

W. Rate Sheet Dated: 11/1/2021

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	99.471	99.471	99.049	2.250	99.352	99.352	98.930	2.250	97.502	97.502	97.174	3.125	96.348	96.348	96.048
2.375	99.687	99.687	99.266	2.375	99.540	99.540	99.118	2.500	97.846	97.846	97.518	3.250	97.926	97.926	97.626
2.500	99.901	99.901	99.479	2.500	99.721	99.721	99.299	2.625	98.003	98.003	97.674	3.375	97.692	97.692	97.392
2.625	100.116	100.116	99.694	2.625	99.890	99.890	99.468	2.750	99.729	99.729	99.429	3.500	97.770	97.770	97.470
2.750	101.204	101.204	100.798	2.750	101.104	101.104	100.697	2.875	99.895	99.895	99.595	3.625	97.848	97.848	97.548
2.875	101.411	101.411	101.005	2.875	101.282	101.282	100.876	3.000	100.051	100.051	99.751	Margin = 2.250		Index = 0.110	
3.000	101.616	101.616	101.209	3.000	101.451	101.451	101.045	3.125	100.207	100.207	99.907	30 Year OTC			
3.125	101.813	101.813	101.407	3.125	101.619	101.619	101.213	3.250	100.960	100.960	100.660	Rate	30 Day	45 Day	60 Day
3.250	102.411	102.411	102.111	3.250	102.276	102.276	101.976	3.375	101.107	101.107	100.807	4.000	100.882	100.882	100.382
3.375	102.510	102.510	102.210	3.375	102.336	102.336	102.036	3.500	101.258	101.258	100.958	4.125	101.004	101.004	100.504
3.500	102.706	102.706	102.406	3.500	102.462	102.462	102.162	3.625	101.390	101.390	101.090	4.375	101.966	101.966	101.466
3.625	102.890	102.890	102.590	3.625	102.604	102.604	102.304	3.750	102.190	102.190	101.890	4.500	102.090	102.090	101.590
3.750	102.811	102.811	102.511	3.750	102.647	102.647	102.347	3.875	102.293	102.293	101.993	4.625	102.247	102.247	101.747
3.875	102.881	102.881	102.581	3.875	102.659	102.659	102.359	4.000	102.418	102.418	102.118	4.875	102.796	102.796	102.296
4.000	103.057	103.057	102.757	4.000	102.793	102.793	102.493	4.125	102.527	102.527	102.227	5.000	102.919	102.919	102.419
4.125	103.179	103.179	102.879	4.125	102.911	102.911	102.611	4.250	102.407	102.407	102.107	5.125	103.077	103.077	102.577
4.250	103.437	103.437	103.237	4.250	103.293	103.293	103.093	4.375	102.510	102.510	102.210	5.500	104.015	104.015	103.515
4.375	103.441	103.441	103.241	4.375	103.305	103.305	103.105	4.500	102.636	102.636	102.336	5.625	104.172	104.172	103.672
6.250	106.000	106.000	105.800	6.250	106.790	106.790	106.590	4.625	102.744	102.744	102.444	6.250	106.145	106.145	105.645

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	99.571	99.471	99.471	99.049	2.250	99.302	99.202	99.202	98.780	2.250	99.632	99.532	99.532	99.204
2.375	99.787	99.687	99.687	99.266	2.375	99.490	99.390	99.390	98.968	2.375	99.807	99.707	99.707	99.379
2.500	100.001	99.901	99.901	99.479	2.500	99.671	99.571	99.571	99.149	2.500	99.976	99.876	99.876	99.548
2.625	100.216	100.116	100.116	99.694	2.625	99.840	99.740	99.740	99.318	2.625	100.133	100.033	100.033	99.704
2.750	101.304	101.204	101.204	100.798	2.750	100.929	100.829	100.829	100.422	2.750	100.759	100.659	100.659	100.359
2.875	101.511	101.411	101.411	101.005	2.875	101.107	101.007	101.007	100.601	2.875	100.925	100.825	100.825	100.525
3.000	101.716	101.616	101.616	101.209	3.000	101.276	101.176	101.176	100.770	3.000	101.081	100.981	100.981	100.681
3.125	101.913	101.813	101.813	101.407	3.125	101.444	101.344	101.344	100.938	3.125	101.237	101.137	101.137	100.837
3.250	102.511	102.411	102.411	102.111	3.250	102.076	101.976	101.976	101.676	3.250	102.590	102.490	102.490	102.190
3.375	102.710	102.610	102.610	102.310	3.375	102.236	102.136	102.136	101.836	3.375	102.737	102.637	102.637	102.337
3.500	102.906	102.806	102.806	102.506	3.500	102.362	102.262	102.262	101.962	3.500	102.888	102.788	102.788	102.488
3.625	103.090	102.990	102.990	102.690	3.625	102.504	102.404	102.404	102.104	3.625	103.020	102.920	102.920	102.620
3.750	103.011	102.911	102.911	102.611	3.750	102.847	102.747	102.747	102.447	3.750	104.320	104.220	104.220	103.920

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	98.132	98.132	97.632	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.254	98.254	97.754	4.750	101.000	101.000	100.500
3.875	98.813	98.813	98.313	6.250	103.750	103.750	103.500	4.375	99.216	99.216	98.716	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.636	98.636	98.136					4.500	99.340	99.340	98.840	Rate	30 Day	45 Day	60 Day
4.125	98.514	98.514	98.014					4.625	99.497	99.497	98.997	5.750	103.000	103.000	102.500
4.250	100.376	100.376	99.876					4.875	100.046	100.046	99.546	6.250	105.750	105.750	105.250
4.375	100.271	100.271	99.771					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	100.148	100.148	99.648					5.125	100.327	100.327	99.827				
4.625	99.991	99.991	99.491					5.500	101.265	101.265	100.765				
4.750	101.248	101.248	100.748					5.625	101.422	101.422	100.922				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.395	103.395	102.895				

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: 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	98.277	98.277	97.977	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	98.443	98.443	98.143	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	98.600	98.600	98.300	Margin = 2.250		Index = .110	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.755	98.755	98.455	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.765	99.765	99.465	Rate	30 Day	45 Day	60 Day
3.250	101.230	101.230	100.930	3.250	101.195	101.195	100.895	3.375	99.912	99.912	99.612	3.250	101.230	101.230	100.730
3.375	101.428	101.428	101.128	3.375	101.355	101.355	101.055	3.500	100.063	100.063	99.763	3.375	101.428	101.428	100.928
3.500	101.624	101.624	101.324	3.500	101.480	101.480	101.180	3.625	100.195	100.195	99.895	3.500	101.624	101.624	101.124
3.625	101.808	101.808	101.508	3.625	101.623	101.623	101.323	3.750	101.495	101.495	101.195	3.625	101.808	101.808	101.308
3.750	100.999	100.999	100.699	3.750	100.935	100.935	100.635	3.875	N/A	N/A	N/A	3.750	100.999	100.999	100.499
3.875	101.169	101.169	100.869	3.875	101.047	101.047	100.747	4.000	N/A	N/A	N/A	3.875	101.169	101.169	100.669
4.000	101.345	101.345	101.045	4.000	101.181	101.181	100.881	4.125	N/A	N/A	N/A	4.000	101.345	101.345	100.845
4.125	101.467	101.467	101.167	4.125	101.299	101.299	100.999	4.250	N/A	N/A	N/A	4.125	101.467	101.467	100.967
4.250	101.887	101.887	101.687	4.250	101.843	101.843	101.643	4.375	N/A	N/A	N/A	4.250	101.887	101.887	101.387
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	100.767	100.667	100.667	100.261	2.750	100.741	100.641	100.641	100.235	2.750	100.471	100.371	100.371	100.071
2.875	100.974	100.874	100.874	100.468	2.875	100.920	100.820	100.820	100.414	2.875	100.637	100.537	100.537	100.237
3.000	101.178	101.078	101.078	100.672	3.000	101.089	100.989	100.989	100.583	3.000	100.794	100.694	100.694	100.394
3.125	101.376	101.276	101.276	100.870	3.125	101.257	101.157	101.157	100.751	3.125	100.949	100.849	100.849	100.549
3.250	101.330	101.230	101.230	100.930	3.250	101.295	101.195	101.195	100.895	3.250	101.709	101.609	101.609	101.309
3.375	101.528	101.428	101.428	101.128	3.375	101.455	101.355	101.355	101.055	3.375	101.856	101.756	101.756	101.456
3.500	101.724	101.624	101.624	101.324	3.500	101.580	101.480	101.480	101.180	3.500	102.007	101.907	101.907	101.607
3.625	101.908	101.808	101.808	101.508	3.625	101.723	101.623	101.623	101.323	3.625	102.139	102.039	102.039	101.739
3.750	101.099	100.999	100.999	100.699	3.750	101.035	100.935	100.935	100.635	3.750	102.407	102.307	102.307	102.007

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	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: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.280	97.280	97.080	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.071	98.071	97.871	2.000	N/A	N/A	N/A	2.500	97.362	97.262	97.161
2.625	98.151	98.151	97.951	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.829	98.829	98.629	2.125	N/A	N/A	N/A	2.625	98.234	98.134	98.033
2.750	98.940	98.940	98.740	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.513	99.513	99.313	2.250	N/A	N/A	N/A	2.750	99.023	98.923	98.822
2.875	99.596	99.596	99.396	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.089	100.089	99.889	2.375	N/A	N/A	N/A	2.875	99.678	99.578	99.477
2.990	100.029	100.029	99.829	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.419	100.419	100.219	2.500	N/A	N/A	N/A	2.990	100.112	100.012	99.911
3.000	100.129	100.129	99.929	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.519	100.519	100.319	2.625	N/A	N/A	N/A	3.000	100.212	100.112	100.011
3.125	100.859	100.859	100.659	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.330	101.330	101.130	2.750	N/A	N/A	N/A	3.125	101.115	101.007	100.894
3.250	101.597	101.597	101.397	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.978	101.978	101.778	2.875	N/A	N/A	N/A	3.250	101.853	101.745	101.632
3.375	102.414	102.414	102.214	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.737	102.737	102.537	2.990	N/A	N/A	N/A	3.375	102.670	102.562	102.449
3.500	102.871	102.871	102.671	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.073	103.073	102.873	3.000	N/A	N/A	N/A	3.500	103.126	103.019	102.908
3.625	103.218	103.218	103.018	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.233	103.233	103.033	3.125	N/A	N/A	N/A	3.625	103.826	103.726	103.626
3.750	103.630	103.630	103.430	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.035	103.035	102.835	3.250	N/A	N/A	N/A	3.750	104.434	104.334	104.234
3.875	104.089	104.089	103.889	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.442	103.442	103.242	3.375	N/A	N/A	N/A	3.875	104.893	104.793	104.693
3.990	104.343	104.343	104.143	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.629	103.629	103.429	3.500	N/A	N/A	N/A	3.990	105.147	105.047	104.947
4.000	104.443	104.443	104.243	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.729	103.729	103.529	3.625	N/A	N/A	N/A	4.000	105.247	105.147	105.047
4.125	104.740	104.740	104.540	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.885	103.885	103.685	3.750	N/A	N/A	N/A	4.125	105.544	105.444	105.344
4.250	105.102	105.102	104.902	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.879	102.879	102.679	3.875	N/A	N/A	N/A	4.250	105.605	105.505	105.405
4.375	105.496	105.496	105.296	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.288	103.288	103.088	3.990	N/A	N/A	N/A	4.375	105.999	105.899	105.799
4.500	105.855	105.855	105.655	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.578	103.578	103.378	4.000	N/A	N/A	N/A	4.500	106.358	106.258	106.158
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	99.044	99.044	98.844	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	98.844	98.844	98.644	2.000	98.750	98.650	98.550
2.875	N/A	N/A	N/A	2.625	99.916	99.916	99.716	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.936	99.936	99.736	2.125	99.303	99.203	99.103
2.990	N/A	N/A	N/A	2.750	100.658	100.658	100.458	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	99.881	99.881	99.681	2.250	99.787	99.687	99.587
3.000	N/A	N/A	N/A	2.875	101.308	101.308	101.108	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.316	100.316	100.116	2.375	100.348	100.247	100.148
3.125	N/A	N/A	N/A	2.990	101.703	101.703	101.503	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.828	100.828	100.628	2.500	100.992	100.890	100.792
3.250	N/A	N/A	N/A	3.000	101.803	101.803	101.603	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.354	101.354	101.154	2.625	101.518	101.416	101.318
3.375	N/A	N/A	N/A	3.125	102.244	102.244	102.044	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.820	101.820	101.620	2.750	101.984	101.882	101.784
3.500	N/A	N/A	N/A	3.250	102.635	102.635	102.435	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.188	102.188	101.988	2.875	102.352	102.251	102.152
3.625	N/A	N/A	N/A	3.375	103.415	103.415	103.215	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.514	102.514	102.314	2.990	102.706	102.606	102.506
3.750	N/A	N/A	N/A	3.500	103.840	103.840	103.640	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.614	102.614	102.414	3.000	102.806	102.706	102.606
3.875	N/A	N/A	N/A	3.625	104.183	104.183	103.983	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	102.999	102.999	102.799	3.125	103.296	103.196	103.096
3.990	N/A	N/A	N/A	3.750	103.936	103.936	103.736	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.395	103.395	103.195	3.250	103.723	103.623	103.523
4.000	N/A	N/A	N/A	3.875	104.390	104.390	104.190	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.869	103.869	103.669	3.375	104.197	104.097	103.997
4.125	N/A	N/A	N/A	3.990	104.615	104.615	104.415	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.184	104.184	103.984	3.500	104.512	104.412	104.312
4.250	N/A	N/A	N/A	4.000	104.715	104.715	104.515	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.582	104.582	104.382	3.625	104.911	104.811	104.711
4.375	N/A	N/A	N/A	4.125	105.008	105.008	104.808	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.392	104.392	104.192	3.750	104.736	104.636	104.536
4.500	N/A	N/A	N/A	4.250	104.680	104.680	104.480	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.817	104.817	104.617	3.875	105.161	105.061	104.961
4.625	N/A	N/A	N/A	4.375	105.068	105.068	104.868	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.126	105.126	104.926	3.990	105.469	105.369	105.269
4.750	N/A	N/A	N/A	4.500	105.407	105.407	105.207	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.226	105.226	105.026	4.000	105.569	105.469	105.369
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.042	99.042	98.842	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.844	99.844	99.644
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.467	99.467	99.267	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.396	100.396	100.196
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.804	99.804	99.604	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.881	100.881	100.681
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.299	100.299	100.099	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.316	101.316	101.116
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.812	100.812	100.612	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.729	101.729	101.529
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.210	101.210	101.010	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.158	102.158	101.958
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.528	101.528	101.328	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.226	102.226	102.026
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.779	101.779	101.579	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.594	102.594	102.394
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.972	101.972	101.772	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.920	102.920	102.720
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.072	102.072	101.872	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.020	103.020	102.820
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.335	102.335	102.135	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.405	103.405	103.205
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.232	102.232	102.032	3.250	N/A	N/A	N/A	3.250							



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: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.280	97.280	97.080	2.500	98.071	98.071	97.871	2.875	101.308	101.308	101.108	2.000	98.844	98.844	98.644	2.000	99.042	99.042	98.842
2.625	98.151	98.151	97.951	2.625	98.829	98.829	98.629	2.990	101.703	101.703	101.503	2.125	99.396	99.396	99.196	2.125	99.467	99.467	99.267
2.750	98.940	98.940	98.740	2.750	99.513	99.513	99.313	3.000	101.803	101.803	101.603	2.250	99.881	99.881	99.681	2.250	99.804	99.804	99.604
2.875	99.596	99.596	99.396	2.875	100.089	100.089	99.889	3.125	102.244	102.244	102.044	2.375	100.316	100.316	100.116	2.375	100.299	100.299	100.099
2.990	100.029	100.029	99.829	2.990	100.419	100.419	100.219	3.250	102.635	102.635	102.435	2.500	100.828	100.828	100.628	2.500	100.812	100.812	100.612
3.000	100.129	100.129	99.929	3.000	100.519	100.519	100.319	3.375	103.415	103.415	103.215	2.625	101.354	101.354	101.154	2.625	101.210	101.210	101.010
3.125	100.859	100.859	100.659	3.125	101.330	101.330	101.130	3.500	103.840	103.840	103.640	2.750	101.820	101.820	101.620	2.750	101.528	101.528	101.328
3.250	101.597	101.597	101.397	3.250	101.978	101.978	101.778	3.625	104.183	104.183	103.983	2.875	102.188	102.188	101.988	2.875	101.779	101.779	101.579
3.375	102.414	102.414	102.214	3.375	102.737	102.737	102.537	3.750	103.936	103.936	103.736	2.990	102.514	102.514	102.314	2.990	101.972	101.972	101.772
3.500	102.871	102.871	102.671	3.500	103.073	103.073	102.873	3.875	104.390	104.390	104.190	3.000	102.614	102.614	102.414	3.000	102.072	102.072	101.872
3.625	103.218	103.218	103.018	3.625	103.233	103.233	103.033	3.990	104.615	104.615	104.415	3.125	102.999	102.999	102.799	3.125	102.335	102.335	102.135
3.750	103.630	103.630	103.430	3.750	103.035	103.035	102.835	4.000	104.715	104.715	104.515	3.250	103.395	103.395	103.195	3.250	102.232	102.232	102.032
3.875	104.089	104.089	103.889	3.875	103.442	103.442	103.242	4.125	105.008	105.008	104.808	3.375	103.869	103.869	103.669	3.375	102.592	102.592	102.392
3.990	104.343	104.343	104.143	3.990	103.629	103.629	103.429	4.250	104.680	104.680	104.480	3.500	104.184	104.184	103.984	3.500	102.803	102.803	102.603
4.000	104.443	104.443	104.243	4.000	103.729	103.729	103.529	4.375	105.068	105.068	104.868	3.625	104.582	104.582	104.382	3.625	103.082	103.082	102.882
4.125	104.740	104.740	104.540	4.125	103.885	103.885	103.685	4.500	105.407	105.407	105.207	3.750	104.392	104.392	104.192	3.750	102.413	102.413	102.213
4.250	105.102	105.102	104.902	4.250	102.879	102.879	102.679	4.625	105.640	105.640	105.440	3.875	104.817	104.817	104.617	3.875	102.709	102.709	102.509
4.375	105.496	105.496	105.296	4.375	103.288	103.288	103.088	4.750	105.966	105.966	105.766	3.990	105.126	105.126	104.926	3.990	102.899	102.899	102.699
4.500	105.855	105.855	105.655	4.500	103.578	103.578	103.378	4.875	106.310	106.310	106.110	4.000	105.226	105.226	105.026	4.000	102.999	102.999	102.799

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)
FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



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

30 Day Lock Exp.: 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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.276	97.276	97.019	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.034	97.034	96.777	2.750	N/A	N/A	N/A	2.500	96.748	96.648	96.491
2.625	98.199	98.199	97.941	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.957	97.957	97.699	2.875	N/A	N/A	N/A	2.625	97.671	97.571	97.413
2.750	99.025	99.025	98.775	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.783	98.783	98.533	2.990	N/A	N/A	N/A	2.750	98.497	98.397	98.247
2.875	99.704	99.704	99.459	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.462	99.462	99.217	3.000	N/A	N/A	N/A	2.875	99.176	99.076	98.931
2.990	100.148	100.148	99.908	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.906	99.906	99.666	3.125	N/A	N/A	N/A	2.990	99.620	99.520	99.380
3.000	100.248	100.248	100.008	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.006	100.006	99.766	3.250	N/A	N/A	N/A	3.000	99.720	99.620	99.480
3.125	100.922	100.922	100.685	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.372	100.372	100.135	3.375	N/A	N/A	N/A	3.125	100.363	100.234	100.126
3.250	101.663	101.663	101.430	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.113	101.113	100.880	3.500	N/A	N/A	N/A	3.250	100.980	100.853	100.747
3.375	102.474	102.474	102.244	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.924	101.924	101.694	3.625	N/A	N/A	N/A	3.375	101.791	101.666	101.561
3.500	102.913	102.913	102.685	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.363	102.363	102.135	3.750	N/A	N/A	N/A	3.500	102.231	102.107	102.003
3.625	103.181	103.181	102.955	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.631	102.631	102.405	3.875	N/A	N/A	N/A	3.625	102.499	102.377	102.273
3.750	103.505	103.505	103.256	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.949	99.949	99.700	3.990	N/A	N/A	N/A	3.750	101.519	101.419	101.270
3.875	103.950	103.950	103.706	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.394	100.394	100.150	4.000	N/A	N/A	N/A	3.875	101.964	101.864	101.720
3.990	104.154	104.154	103.915	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.598	100.598	100.359	4.125	N/A	N/A	N/A	3.990	102.168	102.068	101.929
4.000	104.254	104.254	104.015	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.698	100.698	100.459	4.250	N/A	N/A	N/A	4.000	102.268	102.168	102.029
4.125	104.589	104.589	104.358	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.033	101.033	100.802	4.375	N/A	N/A	N/A	4.125	102.603	102.503	102.372
4.250	104.727	104.727	104.527	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.051	100.051	99.851	4.500	N/A	N/A	N/A	4.250	101.804	101.704	101.604
4.375	105.116	105.116	104.916	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.440	100.440	100.240	4.625	N/A	N/A	N/A	4.375	102.193	102.093	101.993
4.500	105.443	105.443	105.243	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.767	100.767	100.567	4.750	N/A	N/A	N/A	4.500	102.520	102.420	102.320
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	98.682	98.682	98.427	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	98.974	98.974	98.774	2.000	98.287	98.127	98.087
2.875	N/A	N/A	N/A	2.625	99.947	99.947	99.697	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.566	99.566	99.365	2.125	98.879	98.718	98.678
2.990	N/A	N/A	N/A	2.750	100.421	100.421	100.171	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.018	100.018	99.817	2.250	99.331	99.170	99.130
3.000	N/A	N/A	N/A	2.875	101.028	101.028	100.776	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.428	100.428	100.227	2.375	99.741	99.580	99.540
3.125	N/A	N/A	N/A	2.990	101.400	101.400	101.150	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.024	101.024	100.824	2.500	100.376	100.270	100.176
3.250	N/A	N/A	N/A	3.000	101.500	101.500	101.250	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.537	101.537	101.337	2.625	100.818	100.713	100.618
3.375	N/A	N/A	N/A	3.125	102.031	102.031	101.737	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.977	101.977	101.777	2.750	100.791	100.685	100.591
3.500	N/A	N/A	N/A	3.250	102.513	102.513	102.219	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.304	102.304	102.104	2.875	101.117	101.011	100.917
3.625	N/A	N/A	N/A	3.375	103.260	103.260	102.968	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.579	102.579	102.379	2.990	101.392	101.286	101.192
3.750	N/A	N/A	N/A	3.500	103.678	103.678	103.391	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.679	102.679	102.479	3.000	101.492	101.386	101.292
3.875	N/A	N/A	N/A	3.625	103.962	103.962	103.676	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.815	102.815	102.615	3.125	102.037	101.937	101.837
3.990	N/A	N/A	N/A	3.750	103.985	103.985	103.783	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.328	103.328	103.128	3.250	101.519	101.419	101.319
4.000	N/A	N/A	N/A	3.875	104.319	104.319	104.119	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.768	103.768	103.568	3.375	101.959	101.859	101.759
4.125	N/A	N/A	N/A	3.990	104.530	104.530	104.330	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	103.982	103.982	103.782	3.500	102.173	102.073	101.973
4.250	N/A	N/A	N/A	4.000	104.630	104.630	104.430	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.179	103.179	102.979	3.625	102.074	101.974	101.874
4.375	N/A	N/A	N/A	4.125	104.575	104.575	104.375	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	103.529	103.529	103.329	3.750	101.560	101.460	101.360
4.500	N/A	N/A	N/A	4.250	104.946	104.946	104.746	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	103.689	103.689	103.489	3.875	101.720	101.620	101.520
4.625	N/A	N/A	N/A	4.375	105.188	105.188	104.988	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	103.932	103.932	103.732	3.990	101.964	101.864	101.764
4.750	N/A	N/A	N/A	4.500	105.398	105.398	105.198	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.032	104.032	103.832	4.000	102.064	101.964	101.864
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	97.874	97.874	97.674	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	98.466	98.466	98.265	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	98.918	98.918	98.717	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	99.328	99.328	99.127	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	99.924	99.924	99.724	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.061	99.061	98.861	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	99.501	99.501	99.301	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	99.828	99.828	99.628	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.103	100.103	99.903	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	100.203	100.203	100.003	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	100.589	100.589	100.389	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	101.102	101.102	100.902	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	101.542	101.542	101.342	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	101.756	101.756	101.556	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	99.953	99.953	99.753	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	100.303	100.303	100.103												



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: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.025	99.025	98.775	2.750	98.783	98.783	98.533	2.500	98.682	98.682	98.427	2.000	98.974	98.974	98.774	2.000	97.874	97.874	97.674
2.875	99.704	99.704	99.459	2.875	99.462	99.462	99.217	2.625	99.947	99.947	99.697	2.125	99.566	99.566	99.365	2.125	98.466	98.466	98.265
2.990	100.148	100.148	99.908	2.990	99.906	99.906	99.666	2.750	100.421	100.421	100.171	2.250	100.018	100.018	99.817	2.250	98.918	98.918	98.717
3.000	100.248	100.248	100.008	3.000	100.006	100.006	99.766	2.875	101.028	101.028	100.776	2.375	100.428	100.428	100.227	2.375	99.328	99.328	99.127
3.125	100.922	100.922	100.685	3.125	100.372	100.372	100.135	2.990	101.400	101.400	101.150	2.500	101.024	101.024	100.824	2.500	99.924	99.924	99.724
3.250	101.663	101.663	101.430	3.250	101.113	101.113	100.880	3.000	101.500	101.500	101.250	2.625	101.537	101.537	101.337	2.625	99.061	99.061	98.861
3.375	102.474	102.474	102.244	3.375	101.924	101.924	101.694	3.125	102.031	102.031	101.737	2.750	101.977	101.977	101.777	2.750	99.501	99.501	99.301
3.500	102.913	102.913	102.685	3.500	102.363	102.363	102.135	3.250	102.513	102.513	102.219	2.875	102.304	102.304	102.104	2.875	99.828	99.828	99.628
3.625	103.181	103.181	102.955	3.625	102.631	102.631	102.405	3.375	103.260	103.260	102.968	2.990	102.579	102.579	102.379	2.990	100.103	100.103	99.903
3.750	103.505	103.505	103.256	3.750	99.949	99.949	99.700	3.500	103.678	103.678	103.391	3.000	102.679	102.679	102.479	3.000	100.203	100.203	100.003
3.875	103.950	103.950	103.706	3.875	100.394	100.394	100.150	3.625	103.962	103.962	103.676	3.125	102.815	102.815	102.615	3.125	100.589	100.589	100.389
3.990	104.154	104.154	103.915	3.990	100.598	100.598	100.359	3.750	103.985	103.985	103.783	3.250	103.328	103.328	103.128	3.250	101.102	101.102	100.902
4.000	104.254	104.254	104.015	4.000	100.698	100.698	100.459	3.875	104.319	104.319	104.119	3.375	103.768	103.768	103.568	3.375	101.542	101.542	101.342
4.125	104.589	104.589	104.358	4.125	101.033	101.033	100.802	3.990	104.530	104.530	104.330	3.500	103.982	103.982	103.782	3.500	101.756	101.756	101.556
4.250	104.727	104.727	104.527	4.250	100.051	100.051	99.851	4.000	104.630	104.630	104.430	3.625	103.179	103.179	102.979	3.625	99.953	99.953	99.753
4.375	105.116	105.116	104.916	4.375	100.440	100.440	100.240	4.125	104.575	104.575	104.375	3.750	103.529	103.529	103.329	3.750	100.303	100.303	100.103
4.500	105.443	105.443	105.243	4.500	100.767	100.767	100.567	4.250	104.946	104.946	104.746	3.875	103.689	103.689	103.489	3.875	100.463	100.463	100.263
4.625	105.780	105.780	105.580	4.625	100.730	100.730	100.530	4.375	105.188	105.188	104.988	3.990	103.932	103.932	103.732	3.990	100.706	100.706	100.506
4.750	106.181	106.181	105.981	4.750	101.131	101.131	100.931	4.500	105.398	105.398	105.198	4.000	104.032	104.032	103.832	4.000	100.806	100.806	100.606

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: 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



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: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.276	97.276	97.019	2.500	98.682	98.682	98.427	2.000	98.974	98.974	98.774	2.500	96.480	96.480	96.223	2.000	97.774	97.774	97.574
2.625	98.199	98.199	97.941	2.625	99.947	99.947	99.697	2.125	99.566	99.566	99.365	2.625	97.403	97.403	97.145	2.125	98.366	98.366	98.165
2.750	99.025	99.025	98.775	2.750	100.421	100.421	100.171	2.250	100.018	100.018	99.817	2.750	98.229	98.229	97.979	2.250	98.818	98.818	98.617
2.875	99.704	99.704	99.459	2.875	101.028	101.028	100.776	2.375	100.428	100.428	100.227	2.875	98.908	98.908	98.663	2.375	99.228	99.228	99.027
2.990	100.148	100.148	99.908	2.990	101.400	101.400	101.150	2.500	101.024	101.024	100.824	2.990	99.352	99.352	99.112	2.500	99.824	99.824	99.624
3.000	100.248	100.248	100.008	3.000	101.500	101.500	101.250	2.625	101.537	101.537	101.337	3.000	99.452	99.452	99.212	2.625	99.649	99.649	99.449
3.125	100.922	100.922	100.685	3.125	102.031	102.031	101.737	2.750	101.977	101.977	101.777	3.125	99.972	99.972	99.735	2.750	100.089	100.089	99.889
3.250	101.663	101.663	101.430	3.250	102.513	102.513	102.219	2.875	102.304	102.304	102.104	3.250	100.713	100.713	100.480	2.875	100.416	100.416	100.216
3.375	102.474	102.474	102.244	3.375	103.260	103.260	102.968	2.990	102.579	102.579	102.379	3.375	101.524	101.524	101.294	2.990	100.691	100.691	100.491
3.500	102.913	102.913	102.685	3.500	103.678	103.678	103.391	3.000	102.679	102.679	102.479	3.500	101.963	101.963	101.735	3.000	100.791	100.791	100.591
3.625	103.181	103.181	102.955	3.625	103.962	103.962	103.676	3.125	102.815	102.815	102.615	3.625	102.231	102.231	102.005	3.125	101.052	101.052	100.852
3.750	103.505	103.505	103.256	3.750	103.985	103.985	103.783	3.250	103.328	103.328	103.128	3.750	101.052	101.052	100.803	3.250	101.565	101.565	101.365
3.875	103.950	103.950	103.706	3.875	104.319	104.319	104.119	3.375	103.768	103.768	103.568	3.875	101.497	101.497	101.253	3.375	102.005	102.005	101.805
3.990	104.154	104.154	103.915	3.990	104.530	104.530	104.330	3.500	103.982	103.982	103.782	3.990	101.701	101.701	101.462	3.500	102.219	102.219	102.019
4.000	104.254	104.254	104.015	4.000	104.630	104.630	104.430	3.625	103.179	103.179	102.979	4.000	101.801	101.801	101.562	3.625	100.916	100.916	100.716
4.125	104.589	104.589	104.358	4.125	104.575	104.575	104.375	3.750	103.529	103.529	103.329	4.125	102.136	102.136	101.905	3.750	101.266	101.266	101.066
4.250	104.727	104.727	104.527	4.250	104.946	104.946	104.746	3.875	103.689	103.689	103.489	4.250	101.714	101.714	101.514	3.875	101.426	101.426	101.226
4.375	105.116	105.116	104.916	4.375	105.188	105.188	104.988	3.990	103.932	103.932	103.732	4.375	102.103	102.103	101.903	3.990	101.669	101.669	101.469
4.500	105.443	105.443	105.243	4.500	105.398	105.398	105.198	4.000	104.032	104.032	103.832	4.500	102.430	102.430	102.230	4.000	101.769	101.769	101.569

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.		
For use by mortgage professionals only and should not be distributed to borrowers.		
FHA ID# - 1358600006		



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: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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