

W. Rate Sheet Dated: 11/1/2021

Release Time: 4:15 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	99.768	99.768	99.361	2.250	99.649	99.649	99.243	2.250	97.650	97.650	97.322	3.125	96.348	96.348	96.048
2.375	99.984	99.984	99.578	2.375	99.836	99.836	99.430	2.500	97.994	97.994	97.666	3.250	97.926	97.926	97.626
2.500	100.198	100.198	99.791	2.500	100.018	100.018	99.611	2.625	98.151	98.151	97.823	3.375	97.692	97.692	97.392
2.625	100.413	100.413	100.007	2.625	100.187	100.187	99.781	2.750	99.838	99.838	99.538	3.500	97.770	97.770	97.470
2.750	101.135	101.135	100.938	2.750	101.244	101.244	100.838	2.875	100.004	100.004	99.704	3.625	97.848	97.848	97.548
2.875	101.552	101.552	101.145	2.875	101.423	101.423	101.016	3.000	100.161	100.161	99.861	Margin = 2.250		Index = 0.110	
3.000	101.756	101.756	101.350	3.000	101.592	101.592	101.186	3.125	100.316	100.316	100.016	30 Year OTC			
3.125	101.954	101.954	101.548	3.125	101.760	101.760	101.354	3.250	101.819	101.819	101.519	Rate	30 Day	45 Day	60 Day
3.250	102.443	102.443	102.143	3.250	102.308	102.308	102.008	3.375	101.967	101.967	101.667	4.000	101.210	101.210	100.710
3.375	102.541	102.541	102.241	3.375	102.368	102.368	102.068	3.500	102.117	102.117	101.817	4.125	101.332	101.332	100.832
3.500	102.737	102.737	102.437	3.500	102.493	102.493	102.193	3.625	102.249	102.249	101.949	4.375	102.029	102.029	101.529
3.625	102.921	102.921	102.621	3.625	102.636	102.636	102.336	3.750	102.690	102.690	102.390	4.500	102.152	102.152	101.652
3.750	103.140	103.140	102.840	3.750	102.975	102.975	102.675	3.875	102.793	102.793	102.493	4.625	102.309	102.309	101.809
3.875	103.209	103.209	102.909	3.875	102.987	102.987	102.687	4.000	102.918	102.918	102.618	4.875	102.796	102.796	102.296
4.000	103.385	103.385	103.085	4.000	103.122	103.122	102.822	4.125	103.027	103.027	102.727	5.000	102.919	102.919	102.419
4.125	103.507	103.507	103.207	4.125	103.239	103.239	102.939	4.250	102.657	102.657	102.357	5.125	103.077	103.077	102.577
4.250	103.499	103.499	103.299	4.250	103.355	103.355	103.155	4.375	102.760	102.760	102.460	5.500	103.718	103.718	103.218
4.375	103.504	103.504	103.304	4.375	103.367	103.367	103.167	4.500	102.886	102.886	102.586	5.625	103.875	103.875	103.375
6.250	106.000	106.000	105.800	6.250	106.874	106.874	106.674	4.625	102.994	102.994	102.694	6.250	106.229	106.229	105.729

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	99.868	99.768	99.768	99.361	2.250	99.599	99.499	99.499	99.093	2.250	99.780	99.680	99.680	99.352
2.375	100.084	99.984	99.984	99.578	2.375	99.786	99.686	99.686	99.280	2.375	99.956	99.856	99.856	99.527
2.500	100.298	100.198	100.198	99.791	2.500	99.968	99.868	99.868	99.461	2.500	100.124	100.024	100.024	99.696
2.625	100.513	100.413	100.413	100.007	2.625	100.137	100.037	100.037	99.631	2.625	100.281	100.181	100.181	99.853
2.750	101.445	101.345	101.345	100.938	2.750	101.069	100.969	100.969	100.563	2.750	100.868	100.768	100.768	100.468
2.875	101.652	101.552	101.552	101.145	2.875	101.248	101.148	101.148	100.741	2.875	101.034	100.934	100.934	100.634
3.000	101.856	101.756	101.756	101.350	3.000	101.417	101.317	101.317	100.911	3.000	101.191	101.091	101.091	100.791
3.125	102.054	101.954	101.954	101.548	3.125	101.585	101.485	101.485	101.079	3.125	101.346	101.246	101.246	100.946
3.250	102.543	102.443	102.443	102.143	3.250	102.108	102.008	102.008	101.708	3.250	103.449	103.349	103.349	103.049
3.375	102.741	102.641	102.641	102.341	3.375	102.268	102.168	102.168	101.868	3.375	103.597	103.497	103.497	103.197
3.500	102.937	102.837	102.837	102.537	3.500	102.393	102.293	102.293	101.993	3.500	103.747	103.647	103.647	103.347
3.625	103.121	103.021	103.021	102.721	3.625	102.536	102.436	102.436	102.136	3.625	103.879	103.779	103.779	103.479
3.750	103.340	103.240	103.240	102.940	3.750	103.175	103.075	103.075	102.775	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	98.460	98.460	97.960	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.582	98.582	98.082	4.750	101.000	101.000	100.500
3.875	99.141	99.141	98.641	6.250	103.750	103.750	103.500	4.375	99.279	99.279	98.779	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.965	98.965	98.465					4.500	99.402	99.402	98.902	Rate	30 Day	45 Day	60 Day
4.125	98.843	98.843	98.343					4.625	99.559	99.559	99.059	5.750	103.000	103.000	102.500
4.250	100.438	100.438	99.938					4.875	100.046	100.046	99.546	6.250	105.750	105.750	105.250
4.375	100.334	100.334	99.834					5.000	100.169	100.169	99.669	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.210	100.210	99.710					5.125	100.327	100.327	99.827				
4.625	100.053	100.053	99.553					5.500	100.968	100.968	100.468				
4.750	101.248	101.248	100.748					5.625	101.125	101.125	100.625				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.479	103.479	102.979				

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)

W. Rate Sheet Dated: 11/1/2021

Release Time: 4:15 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.098	96.098	95.798
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.676	97.676	97.376
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.442	97.442	97.142
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.387	98.387	98.087	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	98.553	98.553	98.253	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	98.709	98.709	98.409	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.865	98.865	98.565	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.624	100.624	100.324	Rate	30 Day	45 Day	60 Day
3.250	101.261	101.261	100.961	3.250	101.226	101.226	100.926	3.375	100.772	100.772	100.472	3.250	101.261	101.261	100.761
3.375	101.460	101.460	101.160	3.375	101.386	101.386	101.086	3.500	100.922	100.922	100.622	3.375	101.460	101.460	100.960
3.500	101.656	101.656	101.356	3.500	101.512	101.512	101.212	3.625	101.054	101.054	100.754	3.500	101.656	101.656	101.156
3.625	101.840	101.840	101.540	3.625	101.654	101.654	101.354	3.750	101.995	101.995	101.695	3.625	101.840	101.840	101.340
3.750	101.327	101.327	101.027	3.750	101.263	101.263	100.963	3.875	N/A	N/A	N/A	3.750	101.327	101.327	100.827
3.875	101.497	101.497	101.197	3.875	101.375	101.375	101.075	4.000	N/A	N/A	N/A	3.875	101.497	101.497	100.997
4.000	101.673	101.673	101.373	4.000	101.509	101.509	101.209	4.125	N/A	N/A	N/A	4.000	101.673	101.673	101.173
4.125	101.795	101.795	101.495	4.125	101.627	101.627	101.327	4.250	N/A	N/A	N/A	4.125	101.795	101.795	101.295
4.250	101.949	101.949	101.749	4.250	101.905	101.905	101.705	4.375	N/A	N/A	N/A	4.250	101.949	101.949	101.449
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	100.401	2.750	100.882	100.782	100.782	100.376	2.750	100.580	100.480	100.480	100.180
2.875	101.114	101.014	101.014	100.608	2.875	101.060	100.960	100.960	100.554	2.875	100.746	100.646	100.646	100.346
3.000	101.319	101.219	101.219	100.813	3.000	101.229	101.129	101.129	100.723	3.000	100.903	100.803	100.803	100.503
3.125	101.516	101.416	101.416	101.010	3.125	101.397	101.297	101.297	100.891	3.125	101.059	100.959	100.959	100.659
3.250	101.361	101.261	101.261	100.961	3.250	101.326	101.226	101.226	100.926	3.250	102.568	102.468	102.468	102.168
3.375	101.560	101.460	101.460	101.160	3.375	101.486	101.386	101.386	101.086	3.375	102.716	102.616	102.616	102.316
3.500	101.756	101.656	101.656	101.356	3.500	101.612	101.512	101.512	101.212	3.500	102.866	102.766	102.766	102.466
3.625	101.940	101.840	101.840	101.540	3.625	101.754	101.654	101.654	101.354	3.625	102.998	102.898	102.898	102.598
3.750	101.427	101.327	101.327	101.027	3.750	101.363	101.263	101.263	100.963	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 $\leq$ 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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A					
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A					
4.750	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	5.750	N/A	N/A	N/A	
								6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/1/2021

45 Day Lock Exp.:

12/16/2021

60 Day Lock Exp.:

12/31/2021

W. Rate Sheet Dated: 11/1/2021

Release Time: 4:15 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					
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	97.439	97.439	97.239	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.293	98.293	98.093	2.000	N/A	N/A	N/A	2.500	97.528	97.428	97.328
2.625	98.310	98.310	98.110	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.050	99.050	98.850	2.125	N/A	N/A	N/A	2.625	98.400	98.300	98.200
2.750	99.099	99.099	98.899	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.734	99.734	99.534	2.250	N/A	N/A	N/A	2.750	99.189	99.089	98.989
2.875	99.755	99.755	99.555	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.310	100.310	100.110	2.375	N/A	N/A	N/A	2.875	99.845	99.745	99.645
2.990	100.188	100.188	99.988	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.614	100.614	100.414	2.500	N/A	N/A	N/A	2.990	100.278	100.178	100.078
3.000	100.288	100.288	100.088	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.714	100.714	100.514	2.625	N/A	N/A	N/A	3.000	100.378	100.278	100.178
3.125	100.984	100.984	100.784	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.518	101.518	101.318	2.750	N/A	N/A	N/A	3.125	101.240	101.140	101.040
3.250	101.722	101.722	101.522	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.165	102.165	101.965	2.875	N/A	N/A	N/A	3.250	101.978	101.878	101.778
3.375	102.539	102.539	102.339	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.925	102.925	102.725	2.990	N/A	N/A	N/A	3.375	102.795	102.695	102.595
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	103.260	103.260	103.060	3.000	N/A	N/A	N/A	3.500	103.251	103.151	103.051
3.625	103.343	103.343	103.143	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.420	103.420	103.220	3.125	N/A	N/A	N/A	3.625	103.883	103.783	103.683
3.750	103.680	103.680	103.480	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.085	103.085	102.885	3.250	N/A	N/A	N/A	3.750	104.491	104.391	104.291
3.875	104.138	104.138	103.938	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.492	103.492	103.292	3.375	N/A	N/A	N/A	3.875	104.950	104.850	104.750
3.990	104.393	104.393	104.193	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.678	103.678	103.478	3.500	N/A	N/A	N/A	3.990	105.204	105.104	105.004
4.000	104.493	104.493	104.293	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.778	103.778	103.578	3.625	N/A	N/A	N/A	4.000	105.304	105.204	105.104
4.125	104.790	104.790	104.590	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.935	103.935	103.735	3.750	N/A	N/A	N/A	4.125	105.601	105.501	105.401
4.250	105.149	105.149	104.949	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.925	102.925	102.725	3.875	N/A	N/A	N/A	4.250	105.652	105.552	105.452
4.375	105.543	105.543	105.343	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.334	103.334	103.134	3.990	N/A	N/A	N/A	4.375	106.046	105.946	105.846
4.500	105.902	105.902	105.702	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.625	103.625	103.425	4.000	N/A	N/A	N/A	4.500	106.405	106.305	106.205
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >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	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.500	99.200	99.200	99.000	2.875	N/A	N/A	2.750	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	98.954	98.954	98.754
2.875	N/A	N/A	N/A	N/A	2.625	100.075	100.075	99.875	2.990	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.506	99.506	99.306	2.125	99.412	99.312	99.212
2.990	N/A	N/A	N/A	N/A	2.750	100.817	100.817	100.617	3.000	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.991	99.991	99.791	2.250	99.897	99.797	99.697
3.000	N/A	N/A	N/A	N/A	2.875	101.467	101.467	101.267	3.125	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.426	100.426	100.226	2.375	100.442	100.342	100.242
3.125	N/A	N/A	N/A	N/A	2.990	101.862	101.862	101.662	3.250	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.921	100.921	100.721	2.500	101.085	100.985	100.885
3.250	N/A	N/A	N/A	N/A	3.000	101.962	101.962	101.762	3.375	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.447	101.447	101.247	2.625	101.611	101.511	101.411
3.375	N/A	N/A	N/A	N/A	3.125	102.403	102.403	102.203	3.500	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.914	101.914	101.714	2.750	102.078	101.978	101.878
3.500	N/A	N/A	N/A	N/A	3.250	102.760	102.760	102.560	3.625	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.282	102.282	102.082	2.875	102.446	102.346	102.246
3.625	N/A	N/A	N/A	N/A	3.375	103.540	103.540	103.340	3.750	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.608	102.608	102.408	2.990	102.792	102.692	102.592
3.750	N/A	N/A	N/A	N/A	3.500	103.965	103.965	103.765	3.875	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.708	102.708	102.508	3.000	102.892	102.792	102.692
3.875	N/A	N/A	N/A	N/A	3.625	104.308	104.308	104.108	3.990	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.093	103.093	102.893	3.125	103.374	103.274	103.174
3.990	N/A	N/A	N/A	N/A	3.750	103.985	103.985	103.785	4.000	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.473	103.473	103.273	3.250	103.802	103.702	103.602
4.000	N/A	N/A	N/A	N/A	3.875	104.440	104.440	104.240	4.125	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.947	103.947	103.747	3.375	104.275	104.175	104.075
4.125	N/A	N/A	N/A	N/A	3.990	104.664	104.664	104.464	4.250	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.262	104.262	104.062	3.500	104.590	104.490	104.390
4.250	N/A	N/A	N/A	N/A	4.000	104.764	104.764	104.564	4.375	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.660	104.660	104.460	3.625	104.989	104.889	104.789
4.375	N/A	N/A	N/A	N/A	4.125	105.057	105.057	104.857	4.500	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.470	104.470	104.270	3.750	104.814	104.714	104.614
4.500	N/A	N/A	N/A	N/A	4.250	104.727	104.727	104.527	4.625	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.895	104.895	104.695	3.875	105.239	105.139	105.039
4.625	N/A	N/A	N/A	N/A	4.375	105.115	105.115	104.915	4.750	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.204	105.204	105.004	3.990	105.548	105.448	105.348
4.750	N/A	N/A	N/A	N/A	4.500	105.454	105.454	105.254	4.875	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.304	105.304	105.104	4.000	105.648	105.548	105.448
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year >125 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	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	99.151	99.151	98.951	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.954	99.954	99.754
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.576	99.576	99.376	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.506	100.506	100.306
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.913	99.913	99.713	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.991	100.991	100.791
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.393	100.393	100.193	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.426	101.426	101.226
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.906	100.906	100.706	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.838	101.838	101.638
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.304	101.304	101.104	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.268	102.268	102.068
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.622	101.622	101.422	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.320	102.320	102.120
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.873	101.873	101.673	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.688	102.688	102.488
2.990	N/A	N/A	N/A	2.990	N/A	N																	



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.:

12/1/2021

45 Day Lock Exp.:

12/16/2021

60 Day Lock Exp.:

12/31/2021

W. Rate Sheet Dated: 11/1/2021

Release Time: 4:15 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	97.439	97.439	97.239	2.500	98.293	98.293	98.093	2.875	101.467	101.467	101.267	2.000	98.954	98.954	98.754	2.000	99.151	99.151	98.951
2.625	98.310	98.310	98.110	2.625	99.050	99.050	98.850	2.990	101.862	101.862	101.662	2.125	99.506	99.506	99.306	2.125	99.576	99.576	99.376
2.750	99.099	99.099	98.899	2.750	99.734	99.734	99.534	3.000	101.962	101.962	101.762	2.250	99.991	99.991	99.791	2.250	99.913	99.913	99.713
2.875	99.755	99.755	99.555	2.875	100.310	100.310	100.110	3.125	102.403	102.403	102.203	2.375	100.426	100.426	100.226	2.375	100.393	100.393	100.193
2.990	100.188	100.188	99.988	2.990	100.614	100.614	100.414	3.250	102.760	102.760	102.560	2.500	100.921	100.921	100.721	2.500	100.906	100.906	100.706
3.000	100.288	100.288	100.088	3.000	100.714	100.714	100.514	3.375	103.540	103.540	103.340	2.625	101.447	101.447	101.247	2.625	101.304	101.304	101.104
3.125	100.984	100.984	100.784	3.125	101.518	101.518	101.318	3.500	103.965	103.965	103.765	2.750	101.914	101.914	101.714	2.750	101.622	101.622	101.422
3.250	101.722	101.722	101.522	3.250	102.165	102.165	101.965	3.625	104.308	104.308	104.108	2.875	102.282	102.282	102.082	2.875	101.873	101.873	101.673
3.375	102.539	102.539	102.339	3.375	102.925	102.925	102.725	3.750	103.985	103.985	103.785	2.990	102.608	102.608	102.408	2.990	102.066	102.066	101.866
3.500	102.996	102.996	102.796	3.500	103.260	103.260	103.060	3.875	104.440	104.440	104.240	3.000	102.708	102.708	102.508	3.000	102.166	102.166	101.966
3.625	103.343	103.343	103.143	3.625	103.420	103.420	103.220	3.990	104.664	104.664	104.464	3.125	103.093	103.093	102.893	3.125	102.429	102.429	102.229
3.750	103.680	103.680	103.480	3.750	103.085	103.085	102.885	4.000	104.764	104.764	104.564	3.250	103.473	103.473	103.273	3.250	102.311	102.311	102.111
3.875	104.138	104.138	103.938	3.875	103.492	103.492	103.292	4.125	105.057	105.057	104.857	3.375	103.947	103.947	103.747	3.375	102.670	102.670	102.470
3.990	104.393	104.393	104.193	3.990	103.678	103.678	103.478	4.250	104.727	104.727	104.527	3.500	104.262	104.262	104.062	3.500	102.881	102.881	102.681
4.000	104.493	104.493	104.293	4.000	103.778	103.778	103.578	4.375	105.115	105.115	104.915	3.625	104.660	104.660	104.460	3.625	103.160	103.160	102.960
4.125	104.790	104.790	104.590	4.125	103.935	103.935	103.735	4.500	105.454	105.454	105.254	3.750	104.470	104.470	104.270	3.750	102.491	102.491	102.291
4.250	105.149	105.149	104.949	4.250	102.925	102.925	102.725	4.625	105.687	105.687	105.487	3.875	104.895	104.895	104.695	3.875	102.787	102.787	102.587
4.375	105.543	105.543	105.343	4.375	103.334	103.334	103.134	4.750	106.012	106.012	105.812	3.990	105.204	105.204	105.004	3.990	102.977	102.977	102.777
4.500	105.902	105.902	105.702	4.500	103.625	103.625	103.425	4.875	106.357	106.357	106.157	4.000	105.304	105.304	105.104	4.000	103.077	103.077	102.877

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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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.: 12/1/2021
45 Day Lock Exp.: 12/16/2021
60 Day Lock Exp.: 12/31/2021

W. Rate Sheet Dated: 11/1/2021

Release Time: 4:15 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.437	97.437	97.161	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.195	97.195	96.919	2.750	N/A	N/A	N/A	2.500	96.922	96.822	96.646
2.625	98.357	98.357	98.084	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.115	98.115	97.842	2.875	N/A	N/A	N/A	2.625	97.842	97.741	97.569
2.750	99.180	99.180	98.915	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.938	98.938	98.673	2.990	N/A	N/A	N/A	2.750	98.665	98.561	98.400
2.875	99.855	99.855	99.593	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.613	99.613	99.351	3.000	N/A	N/A	N/A	2.875	99.340	99.235	99.078
2.990	100.293	100.293	100.041	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.051	100.051	99.799	3.125	N/A	N/A	N/A	2.990	99.777	99.677	99.525
3.000	100.393	100.393	100.141	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.151	100.151	99.899	3.250	N/A	N/A	N/A	3.000	99.877	99.777	99.625
3.125	101.035	101.035	100.798	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.485	100.485	100.248	3.375	N/A	N/A	N/A	3.125	100.424	100.295	100.187
3.250	101.771	101.771	101.538	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.221	101.221	100.988	3.500	N/A	N/A	N/A	3.250	101.095	100.967	100.862
3.375	102.577	102.577	102.347	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.027	102.027	101.797	3.625	N/A	N/A	N/A	3.375	101.901	101.776	101.671
3.500	103.014	103.014	102.786	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.464	102.464	102.236	3.750	N/A	N/A	N/A	3.500	102.337	102.214	102.109
3.625	103.277	103.277	103.054	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.727	102.727	102.504	3.875	N/A	N/A	N/A	3.625	102.600	102.481	102.377
3.750	103.576	103.576	103.334	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	102.020	102.020	99.778	3.990	N/A	N/A	N/A	3.750	101.597	101.497	101.355
3.875	104.017	104.017	103.780	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.461	100.461	100.224	4.000	N/A	N/A	N/A	3.875	102.037	101.937	101.800
3.990	104.220	104.220	103.985	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.664	100.664	100.429	4.125	N/A	N/A	N/A	3.990	102.240	102.140	102.005
4.000	104.320	104.320	104.085	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.764	100.764	100.529	4.250	N/A	N/A	N/A	4.000	102.340	102.240	102.105
4.125	104.652	104.652	104.426	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.096	101.096	100.870	4.375	N/A	N/A	N/A	4.125	102.672	102.572	102.446
4.250	104.874	104.874	104.674	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.198	100.198	99.998	4.500	N/A	N/A	N/A	4.250	101.948	101.848	101.748
4.375	105.260	105.260	105.060	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.584	100.584	100.384	4.625	N/A	N/A	N/A	4.375	102.334	102.234	102.134
4.500	105.584	105.584	105.384	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.908	100.908	100.708	4.750	N/A	N/A	N/A	4.500	102.658	102.558	102.458
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	98.773	98.773	98.534	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.069	99.069	98.869	2.000	98.382	98.237	98.182
2.875	N/A	N/A	N/A	2.625	100.091	100.091	99.826	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.659	99.659	99.459	2.125	98.972	98.827	98.772
2.990	N/A	N/A	N/A	2.750	100.564	100.564	100.298	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.110	100.110	99.910	2.250	99.423	99.278	99.223
3.000	N/A	N/A	N/A	2.875	101.168	101.168	100.901	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.516	100.516	100.316	2.375	99.829	99.684	99.629
3.125	N/A	N/A	N/A	2.990	101.538	101.538	101.273	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.118	101.118	100.918	2.500	100.488	100.382	100.288
3.250	N/A	N/A	N/A	3.000	101.638	101.638	101.373	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.629	101.629	101.429	2.625	100.922	100.817	100.722
3.375	N/A	N/A	N/A	3.125	102.134	102.134	101.839	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.067	102.067	101.867	2.750	100.880	100.774	100.680
3.500	N/A	N/A	N/A	3.250	102.612	102.612	102.319	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.394	102.394	102.194	2.875	101.208	101.103	101.008
3.625	N/A	N/A	N/A	3.375	103.356	103.356	103.066	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.665	102.665	102.465	2.990	101.478	101.372	101.278
3.750	N/A	N/A	N/A	3.500	103.774	103.774	103.486	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.765	102.765	102.565	3.000	101.578	101.472	101.378
3.875	N/A	N/A	N/A	3.625	104.055	104.055	103.769	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.893	102.893	102.693	3.125	102.117	102.017	101.917
3.990	N/A	N/A	N/A	3.750	104.052	104.052	103.852	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.402	103.402	103.202	3.250	101.594	101.494	101.394
4.000	N/A	N/A	N/A	3.875	104.386	104.386	104.186	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.841	103.841	103.641	3.375	102.033	101.933	101.833
4.125	N/A	N/A	N/A	3.990	104.594	104.594	104.394	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.052	104.052	103.852	3.500	102.244	102.144	102.044
4.250	N/A	N/A	N/A	4.000	104.694	104.694	104.494	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.998	103.998	103.798	3.625	103.672	103.572	103.472
4.375	N/A	N/A	N/A	4.125	104.711	104.711	104.511	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.347	104.347	104.147	3.750	102.383	102.283	102.183
4.500	N/A	N/A	N/A	4.250	105.080	105.080	104.880	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.505	104.505	104.305	3.875	102.542	102.442	102.342
4.625	N/A	N/A	N/A	4.375	105.321	105.321	105.121	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.747	104.747	104.547	3.990	102.784	102.684	102.584
4.750	N/A	N/A	N/A	4.500	105.530	105.530	105.330	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.847	104.847	104.647	4.000	102.884	102.784	102.684



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.:

12/1/2021

45 Day Lock Exp.:

12/16/2021

60 Day Lock Exp.:

12/31/2021

W. Rate Sheet Dated: 11/1/2021

Release Time: 4:15 pm ET

Prices are subject to change without notice.

FHLMC - OTC															
30/25 Year				30/25 Year SC				20 Year				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
2.750	99.180	99.180	98.915	2.750	98.938	98.938	98.673	2.500	98.773	98.773	98.534	2.000	99.069	99.069	98.869
2.875	99.855	99.855	99.593	2.875	99.613	99.613	99.351	2.625	100.091	100.091	99.826	2.125	99.659	99.659	99.459
2.990	100.293	100.293	100.041	2.990	100.051	100.051	99.799	2.750	100.564	100.564	100.298	2.250	100.110	100.110	99.910
3.000	100.393	100.393	100.141	3.000	100.151	100.151	99.899	2.875	101.168	101.168	100.901	2.375	100.516	100.516	100.316
3.125	101.035	101.035	100.798	3.125	100.485	100.485	100.248	2.990	101.538	101.538	101.273	2.500	101.118	101.118	100.918
3.250	101.771	101.771	101.538	3.250	101.221	101.221	100.988	3.000	101.638	101.638	101.373	2.625	101.629	101.629	101.429
3.375	102.577	102.577	102.347	3.375	102.027	102.027	101.797	3.125	102.134	102.134	101.839	2.750	102.067	102.067	101.867
3.500	103.014	103.014	102.786	3.500	102.464	102.464	102.236	3.250	102.612	102.612	102.319	2.875	102.394	102.394	102.194
3.625	103.277	103.277	103.054	3.625	102.727	102.727	102.504	3.375	103.356	103.356	103.066	2.990	102.665	102.665	102.465
3.750	103.576	103.576	103.334	3.750	100.020	100.020	99.778	3.500	103.774	103.774	103.486	3.000	102.765	102.765	102.565
3.875	104.017	104.017	103.780	3.875	100.461	100.461	100.224	3.625	104.055	104.055	103.769	3.125	102.893	102.893	102.693
3.990	104.220	104.220	103.985	3.990	100.664	100.664	100.429	3.750	104.052	104.052	103.852	3.250	103.402	103.402	103.202
4.000	104.320	104.320	104.085	4.000	100.764	100.764	100.529	3.875	104.386	104.386	104.186	3.375	103.841	103.841	103.641
4.125	104.652	104.652	104.426	4.125	101.096	101.096	100.870	3.990	104.594	104.594	104.394	3.500	104.052	104.052	103.852
4.250	104.874	104.874	104.674	4.250	100.198	100.198	99.998	4.000	104.694	104.694	104.494	3.625	103.998	103.998	103.798
4.375	105.260	105.260	105.060	4.375	100.584	100.584	100.384	4.125	104.711	104.711	104.511	3.750	104.347	104.347	104.147
4.500	105.584	105.584	105.384	4.500	100.908	100.908	100.708	4.250	105.080	105.080	104.880	3.875	104.505	104.505	104.305
4.625	105.804	105.804	105.604	4.625	100.754	100.754	100.554	4.375	105.321	105.321	105.121	3.990	104.747	104.747	104.547
4.750	106.203	106.203	106.003	4.750	101.153	101.153	100.953	4.500	105.530	105.530	105.330	4.000	104.847	104.847	104.647

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.:

12/1/2021

45 Day Lock Exp.:

12/16/2021

60 Day Lock Exp.:

12/31/2021

W. Rate Sheet Dated: 11/1/2021

Release Time: 4:15 pm ET

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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



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.:

12/1/2021

45 Day Lock Exp.:

12/16/2021

60 Day Lock Exp.:

12/31/2021

W. Rate Sheet Dated: 11/1/2021

Release Time: 4:15 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	97.437	97.437	97.161	2.500	98.773	98.773	98.534	2.000	99.069	99.069	98.869	2.500	96.641	96.641	96.365	2.000	97.869	97.869	97.669
2.625	98.357	98.357	98.084	2.625	100.091	100.091	99.826	2.125	99.659	99.659	99.459	2.625	97.561	97.561	97.288	2.125	98.459	98.459	98.259
2.750	99.180	99.180	98.915	2.750	100.564	100.564	100.298	2.250	100.110	100.110	99.910	2.750	98.384	98.384	98.119	2.250	98.910	98.910	98.710
2.875	99.855	99.855	99.593	2.875	101.168	101.168	100.901	2.375	100.516	100.516	100.316	2.875	99.059	99.059	98.797	2.375	99.316	99.316	99.116
2.990	100.293	100.293	100.041	2.990	101.538	101.538	101.273	2.500	101.118	101.118	100.918	2.990	99.497	99.497	99.245	2.500	99.918	99.918	99.718
3.000	100.393	100.393	100.141	3.000	101.638	101.638	101.373	2.625	101.629	101.629	101.429	3.000	99.597	99.597	99.345	2.625	99.741	99.741	99.541
3.125	101.035	101.035	100.798	3.125	102.134	102.134	101.839	2.750	102.067	102.067	101.867	3.125	100.085	100.085	99.848	2.750	100.179	100.179	99.979
3.250	101.771	101.771	101.538	3.250	102.612	102.612	102.319	2.875	102.394	102.394	102.194	3.250	100.821	100.821	100.588	2.875	100.506	100.506	100.306
3.375	102.577	102.577	102.347	3.375	103.356	103.356	103.066	2.990	102.665	102.665	102.465	3.375	101.627	101.627	101.397	2.990	100.777	100.777	100.577
3.500	103.014	103.014	102.786	3.500	103.774	103.774	103.486	3.000	102.765	102.765	102.565	3.500	102.064	102.064	101.836	3.000	100.877	100.877	100.677
3.625	103.277	103.277	103.054	3.625	104.055	104.055	103.769	3.125	102.893	102.893	102.693	3.625	102.327	102.327	102.104	3.125	101.130	101.130	100.930
3.750	103.576	103.576	103.334	3.750	104.052	104.052	103.852	3.250	103.402	103.402	103.202	3.750	101.123	101.123	100.881	3.250	101.639	101.639	101.439
3.875	104.017	104.017	103.780	3.875	104.386	104.386	104.186	3.375	103.841	103.841	103.641	3.875	101.564	101.564	101.327	3.375	102.078	102.078	101.878
3.990	104.220	104.220	103.985	3.990	104.594	104.594	104.394	3.500	104.052	104.052	103.852	3.990	101.767	101.767	101.532	3.500	102.289	102.289	102.089
4.000	104.320	104.320	104.085	4.000	104.694	104.694	104.494	3.625	103.998	103.998	103.798	4.000	101.867	101.867	101.632	3.625	101.735	101.735	101.535
4.125	104.652	104.652	104.426	4.125	104.711	104.711	104.511	3.750	104.347	104.347	104.147	4.125	102.199	102.199	101.973	3.750	102.084	102.084	101.884
4.250	104.874	104.874	104.674	4.250	105.080	105.080	104.880	3.875	104.505	104.505	104.305	4.250	101.861	101.861	101.661	3.875	102.242	102.242	102.042
4.375	105.260	105.260	105.060	4.375	105.321	105.321	105.121	3.990	104.747	104.747	104.547	4.375	102.247	102.247	102.047	3.990	102.484	102.484	102.284
4.500	105.584	105.584	105.384	4.500	105.530	105.530	105.330	4.000	104.847	104.847	104.647	4.500	102.571	102.571	102.371	4.000	102.584	102.584	102.384

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)
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.:

12/1/2021

45 Day Lock Exp.:

12/16/2021

60 Day Lock Exp.:

12/31/2021

W. Rate Sheet Dated: 11/1/2021

Release Time: 4:15 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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