

W. Rate Sheet Dated: 10/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	99.221	99.221	98.783	2.250	99.102	99.102	98.664	2.250	97.357	97.357	97.029	3.125	96.348	96.348	96.048
2.375	99.437	99.437	99.000	2.375	99.290	99.290	98.852	2.500	97.701	97.701	97.373	3.250	97.926	97.926	97.626
2.500	99.651	99.651	99.213	2.500	99.471	99.471	99.033	2.625	97.858	97.858	97.530	3.375	97.692	97.692	97.392
2.625	99.866	99.866	99.429	2.625	99.640	99.640	99.202	2.750	99.701	99.701	99.401	3.500	97.770	97.770	97.470
2.750	100.938	100.938	100.532	2.750	100.838	100.838	100.432	2.875	99.867	99.867	99.567	3.625	97.848	97.848	97.548
2.875	101.145	101.145	100.739	2.875	101.016	101.016	100.610	3.000	100.024	100.024	99.724	Margin = 2.250		Index = 0.110	
3.000	101.350	101.350	100.944	3.000	101.186	101.186	100.779	3.125	100.179	100.179	99.879	30 Year OTC			
3.125	101.548	101.548	101.141	3.125	101.354	101.354	100.947	3.250	101.679	101.679	101.379	Rate	30 Day	45 Day	60 Day
3.250	102.333	102.333	102.033	3.250	102.198	102.198	101.898	3.375	101.826	101.826	101.526	4.000	101.023	101.023	100.523
3.375	102.432	102.432	102.132	3.375	102.258	102.258	101.958	3.500	101.977	101.977	101.677	4.125	101.145	101.145	100.645
3.500	102.628	102.628	102.328	3.500	102.383	102.383	102.083	3.625	102.109	102.109	101.809	4.375	102.138	102.138	101.638
3.625	102.811	102.811	102.511	3.625	102.526	102.526	102.226	3.750	102.690	102.690	102.390	4.500	102.261	102.261	101.761
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	102.419	102.419	101.919
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	103.609	103.609	103.409	4.250	103.465	103.465	103.265	4.375	102.510	102.510	102.210	5.500	104.124	104.124	103.624
4.375	103.613	103.613	103.413	4.375	103.476	103.476	103.276	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	99.321	99.221	99.221	98.783	2.250	99.052	98.952	98.952	98.514	2.250	99.487	99.387	99.387	99.059
2.375	99.537	99.437	99.437	99.000	2.375	99.240	99.140	99.140	98.702	2.375	99.663	99.563	99.563	99.234
2.500	99.751	99.651	99.651	99.213	2.500	99.421	99.321	99.321	98.883	2.500	99.831	99.731	99.731	99.403
2.625	99.966	99.866	99.866	99.429	2.625	99.590	99.490	99.490	99.052	2.625	99.988	99.888	99.888	99.560
2.750	101.038	100.938	100.938	100.532	2.750	100.663	100.563	100.563	100.157	2.750	100.731	100.631	100.631	100.331
2.875	101.245	101.145	101.145	100.739	2.875	100.841	100.741	100.741	100.335	2.875	100.897	100.797	100.797	100.497
3.000	101.450	101.350	101.350	100.944	3.000	101.011	100.911	100.911	100.504	3.000	101.054	100.954	100.954	100.654
3.125	101.648	101.548	101.548	101.141	3.125	101.179	101.079	101.079	100.672	3.125	101.209	101.109	101.109	100.809
3.250	102.433	102.333	102.333	102.033	3.250	101.998	101.898	101.898	101.598	3.250	103.309	103.209	103.209	102.909
3.375	102.632	102.532	102.532	102.232	3.375	102.158	102.058	102.058	101.758	3.375	103.456	103.356	103.356	103.056
3.500	102.828	102.728	102.728	102.428	3.500	102.283	102.183	102.183	101.883	3.500	103.607	103.507	103.507	103.207
3.625	103.011	102.911	102.911	102.611	3.625	102.426	102.326	102.326	102.026	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	99.388	99.388	98.888	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.777	98.777	98.277					4.500	99.511	99.511	99.011	Rate	30 Day	45 Day	60 Day
4.125	98.655	98.655	98.155					4.625	99.669	99.669	99.169	5.750	103.000	103.000	102.500
4.250	100.548	100.548	100.048					4.875	100.140	100.140	99.640	6.250	105.750	105.750	105.250
4.375	100.443	100.443	99.943					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	100.320	100.320	99.820					5.125	100.420	100.420	99.920				
4.625	100.162	100.162	99.662					5.500	101.374	101.374	100.874				
4.750	101.342	101.342	100.842					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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.098	96.098	95.798
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.676	97.676	97.376
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.442	97.442	97.142
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.250	98.250	97.950	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	98.416	98.416	98.116	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	98.573	98.573	98.273	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.728	98.728	98.428	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	101.152	101.152	100.852	3.250	101.117	101.117	100.817	3.375	100.631	100.631	100.331	3.250	101.152	101.152	100.652
3.375	101.350	101.350	101.050	3.375	101.277	101.277	100.977	3.500	100.782	100.782	100.482	3.375	101.350	101.350	100.850
3.500	101.546	101.546	101.246	3.500	101.402	101.402	101.102	3.625	100.914	100.914	100.614	3.500	101.546	101.546	101.046
3.625	101.730	101.730	101.430	3.625	101.545	101.545	101.245	3.750	101.995	101.995	101.695	3.625	101.730	101.730	101.230
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	102.059	102.059	101.859	4.250	102.015	102.015	101.815	4.375	N/A	N/A	N/A	4.250	102.059	102.059	101.559
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	100.501	100.401	100.401	99.995	2.750	100.475	100.375	100.375	99.969	2.750	100.444	100.344	100.344	100.044
2.875	100.708	100.608	100.608	100.202	2.875	100.654	100.554	100.554	100.148	2.875	100.610	100.510	100.510	100.210
3.000	100.912	100.812	100.812	100.406	3.000	100.823	100.723	100.723	100.317	3.000	100.766	100.666	100.666	100.366
3.125	101.110	101.010	101.010	100.604	3.125	100.991	100.891	100.891	100.485	3.125	100.922	100.822	100.822	100.522
3.250	101.252	101.152	101.152	100.852	3.250	101.217	101.117	101.117	100.817	3.250	102.428	102.328	102.328	102.028
3.375	101.450	101.350	101.350	101.050	3.375	101.377	101.277	101.277	100.977	3.375	102.575	102.475	102.475	102.175
3.500	101.646	101.546	101.546	101.246	3.500	101.502	101.402	101.402	101.102	3.500	102.725	102.625	102.625	102.325
3.625	101.830	101.730	101.730	101.430	3.625	101.645	101.545	101.545	101.245	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				

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

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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	96.997	96.997	96.979	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.792	97.792	97.592	2.000	N/A	N/A	N/A	2.500	97.080	96.980	96.880
2.625	97.872	97.872	97.672	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.552	98.552	98.352	2.125	N/A	N/A	N/A	2.625	97.954	97.854	97.754
2.750	98.663	98.663	98.463	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.239	99.239	99.039	2.250	N/A	N/A	N/A	2.750	98.745	98.645	98.545
2.875	99.321	99.321	99.121	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	99.817	99.817	99.617	2.375	N/A	N/A	N/A	2.875	99.404	99.304	99.204
2.990	99.757	99.757	99.557	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.174	100.174	99.974	2.500	N/A	N/A	N/A	2.990	99.842	99.742	99.642
3.000	99.857	99.857	99.657	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.274	100.274	100.074	2.625	N/A	N/A	N/A	3.000	99.942	99.842	99.742
3.125	100.613	100.613	100.413	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.088	101.088	100.888	2.750	N/A	N/A	N/A	3.125	100.869	100.769	100.657
3.250	101.353	101.353	101.153	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.737	101.737	101.537	2.875	N/A	N/A	N/A	3.250	101.609	101.502	101.397
3.375	102.174	102.174	101.974	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.498	102.498	102.298	2.990	N/A	N/A	N/A	3.375	102.430	102.324	102.218
3.500	102.629	102.629	102.429	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.834	102.834	102.634	3.000	N/A	N/A	N/A	3.500	102.953	102.853	102.753
3.625	102.979	102.979	102.779	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	102.995	102.995	102.795	3.125	N/A	N/A	N/A	3.625	103.745	103.645	103.545
3.750	103.552	103.552	103.352	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.958	102.958	102.758	3.250	N/A	N/A	N/A	3.750	104.354	104.254	104.154
3.875	104.012	104.012	103.812	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.366	103.366	103.166	3.375	N/A	N/A	N/A	3.875	104.814	104.714	104.614
3.990	104.268	104.268	104.068	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.551	103.551	103.351	3.500	N/A	N/A	N/A	3.990	105.069	104.969	104.869
4.000	104.368	104.368	104.168	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.651	103.651	103.451	3.625	N/A	N/A	N/A	4.000	105.169	105.069	104.969
4.125	104.666	104.666	104.466	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.810	103.810	103.610	3.750	N/A	N/A	N/A	4.125	105.463	105.363	105.263
4.250	105.094	105.094	104.894	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.870	102.870	102.670	3.875	N/A	N/A	N/A	4.250	105.594	105.494	105.394
4.375	105.487	105.487	105.287	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.281	103.281	103.081	3.990	N/A	N/A	N/A	4.375	105.988	105.888	105.788
4.500	105.846	105.846	105.646	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.569	103.569	103.369	4.000	N/A	N/A	N/A	4.500	106.347	106.247	106.147
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	98.768	98.768	98.568	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.637	98.637	98.437	2.000	98.550	98.450	98.350
2.875	N/A	N/A	N/A	2.625	99.642	99.642	99.442	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.191	99.191	98.991	2.125	99.104	99.004	98.904
2.990	N/A	N/A	N/A	2.750	100.387	100.387	100.187	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.676	99.676	99.476	2.250	99.589	99.489	99.389
3.000	N/A	N/A	N/A	2.875	101.040	101.040	100.840	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.116	100.116	99.916	2.375	100.209	100.109	100.009
3.125	N/A	N/A	N/A	2.990	101.437	101.437	101.237	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.682	100.682	100.482	2.500	100.855	100.755	100.655
3.250	N/A	N/A	N/A	3.000	101.537	101.537	101.337	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.210	101.210	101.010	2.625	101.383	101.281	101.183
3.375	N/A	N/A	N/A	3.125	101.980	101.980	101.780	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.678	101.678	101.478	2.750	101.850	101.749	101.650
3.500	N/A	N/A	N/A	3.250	102.398	102.398	102.198	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.047	102.047	101.847	2.875	102.254	102.154	102.054
3.625	N/A	N/A	N/A	3.375	103.181	103.181	102.981	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.378	102.378	102.178	2.990	102.707	102.607	102.507
3.750	N/A	N/A	N/A	3.500	103.604	103.604	103.404	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.478	102.478	102.278	3.000	102.807	102.707	102.607
3.875	N/A	N/A	N/A	3.625	103.948	103.948	103.748	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.973	102.973	102.773	3.125	103.308	103.208	103.108
3.990	N/A	N/A	N/A	3.750	103.861	103.861	103.661	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.400	103.400	103.200	3.250	103.736	103.636	103.536
4.000	N/A	N/A	N/A	3.875	104.317	104.317	104.117	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.877	103.877	103.677	3.375	104.213	104.113	104.013
4.125	N/A	N/A	N/A	3.990	104.543	104.543	104.343	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.189	104.189	103.989	3.500	104.524	104.424	104.324
4.250	N/A	N/A	N/A	4.000	104.643	104.643	104.443	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.593	104.593	104.393	3.625	104.928	104.828	104.728
4.375	N/A	N/A	N/A	4.125	104.932	104.932	104.732	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.333	104.333	104.133	3.750	104.686	104.586	104.486
4.500	N/A	N/A	N/A	4.250	104.674	104.674	104.474	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.758	104.758	104.558	3.875	105.111	105.011	104.911
4.625	N/A	N/A	N/A	4.375	105.063	105.063	104.863	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.066	105.066	104.866	3.990	105.419	105.319	105.219
4.750	N/A	N/A	N/A	4.500	105.402	105.402	105.202	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.166	105.166	104.966	4.000	105.519	105.419	105.319
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	98.834	98.834	98.634	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.637	99.637	99.437
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.260	99.260	99.060	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.191	100.191	99.991
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.622	99.622	99.422	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.676	100.676	100.476
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.153	100.153	99.953	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.116	101.116	100.916
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.667	100.667	100.467	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.526	101.526	101.326
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.067	101.067	100.867	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.957	101.957	101.757
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.385	101.385	101.185	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.084	102.084	101.884
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.638	101.638	101.438	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.453	102.453	102.253
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.827	101.827	101.627	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.776	102.776	102.576
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.927	101.927	101.727	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.876	102.876	102.676
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.196	102.196	101.996	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.261	103.261	103.061
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.237	102.237	102.037	3.250	N/A	N/A	N/A	3.250	N/A	N/A					



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2021

45 Day Lock Exp.:

12/13/2021

60 Day Lock Exp.:

12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.997	96.997	96.797	2.500	97.792	97.792	97.592	2.875	101.040	101.040	100.840	2.000	98.637	98.637	98.437	2.000	98.834	98.834	98.634
2.625	97.872	97.872	97.672	2.625	98.552	98.552	98.352	2.990	101.437	101.437	101.237	2.125	99.191	99.191	98.991	2.125	99.260	99.260	99.060
2.750	98.663	98.663	98.463	2.750	99.239	99.239	99.039	3.000	101.537	101.537	101.337	2.250	99.676	99.676	99.476	2.250	99.622	99.622	99.422
2.875	99.321	99.321	99.121	2.875	99.817	99.817	99.617	3.125	101.980	101.980	101.780	2.375	100.116	100.116	99.916	2.375	100.153	100.153	99.953
2.990	99.757	99.757	99.557	2.990	100.174	100.174	99.974	3.250	102.398	102.398	102.198	2.500	100.682	100.682	100.482	2.500	100.667	100.667	100.467
3.000	99.857	99.857	99.657	3.000	100.274	100.274	100.074	3.375	103.181	103.181	102.981	2.625	101.210	101.210	101.010	2.625	101.067	101.067	100.867
3.125	100.613	100.613	100.413	3.125	101.088	101.088	100.888	3.500	103.604	103.604	103.404	2.750	101.678	101.678	101.478	2.750	101.385	101.385	101.185
3.250	101.353	101.353	101.153	3.250	101.737	101.737	101.537	3.625	103.948	103.948	103.748	2.875	102.047	102.047	101.847	2.875	101.638	101.638	101.438
3.375	102.174	102.174	101.974	3.375	102.498	102.498	102.298	3.750	103.861	103.861	103.661	2.990	102.378	102.378	102.178	2.990	101.827	101.827	101.627
3.500	102.629	102.629	102.429	3.500	102.834	102.834	102.634	3.875	104.317	104.317	104.117	3.000	102.478	102.478	102.278	3.000	101.927	101.927	101.727
3.625	102.979	102.979	102.779	3.625	102.995	102.995	102.795	3.990	104.543	104.543	104.343	3.125	102.973	102.973	102.773	3.125	102.196	102.196	101.996
3.750	103.552	103.552	103.352	3.750	102.958	102.958	102.758	4.000	104.643	104.643	104.443	3.250	103.400	103.400	103.200	3.250	102.237	102.237	102.037
3.875	104.012	104.012	103.812	3.875	103.366	103.366	103.166	4.125	104.932	104.932	104.732	3.375	103.877	103.877	103.677	3.375	102.597	102.597	102.397
3.990	104.268	104.268	104.068	3.990	103.551	103.551	103.351	4.250	104.674	104.674	104.474	3.500	104.189	104.189	103.989	3.500	102.812	102.812	102.612
4.000	104.368	104.368	104.168	4.000	103.651	103.651	103.451	4.375	105.063	105.063	104.863	3.625	104.593	104.593	104.393	3.625	103.093	103.093	102.893
4.125	104.666	104.666	104.466	4.125	103.810	103.810	103.610	4.500	105.402	105.402	105.202	3.750	104.333	104.333	104.133	3.750	102.354	102.354	102.154
4.250	105.094	105.094	104.894	4.250	102.870	102.870	102.670	4.625	105.634	105.634	105.434	3.875	104.758	104.758	104.558	3.875	102.653	102.653	102.453
4.375	105.487	105.487	105.287	4.375	103.281	103.281	103.081	4.750	105.960	105.960	105.760	3.990	105.066	105.066	104.866	3.990	102.840	102.840	102.640
4.500	105.846	105.846	105.646	4.500	103.569	103.569	103.369	4.875	106.305	106.305	106.105	4.000	105.166	105.166	104.966	4.000	102.940	102.940	102.740

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

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

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

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

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



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

30 Day Lock Exp.: 11/29/2021
45 Day Lock Exp.: 12/13/2021
60 Day Lock Exp.: 12/28/2021

W. Rate Sheet Dated: 10/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.976	96.976	96.718	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.734	96.734	96.476	2.750	N/A	N/A	N/A	2.500	96.448	96.348	96.190
2.625	97.904	97.904	97.649	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.662	97.662	97.407	2.875	N/A	N/A	N/A	2.625	97.376	97.276	97.121
2.750	98.739	98.739	98.491	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.497	98.497	98.249	2.990	N/A	N/A	N/A	2.750	98.211	98.111	97.963
2.875	99.429	99.429	99.183	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.187	99.187	98.941	3.000	N/A	N/A	N/A	2.875	98.901	98.801	98.655
2.990	99.886	99.886	99.644	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.644	99.644	99.402	3.125	N/A	N/A	N/A	2.990	99.358	99.257	99.116
3.000	99.986	99.986	99.744	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	99.744	99.744	99.502	3.250	N/A	N/A	N/A	3.000	99.458	99.357	99.216
3.125	100.669	100.669	100.435	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.119	100.119	99.885	3.375	N/A	N/A	N/A	3.125	100.110	99.982	99.876
3.250	101.422	101.422	101.194	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.872	100.872	100.644	3.500	N/A	N/A	N/A	3.250	100.739	100.611	100.511
3.375	102.243	102.243	102.016	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.693	101.693	101.466	3.625	N/A	N/A	N/A	3.375	101.560	101.432	101.333
3.500	102.691	102.691	102.467	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.141	102.141	101.917	3.750	N/A	N/A	N/A	3.500	102.009	101.880	101.785
3.625	102.969	102.969	102.745	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.419	102.419	102.195	3.875	N/A	N/A	N/A	3.625	102.287	102.159	102.063
3.750	103.435	103.435	103.194	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.879	99.879	99.638	3.990	N/A	N/A	N/A	3.750	101.449	101.349	101.208
3.875	103.890	103.890	103.654	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.334	100.334	100.098	4.000	N/A	N/A	N/A	3.875	101.904	101.804	101.668
3.990	104.104	104.104	103.871	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.548	100.548	100.315	4.125	N/A	N/A	N/A	3.990	102.118	102.018	101.885
4.000	104.204	104.204	103.971	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.648	100.648	100.415	4.250	N/A	N/A	N/A	4.000	102.218	102.118	101.985
4.125	104.548	104.548	104.323	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.992	100.992	100.767	4.375	N/A	N/A	N/A	4.125	102.562	102.462	102.337
4.250	104.858	104.858	104.658	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.182	100.182	99.982	4.500	N/A	N/A	N/A	4.250	101.935	101.835	101.735
4.375	105.256	105.256	105.056	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.580	100.580	100.380	4.625	N/A	N/A	N/A	4.375	102.333	102.233	102.133
4.500	105.592	105.592	105.392	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.916	100.916	100.716	4.750	N/A	N/A	N/A	4.500	102.669	102.569	102.469
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	98.333	98.333	98.133	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.775	98.775	98.575	2.000	98.088	97.988	97.888
2.875	N/A	N/A	N/A	2.625	99.672	99.672	99.418	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.371	99.371	99.171	2.125	98.684	98.584	98.484
2.990	N/A	N/A	N/A	2.750	100.151	100.151	99.895	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.827	99.827	99.627	2.250	99.140	99.040	98.940
3.000	N/A	N/A	N/A	2.875	100.764	100.764	100.507	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.238	100.238	100.038	2.375	99.551	99.451	99.351
3.125	N/A	N/A	N/A	2.990	101.144	101.144	100.889	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.857	100.857	100.657	2.500	100.209	100.109	100.009
3.250	N/A	N/A	N/A	3.000	101.244	101.244	100.989	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.376	101.376	101.176	2.625	100.657	100.557	100.457
3.375	N/A	N/A	N/A	3.125	101.739	101.739	101.460	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.820	101.820	101.620	2.750	100.634	100.534	100.434
3.500	N/A	N/A	N/A	3.250	102.226	102.226	101.948	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.153	102.153	101.953	2.875	100.966	100.866	100.766
3.625	N/A	N/A	N/A	3.375	102.983	102.983	102.706	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.430	102.430	102.230	2.990	101.243	101.143	101.043
3.750	N/A	N/A	N/A	3.500	103.409	103.409	103.136	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.530	102.530	102.330	3.000	101.343	101.243	101.143
3.875	N/A	N/A	N/A	3.625	103.699	103.699	103.424	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.827	102.827	102.627	3.125	102.049	101.949	101.849
3.990	N/A	N/A	N/A	3.750	103.892	103.892	103.692	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.345	103.345	103.145	3.250	101.536	101.436	101.336
4.000	N/A	N/A	N/A	3.875	104.233	104.233	104.033	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.790	103.790	103.590	3.375	101.981	101.881	101.781
4.125	N/A	N/A	N/A	3.990	104.449	104.449	104.249	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.006	104.006	103.806	3.500	102.197	102.097	101.997
4.250	N/A	N/A	N/A	4.000	104.549	104.549	104.349	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.941	103.941	103.741	3.625	102.836	102.736	102.636
4.375	N/A	N/A	N/A	4.125	104.701	104.701	104.501	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.296	104.296	104.096	3.750	102.327	102.227	102.127
4.500	N/A	N/A	N/A	4.250	105.077	105.077	104.877	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.458	104.458	104.258	3.875	102.489	102.389	102.289
4.625	N/A	N/A	N/A	4.375	105.324	105.324	105.124	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.710	104.710	104.510	3.990	102.742	102.642	102.542
4.750	N/A	N/A	N/A	4.500	105.537	105.537	105.337	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.810	104.810	104.610	4.000	102.842	102.742	102.642

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	97.675	97.675	97.475	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	98.271	98.271	98.071	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	98.727	98.727	98.527	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	99.138	99.138	98.938	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	99.757	99.757	99.557	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	98.900	98.900	98.700	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	99.344	99.344	99.144	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	99.677	99.677	99.477	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	99.954	99.954	99.754	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	100.054	100.054	99.854	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	100.601	100.601	100.401	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	101.119	101.119	100.919	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	101.564	101.564	101.364	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	101.780	101.780	101.580	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	100.715	100.715	100.515	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	101.070	101.070	100.870	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	101.232	101.232	101.032	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	101.484	101.484	101.284	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	101.584	101.584	101.384	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.739	98.739	98.491	2.750	98.497	98.497	98.249	2.500	98.333	98.333	98.133	2.000	98.775	98.775	98.575	2.000	97.675	97.675	97.475
2.875	99.429	99.429	99.183	2.875	99.187	99.187	98.941	2.625	99.672	99.672	99.418	2.125	99.371	99.371	99.171	2.125	98.271	98.271	98.071
2.990	99.886	99.886	99.644	2.990	99.644	99.644	99.402	2.750	100.151	100.151	99.895	2.250	99.827	99.827	99.627	2.250	98.727	98.727	98.527
3.000	99.986	99.986	99.744	3.000	99.744	99.744	99.502	2.875	100.764	100.764	100.507	2.375	100.238	100.238	100.038	2.375	99.138	99.138	98.938
3.125	100.669	100.669	100.435	3.125	100.119	100.119	99.885	2.990	101.144	101.144	100.889	2.500	100.857	100.857	100.657	2.500	99.757	99.757	99.557
3.250	101.422	101.422	101.194	3.250	100.872	100.872	100.644	3.000	101.244	101.244	100.989	2.625	101.376	101.376	101.176	2.625	98.900	98.900	98.700
3.375	102.243	102.243	102.016	3.375	101.693	101.693	101.466	3.125	101.739	101.739	101.460	2.750	101.820	101.820	101.620	2.750	99.344	99.344	99.144
3.500	102.691	102.691	102.467	3.500	102.141	102.141	101.917	3.250	102.226	102.226	101.948	2.875	102.153	102.153	101.953	2.875	99.677	99.677	99.477
3.625	102.969	102.969	102.745	3.625	102.419	102.419	102.195	3.375	102.983	102.983	102.706	2.990	102.430	102.430	102.230	2.990	99.954	99.954	99.754
3.750	103.435	103.435	103.194	3.750	99.879	99.879	99.638	3.500	103.409	103.409	103.136	3.000	102.530	102.530	102.330	3.000	100.054	100.054	99.854
3.875	103.890	103.890	103.654	3.875	100.334	100.334	100.098	3.625	103.699	103.699	103.424	3.125	102.827	102.827	102.627	3.125	100.601	100.601	100.401
3.990	104.104	104.104	103.871	3.990	100.548	100.548	100.315	3.750	103.892	103.892	103.692	3.250	103.345	103.345	103.145	3.250	101.119	101.119	100.919
4.000	104.204	104.204	103.971	4.000	100.648	100.648	100.415	3.875	104.233	104.233	104.033	3.375	103.790	103.790	103.590	3.375	101.564	101.564	101.364
4.125	104.548	104.548	104.323	4.125	100.992	100.992	100.767	3.990	104.449	104.449	104.249	3.500	104.006	104.006	103.806	3.500	101.780	101.780	101.580
4.250	104.858	104.858	104.658	4.250	100.182	100.182	99.982	4.000	104.549	104.549	104.349	3.625	103.941	103.941	103.741	3.625	100.715	100.715	100.515
4.375	105.256	105.256	105.056	4.375	100.580	100.580	100.380	4.125	104.701	104.701	104.501	3.750	104.296	104.296	104.096	3.750	101.070	101.070	100.870
4.500	105.592	105.592	105.392	4.500	100.916	100.916	100.716	4.250	105.077	105.077	104.877	3.875	104.458	104.458	104.258	3.875	101.232	101.232	101.032
4.625	105.792	105.792	105.592	4.625	100.742	100.742	100.542	4.375	105.324	105.324	105.124	3.990	104.710	104.710	104.510	3.990	101.484	101.484	101.284
4.750	106.200	106.200	106.000	4.750	101.150	101.150	100.950	4.500	105.537	105.537	105.337	4.000	104.810	104.810	104.610	4.000	101.584	101.584	101.384

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@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: **10:00 am ET**

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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



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: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.976	96.976	96.718	2.500	98.333	98.333	98.133	2.000	98.775	98.775	98.575	2.500	96.180	96.180	95.922	2.000	97.575	97.575	97.375
2.625	97.904	97.904	97.649	2.625	99.672	99.672	99.418	2.125	99.371	99.371	99.171	2.625	97.108	97.108	96.853	2.125	98.171	98.171	97.971
2.750	98.739	98.739	98.491	2.750	100.151	100.151	99.895	2.250	99.827	99.827	99.627	2.750	97.943	97.943	97.695	2.250	98.627	98.627	98.427
2.875	99.429	99.429	99.183	2.875	100.764	100.764	100.507	2.375	100.238	100.238	100.038	2.875	98.633	98.633	98.387	2.375	99.038	99.038	98.838
2.990	99.886	99.886	99.644	2.990	101.144	101.144	100.889	2.500	100.857	100.857	100.657	2.990	99.090	99.090	98.848	2.500	99.657	99.657	99.457
3.000	99.986	99.986	99.744	3.000	101.244	101.244	100.989	2.625	101.376	101.376	101.176	3.000	99.190	99.190	98.948	2.625	99.488	99.488	99.288
3.125	100.669	100.669	100.435	3.125	101.739	101.739	101.460	2.750	101.820	101.820	101.620	3.125	99.719	99.719	99.485	2.750	99.932	99.932	99.732
3.250	101.422	101.422	101.194	3.250	102.226	102.226	101.948	2.875	102.153	102.153	101.953	3.250	100.472	100.472	100.244	2.875	100.265	100.265	100.065
3.375	102.243	102.243	102.016	3.375	102.983	102.983	102.706	2.990	102.430	102.430	102.230	3.375	101.293	101.293	101.066	2.990	100.542	100.542	100.342
3.500	102.691	102.691	102.467	3.500	103.409	103.409	103.136	3.000	102.530	102.530	102.330	3.500	101.741	101.741	101.517	3.000	100.642	100.642	100.442
3.625	102.969	102.969	102.745	3.625	103.699	103.699	103.424	3.125	102.827	102.827	102.627	3.625	102.019	102.019	101.795	3.125	101.064	101.064	100.864
3.750	103.435	103.435	103.194	3.750	103.892	103.892	103.692	3.250	103.345	103.345	103.145	3.750	100.982	100.982	100.741	3.250	101.582	101.582	101.382
3.875	103.890	103.890	103.654	3.875	104.233	104.233	104.033	3.375	103.790	103.790	103.590	3.875	101.437	101.437	101.201	3.375	102.027	102.027	101.827
3.990	104.104	104.104	103.871	3.990	104.449	104.449	104.249	3.500	104.006	104.006	103.806	3.990	101.651	101.651	101.418	3.500	102.243	102.243	102.043
4.000	104.204	104.204	103.971	4.000	104.549	104.549	104.349	3.625	103.941	103.941	103.741	4.000	101.751	101.751	101.518	3.625	101.678	101.678	101.478
4.125	104.548	104.548	104.323	4.125	104.701	104.701	104.501	3.750	104.296	104.296	104.096	4.125	102.095	102.095	101.870	3.750	102.033	102.033	101.833
4.250	104.858	104.858	104.658	4.250	105.077	105.077	104.877	3.875	104.458	104.458	104.258	4.250	101.845	101.845	101.645	3.875	102.195	102.195	101.995
4.375	105.256	105.256	105.056	4.375	105.324	105.324	105.124	3.990	104.710	104.710	104.510	4.375	102.243	102.243	102.043	3.990	102.447	102.447	102.247
4.500	105.592	105.592	105.392	4.500	105.537	105.537	105.337	4.000	104.810	104.810	104.610	4.500	102.579	102.579	102.379	4.000	102.547	102.547	102.347

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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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