.410	101.410	101.210	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.394	102.394	102.194
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.729	101.729	101.529	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.428	102.428	102.228
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.982	101.982	101.782	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.797	102.797	102.597
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.171	102.171	101.971	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.119	103.119	102.919
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.271	102.271	102.071	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.219	103.219	103.019
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.540	102.540	102.340	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.604	103.604	103.404
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.394	102.394	102.194	3.250	N/A	N/A</									



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/29/2021

45 Day Lock Exp.: 12/13/2021

60 Day Lock Exp.: 12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 4:00 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	97.560	97.560	97.360	2.500	98.354	98.354	98.154	2.875	101.602	101.602	101.402	2.000	99.074	99.074	98.874	2.000	99.272	99.272	99.072
2.625	98.434	98.434	98.234	2.625	99.114	99.114	98.914	2.990	102.000	102.000	101.800	2.125	99.628	99.628	99.428	2.125	99.698	99.698	99.498
2.750	99.225	99.225	99.025	2.750	99.801	99.801	99.601	3.000	102.100	102.100	101.900	2.250	100.114	100.114	99.914	2.250	100.036	100.036	99.836
2.875	99.884	99.884	99.684	2.875	100.379	100.379	100.179	3.125	102.542	102.542	102.342	2.375	100.553	100.553	100.353	2.375	100.497	100.497	100.297
2.990	100.319	100.319	100.119	2.990	100.681	100.681	100.481	3.250	102.764	102.764	102.564	2.500	101.026	101.026	100.826	2.500	101.011	101.011	100.811
3.000	100.419	100.419	100.219	3.000	100.781	100.781	100.581	3.375	103.547	103.547	103.347	2.625	101.554	101.554	101.354	2.625	101.410	101.410	101.210
3.125	100.979	100.979	100.779	3.125	101.454	101.454	101.254	3.500	103.971	103.971	103.771	2.750	102.021	102.021	101.821	2.750	101.729	101.729	101.529
3.250	101.720	101.720	101.520	3.250	102.103	102.103	101.903	3.625	104.315	104.315	104.115	2.875	102.390	102.390	102.190	2.875	101.982	101.982	101.782
3.375	102.540	102.540	102.340	3.375	102.864	102.864	102.664	3.750	104.017	104.017	103.817	2.990	102.713	102.713	102.513	2.990	102.171	102.171	101.971
3.500	102.996	102.996	102.796	3.500	103.201	103.201	103.001	3.875	104.473	104.473	104.273	3.000	102.813	102.813	102.613	3.000	102.271	102.271	102.071
3.625	103.344	103.344	103.144	3.625	103.361	103.361	103.161	3.990	104.699	104.699	104.499	3.125	103.198	103.198	102.998	3.125	102.540	102.540	102.340
3.750	103.709	103.709	103.509	3.750	103.114	103.114	102.914	4.000	104.799	104.799	104.599	3.250	103.557	103.557	103.357	3.250	102.394	102.394	102.194
3.875	104.169	104.169	103.969	3.875	103.522	103.522	103.322	4.125	105.088	105.088	104.888	3.375	104.034	104.034	103.834	3.375	102.753	102.753	102.553
3.990	104.424	104.424	104.224	3.990	103.707	103.707	103.507	4.250	104.830	104.830	104.630	3.500	104.345	104.345	104.145	3.500	102.968	102.968	102.768
4.000	104.524	104.524	104.324	4.000	103.807	103.807	103.607	4.375	105.219	105.219	105.019	3.625	104.749	104.749	104.549	3.625	103.249	103.249	103.049
4.125	104.822	104.822	104.622	4.125	103.967	103.967	103.767	4.500	105.558	105.558	105.358	3.750	104.489	104.489	104.289	3.750	102.510	102.510	102.310
4.250	105.250	105.250	105.050	4.250	103.026	103.026	102.826	4.625	105.790	105.790	105.590	3.875	104.914	104.914	104.714	3.875	102.809	102.809	102.609
4.375	105.644	105.644	105.444	4.375	103.437	103.437	103.237	4.750	106.116	106.116	105.916	3.990	105.223	105.223	105.023	3.990	102.996	102.996	102.796
4.500	106.003	106.003	105.803	4.500	103.725	103.725	103.525	4.875	106.461	106.461	106.261	4.000	105.323	105.323	105.123	4.000	103.096	103.096	102.896

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 LPAs 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@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: 4:00 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	Rate	30 Day	45 Day	60 Day		
2.500	97.458	97.458	97.200	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.216	97.216	96.958	2.750	N/A	N/A	N/A	2.500	96.930	96.830	96.672	2.500	96.930	96.830	96.672		
2.625	98.379	98.379	98.124	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.137	98.137	97.882	2.875	N/A	N/A	N/A	2.625	97.851	97.751	97.596	2.625	97.851	97.751	97.596		
2.750	99.204	99.204	98.956	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.962	98.962	98.714	2.990	N/A	N/A	N/A	2.750	98.676	98.576	98.428	2.750	98.676	98.576	98.428		
2.875	99.880	99.880	99.637	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.638	99.638	99.395	3.000	N/A	N/A	N/A	2.875	99.352	99.251	99.109	2.875	99.352	99.251	99.109		
2.990	100.322	100.322	100.084	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.080	100.080	99.842	3.125	N/A	N/A	N/A	2.990	99.794	99.692	99.556	2.990	99.794	99.692	99.556		
3.000	100.422	100.422	100.184	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.180	100.180	99.942	3.250	N/A	N/A	N/A	3.000	99.894	99.792	99.656	3.000	99.894	99.792	99.656		
3.125	101.055	101.055	100.821	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.505	100.505	100.271	3.375	N/A	N/A	N/A	3.125	100.496	100.368	100.262	3.125	100.496	100.368	100.262		
3.250	101.792	101.792	101.564	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.242	101.242	101.014	3.500	N/A	N/A	N/A	3.250	101.109	100.980	100.881	3.250	101.109	100.980	100.881		
3.375	102.600	102.600	102.375	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.050	102.050	101.825	3.625	N/A	N/A	N/A	3.375	101.917	101.789	101.692	3.375	101.917	101.789	101.692		
3.500	103.037	103.037	102.814	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.487	102.487	102.264	3.750	N/A	N/A	N/A	3.500	102.355	102.226	102.132	3.500	102.355	102.226	102.132		
3.625	103.303	103.303	103.083	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.753	102.753	102.533	3.875	N/A	N/A	N/A	3.625	102.621	102.492	102.401	3.625	102.621	102.492	102.401		
3.750	103.588	103.588	103.349	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.032	103.032	99.793	3.990	N/A	N/A	N/A	3.750	101.602	101.502	101.363	3.750	101.602	101.502	101.363		
3.875	104.030	104.030	103.796	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.474	103.474	100.240	4.000	N/A	N/A	N/A	3.875	102.044	101.944	101.810	3.875	102.044	101.944	101.810		
3.990	104.233	104.233	104.004	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.677	103.677	100.448	4.125	N/A	N/A	N/A	3.990	102.247	102.147	102.018	3.990	102.247	102.147	102.018		
4.000	104.333	104.333	104.104	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	103.777	103.777	100.548	4.250	N/A	N/A	N/A	4.000	102.347	102.247	102.118	4.000	102.347	102.247	102.118		
4.125	104.668	104.668	104.444	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.112	101.112	100.888	4.375	N/A	N/A	N/A	4.125	102.682	102.582	102.458	4.125	102.682	102.582	102.458		
4.250	104.830	104.830	104.630	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.154	101.154	99.954	4.500	N/A	N/A	N/A	4.250	101.907	101.807	101.707	4.250	101.907	101.807	101.707		
4.375	105.217	105.217	105.017	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.541	101.541	100.341	4.625	N/A	N/A	N/A	4.375	102.294	102.194	102.094	4.375	102.294	102.194	102.094		
4.500	105.542	105.542	105.342	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.866	100.866	100.666	4.750	N/A	N/A	N/A	4.500	102.619	102.519	102.419	4.500	102.619	102.519	102.419		
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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	2.500	98.837	98.837	98.498	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.088	99.088	98.864	2.000	98.401	98.301	98.177	2.750	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	2.625	100.102	100.102	99.848	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.680	99.680	99.445	2.125	98.993	98.893	98.768	2.875	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	2.750	100.576	100.576	100.321	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.132	100.132	99.907	2.250	99.445	99.345	99.220	2.990	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	2.875	101.181	101.181	100.925	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.539	100.539	100.314	2.375	99.852	99.752	99.627	3.000	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	2.990	101.552	101.552	101.298	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.125	100.125	100.925	2.500	100.477	100.377	100.277	3.125	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.000	101.652	101.652	101.398	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.638	101.638	101.438	2.625	100.919	100.819	100.719	3.250	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.125	102.088	102.088	101.809	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.076	102.076	101.876	2.750	100.890	100.790	100.690	3.375	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.250	102.568	102.568	102.290	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.402	102.402	102.202	2.875	101.215	101.115	101.015	3.500	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.375	103.315	103.315	103.038	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.676	102.676	102.476	2.990	101.489	101.389	101.289	3.625	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	3.500	103.732	103.732	103.459	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.776	102.776	102.576	3.000	101.589	101.489	101.389	3.750	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	3.625	104.015	104.015	103.744	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.919	102.919	102.719	3.125	102.141	102.041	101.941	3.875	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	3.750	104.031	104.031	103.811	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.430	103.430	103.230	3.250	101.621	101.521	101.421	3.990	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	3.875	104.365	104.365	104.165	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.866	103.866	103.666	3.375	102.057	101.957	101.857	4.000	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	3.990	104.575	104.575	104.375	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.082	104.082	103.882	3.500	102.273	102.173	102.073	4.125	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.000	104.675	104.675	104.475	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.939	103.939	103.739	3.625	102.834	102.734	102.634	4.250	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.125	104.676	104.676	104.476	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.288	104.288	104.088	3.750	102.319	102.219	102.119	4.375	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.250	105.047	105.047	104.847	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.447	104.447	104.247	3.875	102.478	102.378	102.278	4.500	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.375	105.288	105.288	105.088	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.689	104.689	104.489	3.990	102.721	102.621	102.521	4.625	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	4.500	105.496	105.496	105.296	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.789	104.789	104.589	4.000	102.821	102.721	102.621	4.750	N/A	N/A	N/A		

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	97.988	97.988	97.764	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	98.580	98.580	98.355	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	99.032	99.032	98.807	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	99.439	99.439	99.214	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.025	100.025	99.825	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	99.162	99.162	98.962	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	99.600	99.600	99.400	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	99.278	99.278	99.078	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	100.200	100.200	100.000	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	100.300	100.300	100.100	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	100.693	100.693	100.493	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	101.204	101.204	101.004	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	101.640	101.640	101.440	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	101.856	101.856	101.656	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	100.713	100.713	100.513	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	101.062	101.062	100.862	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	101.221	101.221	101.021	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	101.463	101.463	101.263	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	101.563	101.563	101.363	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

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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: 4:00 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	99.204	99.204	98.956	2.750	98.962	98.962	98.714	2.500	98.837	98.837	98.498	2.000	99.088	99.088	98.864	2.000	97.988	97.988	97.764
2.875	99.880	99.880	99.637	2.875	99.638	99.638	99.395	2.625	100.102	100.102	99.848	2.125	99.680	99.680	99.455	2.125	98.580	98.580	98.355
2.990	100.322	100.322	100.084	2.990	100.080	100.080	99.842	2.750	100.576	100.576	100.321	2.250	100.132	100.132	99.907	2.250	99.032	99.032	98.807
3.000	100.422	100.422	100.184	3.000	100.180	100.180	99.942	2.875	101.181	101.181	100.925	2.375	100.539	100.539	100.314	2.375	99.439	99.439	99.214
3.125	101.055	101.055	100.821	3.125	100.505	100.505	100.271	2.990	101.552	101.552	101.298	2.500	101.125	101.125	100.925	2.500	100.025	100.025	99.825
3.250	101.792	101.792	101.564	3.250	101.242	101.242	101.014	3.000	101.652	101.652	101.398	2.625	101.638	101.638	101.438	2.625	99.162	99.162	98.962
3.375	102.600	102.600	102.375	3.375	102.050	102.050	101.825	3.125	102.088	102.088	101.809	2.750	102.076	102.076	101.876	2.750	99.600	99.600	99.400
3.500	103.037	103.037	102.814	3.500	102.487	102.487	102.264	3.250	102.568	102.568	102.290	2.875	102.402	102.402	102.202	2.875	99.926	99.926	99.726
3.625	103.303	103.303	103.083	3.625	102.753	102.753	102.533	3.375	103.315	103.315	103.038	2.990	102.676	102.676	102.476	2.990	100.200	100.200	100.000
3.750	103.588	103.588	103.349	3.750	103.032	103.032	99.793	3.500	103.732	103.732	103.459	3.000	102.776	102.776	102.576	3.000	100.300	100.300	100.100
3.875	104.030	104.030	103.796	3.875	100.474	100.474	100.240	3.625	104.015	104.015	103.744	3.125	102.919	102.919	102.719	3.125	100.693	100.693	100.493
3.990	104.233	104.233	104.004	3.990	100.677	100.677	100.448	3.750	104.031	104.031	103.831	3.250	103.430	103.430	103.230	3.250	101.204	101.204	101.004
4.000	104.333	104.333	104.104	4.000	100.777	100.777	100.548	3.875	104.365	104.365	104.165	3.375	103.866	103.866	103.666	3.375	101.640	101.640	101.440
4.125	104.668	104.668	104.444	4.125	101.112	101.112	100.888	3.990	104.575	104.575	104.375	3.500	104.082	104.082	103.882	3.500	101.856	101.856	101.656
4.250	104.830	104.830	104.630	4.250	100.154	100.154	99.954	4.000	104.675	104.675	104.475	3.625	103.939	103.939	103.739	3.625	100.713	100.713	100.513
4.375	105.217	105.217	105.017	4.375	100.541	100.541	100.341	4.125	104.676	104.676	104.476	3.750	104.288	104.288	104.088	3.750	101.062	101.062	100.862
4.500	105.542	105.542	105.342	4.500	100.866	100.866	100.666	4.250	105.047	105.047	104.847	3.875	104.447	104.447	104.247	3.875	101.221	101.221	101.021
4.625	105.877	105.877	105.677	4.625	100.827	100.827	100.627	4.375	105.288	105.288	105.088	3.990	104.689	104.689	104.489	3.990	101.463	101.463	101.263
4.750	106.276	106.276	106.076	4.750	101.226	101.226	101.026	4.500	105.496	105.496	105.296	4.000	104.789	104.789	104.589	4.000	101.563	101.563	101.363

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.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 4:00 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 by



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: 4:00 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	97.458	97.458	97.200	2.500	98.837	98.837	98.498	2.000	99.088	99.088	98.864	2.500	96.662	96.662	96.404	2.000	97.888	97.888	97.664
2.625	98.379	98.379	98.124	2.625	100.102	100.102	99.848	2.125	99.680	99.680	99.455	2.625	97.583	97.583	97.328	2.125	98.480	98.480	98.255
2.750	99.204	99.204	98.956	2.750	100.576	100.576	100.321	2.250	100.132	100.132	99.907	2.750	98.408	98.408	98.160	2.250	98.932	98.932	98.707
2.875	99.880	99.880	99.637	2.875	101.181	101.181	100.925	2.375	100.539	100.539	100.314	2.875	99.084	99.084	98.841	2.375	99.339	99.339	99.114
2.990	100.322	100.322	100.084	2.990	101.552	101.552	101.298	2.500	101.125	101.125	100.925	2.990	99.526	99.526	99.288	2.500	99.925	99.925	99.725
3.000	100.422	100.422	100.184	3.000	101.652	101.652	101.398	2.625	101.638	101.638	101.438	3.000	99.626	99.626	99.388	2.625	99.750	99.750	99.550
3.125	101.055	101.055	100.821	3.125	102.088	102.088	101.809	2.750	102.076	102.076	101.876	3.125	100.105	100.105	99.871	2.750	100.188	100.188	99.988
3.250	101.792	101.792	101.564	3.250	102.568	102.568	102.290	2.875	102.402	102.402	102.202	3.250	100.842	100.842	100.614	2.875	100.514	100.514	100.314
3.375	102.600	102.600	102.375	3.375	103.315	103.315	103.038	2.990	102.676	102.676	102.476	3.375	101.650	101.650	101.425	2.990	100.788	100.788	100.588
3.500	103.037	103.037	102.814	3.500	103.732	103.732	103.459	3.000	102.776	102.776	102.576	3.500	102.087	102.087	101.864	3.000	100.888	100.888	100.688
3.625	103.303	103.303	103.083	3.625	104.015	104.015	103.744	3.125	102.919	102.919	102.719	3.625	102.353	102.353	102.133	3.125	101.156	101.156	100.956
3.750	103.588	103.588	103.349	3.750	104.031	104.031	103.831	3.250	103.430	103.430	103.230	3.750	101.135	101.135	100.896	3.250	101.667	101.667	101.467
3.875	104.030	104.030	103.796	3.875	104.365	104.365	104.165	3.375	103.866	103.866	103.666	3.875	101.577	101.577	101.343	3.375	102.103	102.103	101.903
3.990	104.233	104.233	104.004	3.990	104.575	104.575	104.375	3.500	104.082	104.082	103.882	3.990	101.780	101.780	101.551	3.500	102.319	102.319	102.119
4.000	104.333	104.333	104.104	4.000	104.675	104.675	104.475	3.625	103.939	103.939	103.739	4.000	101.880	101.880	101.651	3.625	101.676	101.676	101.476
4.125	104.668	104.668	104.444	4.125	104.676	104.676	104.476	3.750	104.288	104.288	104.088	4.125	102.215	102.215	101.991	3.750	102.025	102.025	101.825
4.250	104.830	104.830	104.600	4.250	105.047	105.047	104.847	3.875	104.447	104.447	104.247	4.250	101.817	101.817	101.617	3.875	102.184	102.184	101.984
4.375	105.217	105.217	105.017	4.375	105.288	105.288	105.088	3.990	104.689	104.689	104.489	4.375	102.204	102.204	102.004	3.990	102.426	102.426	102.226
4.500	105.542	105.542	105.342	4.500	105.496	105.496	105.296	4.000	104.789	104.789	104.589	4.500	102.529	102.529	102.329	4.000	102.526	102.526	102.326

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 4:00 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	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

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

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

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

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

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