

W. Rate Sheet Dated: 11/2/2021

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	99.893	99.893	99.471	2.250	99.774	99.774	99.352	2.250	97.671	97.671	97.350	3.125	96.348	96.348	96.048
2.375	100.109	100.109	99.687	2.375	99.961	99.961	99.540	2.500	98.014	98.014	97.694	3.250	97.926	97.926	97.626
2.500	100.323	100.323	99.901	2.500	100.143	100.143	99.721	2.625	98.171	98.171	97.851	3.375	97.692	97.692	97.392
2.625	100.538	100.538	100.116	2.625	100.312	100.312	99.890	2.750	99.710	99.710	99.410	3.500	97.770	97.770	97.470
2.750	101.517	101.517	101.110	2.750	101.416	101.416	101.010	2.875	99.876	99.876	99.576	3.625	97.848	97.848	97.548
2.875	101.724	101.724	101.317	2.875	101.595	101.595	101.188	3.000	100.032	100.032	99.732	Margin = 2.250		Index = 0.140	
3.000	101.928	101.928	101.522	3.000	101.764	101.764	101.357	3.125	100.188	100.188	99.888	30 Year OTC			
3.125	102.126	102.126	101.719	3.125	101.932	101.932	101.525	3.250	101.644	101.644	101.344	Rate	30 Day	45 Day	60 Day
3.250	102.536	102.536	102.236	3.250	102.401	102.401	102.101	3.375	101.792	101.792	101.492	4.000	101.148	101.148	100.648
3.375	102.635	102.635	102.335	3.375	102.461	102.461	102.161	3.500	101.957	101.957	101.657	4.125	101.270	101.270	100.770
3.500	102.831	102.831	102.531	3.500	102.587	102.587	102.287	3.625	102.089	102.089	101.789	4.375	102.013	102.013	101.513
3.625	103.015	103.015	102.715	3.625	102.729	102.729	102.429	3.750	102.622	102.622	102.322	4.500	102.136	102.136	101.636
3.750	103.077	103.077	102.777	3.750	102.913	102.913	102.613	3.875	102.725	102.725	102.425	4.625	102.294	102.294	101.794
3.875	103.147	103.147	102.847	3.875	102.925	102.925	102.625	4.000	102.850	102.850	102.550	4.875	103.124	103.124	102.624
4.000	103.323	103.323	103.023	4.000	103.059	103.059	102.759	4.125	102.959	102.959	102.659	5.000	103.247	103.247	102.747
4.125	103.445	103.445	103.145	4.125	103.177	103.177	102.877	4.250	102.339	102.339	102.039	5.125	103.405	103.405	102.905
4.250	103.484	103.484	103.284	4.250	103.340	103.340	103.140	4.375	102.442	102.442	102.142	5.500	103.718	103.718	103.218
4.375	103.488	103.488	103.288	4.375	103.351	103.351	103.151	4.500	102.568	102.568	102.268	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	102.676	102.676	102.376	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	99.993	99.893	99.893	99.471	2.250	99.724	99.624	99.624	99.202	2.250	99.801	99.701	99.701	99.380
2.375	100.209	100.109	100.109	99.687	2.375	99.911	99.811	99.811	99.390	2.375	99.976	99.876	99.876	99.555
2.500	100.423	100.323	100.323	99.901	2.500	100.093	99.993	99.993	99.571	2.500	100.144	100.044	100.044	99.724
2.625	100.638	100.538	100.538	100.116	2.625	100.262	100.162	100.162	99.740	2.625	100.301	100.201	100.201	99.881
2.750	101.617	101.517	101.517	101.110	2.750	101.241	101.141	101.141	100.735	2.750	100.740	100.640	100.640	100.340
2.875	101.824	101.724	101.724	101.317	2.875	101.420	101.320	101.320	100.913	2.875	100.906	100.806	100.806	100.506
3.000	102.028	101.928	101.928	101.522	3.000	101.589	101.489	101.489	101.082	3.000	101.062	100.962	100.962	100.662
3.125	102.226	102.126	102.126	101.719	3.125	101.757	101.657	101.657	101.250	3.125	101.218	101.118	101.118	100.818
3.250	102.636	102.536	102.536	102.236	3.250	102.201	102.101	102.101	101.801	3.250	103.274	103.174	103.174	102.874
3.375	102.835	102.735	102.735	102.435	3.375	102.361	102.261	102.261	101.961	3.375	103.422	103.322	103.322	103.022
3.500	103.031	102.931	102.931	102.631	3.500	102.487	102.387	102.387	102.087	3.500	103.587	103.487	103.487	103.187
3.625	103.215	103.115	103.115	102.815	3.625	102.629	102.529	102.529	102.229	3.625	103.719	103.619	103.619	103.319
3.750	103.277	103.177	103.177	102.877	3.750	103.113	103.013	103.013	102.713	3.750	104.752	104.652	104.652	104.352

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 Unit	0.000	VA Jumbo	
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	98.398	98.398	97.898	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.520	98.520	98.020	4.750	101.000	101.000	100.500
3.875	99.078	99.078	98.578	6.250	103.750	103.750	103.500	4.375	99.263	99.263	98.763	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.902	98.902	98.402					4.500	99.386	99.386	98.886	Rate	30 Day	45 Day	60 Day
4.125	98.780	98.780	98.280					4.625	99.544	99.544	99.044	5.750	103.000	103.000	102.500
4.250	100.423	100.423	99.923					4.875	100.374	100.374	99.874	6.250	105.750	105.750	105.250
4.375	100.318	100.318	99.818					5.000	100.497	100.497	99.997	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.195	100.195	99.695					5.125	100.655	100.655	100.155				
4.625	100.037	100.037	99.537					5.500	100.968	100.968	100.468				
4.750	101.576	101.576	101.076					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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/2/2021

45 Day Lock Exp.:

12/17/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/2/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.098	96.098	95.798
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.676	97.676	97.376
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.442	97.442	97.142
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.258	98.258	97.958	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	98.424	98.424	98.124	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	98.581	98.581	98.281	Margin = 2.250		Index = .140	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.737	98.737	98.437	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.449	100.449	100.149	Rate	30 Day	45 Day	60 Day
3.250	101.355	101.355	101.055	3.250	101.320	101.320	101.020	3.375	100.597	100.597	100.297	3.250	101.355	101.355	100.855
3.375	101.553	101.553	101.253	3.375	101.480	101.480	101.180	3.500	100.762	100.762	100.462	3.375	101.553	101.553	101.053
3.500	101.749	101.749	101.449	3.500	101.605	101.605	101.305	3.625	100.894	100.894	100.594	3.500	101.749	101.749	101.249
3.625	101.933	101.933	101.633	3.625	101.748	101.748	101.448	3.750	101.927	101.927	101.627	3.625	101.933	101.933	101.433
3.750	101.265	101.265	100.965	3.750	101.200	101.200	100.900	3.875	N/A	N/A	N/A	3.750	101.265	101.265	100.765
3.875	101.434	101.434	101.134	3.875	101.312	101.312	101.012	4.000	N/A	N/A	N/A	3.875	101.434	101.434	100.934
4.000	101.610	101.610	101.310	4.000	101.447	101.447	101.147	4.125	N/A	N/A	N/A	4.000	101.610	101.610	101.110
4.125	101.732	101.732	101.432	4.125	101.564	101.564	101.264	4.250	N/A	N/A	N/A	4.125	101.732	101.732	101.232
4.250	101.934	101.934	101.734	4.250	101.890	101.890	101.690	4.375	N/A	N/A	N/A	4.250	101.934	101.934	101.434
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	101.079	100.979	100.979	100.573	2.750	101.054	100.954	100.954	100.548	2.750	100.452	100.352	100.352	100.052
2.875	101.286	101.186	101.186	100.780	2.875	101.232	101.132	101.132	100.726	2.875	100.618	100.518	100.518	100.218
3.000	101.491	101.391	101.391	100.985	3.000	101.401	101.301	101.301	100.895	3.000	100.775	100.675	100.675	100.375
3.125	101.688	101.588	101.588	101.182	3.125	101.569	101.469	101.469	101.063	3.125	100.930	100.830	100.830	100.530
3.250	101.455	101.355	101.355	101.055	3.250	101.420	101.320	101.320	101.020	3.250	102.393	102.293	102.293	101.993
3.375	101.653	101.553	101.553	101.253	3.375	101.580	101.480	101.480	101.180	3.375	102.540	102.440	102.440	102.140
3.500	101.849	101.749	101.749	101.449	3.500	101.705	101.605	101.605	101.305	3.500	102.705	102.605	102.605	102.305
3.625	102.033	101.933	101.933	101.633	3.625	101.848	101.748	101.748	101.448	3.625	102.838	102.738	102.738	102.438
3.750	101.365	101.265	101.265	100.965	3.750	101.300	101.200	101.200	100.900	3.750	102.839	102.739	102.739	102.439

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwolesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/2/2021

45 Day Lock Exp.:

12/17/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/2/2021

Release Time:

10:00 am ET

Prices are subject to change without notice.

Forming 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	97.547	97.547	97.347	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.400	98.400	98.400	2.000	N/A	N/A	N/A	2.500	97.630	97.530	97.428
2.625	98.424	98.424	98.224	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.163	99.163	98.963	2.125	N/A	N/A	N/A	2.625	98.506	98.406	98.304
2.750	99.217	99.217	99.017	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.851	99.851	99.651	2.250	N/A	N/A	N/A	2.750	99.300	99.200	99.098
2.875	99.878	99.878	99.678	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.433	100.433	100.233	2.375	N/A	N/A	N/A	2.875	99.961	99.861	99.759
2.990	100.319	100.319	100.119	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.736	100.736	100.536	2.500	N/A	N/A	N/A	2.990	100.402	100.302	100.200
3.000	100.419	100.419	100.219	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.836	100.836	100.636	2.625	N/A	N/A	N/A	3.000	100.502	100.402	100.300
3.125	101.098	101.098	100.898	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.631	101.631	101.431	2.750	N/A	N/A	N/A	3.125	101.354	101.246	101.132
3.250	101.843	101.843	101.643	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.285	102.285	102.085	2.875	N/A	N/A	N/A	3.250	102.099	101.991	101.877
3.375	102.668	102.668	102.468	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.053	103.053	102.853	2.990	N/A	N/A	N/A	3.375	102.924	102.816	102.702
3.500	103.134	103.134	102.934	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.394	103.394	103.194	3.000	N/A	N/A	N/A	3.500	103.390	103.282	103.168
3.625	103.489	103.489	103.289	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.558	103.558	103.358	3.125	N/A	N/A	N/A	3.625	103.950	103.850	103.750
3.750	103.758	103.758	103.558	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.163	103.163	102.963	3.250	N/A	N/A	N/A	3.750	104.570	104.470	104.370
3.875	104.226	104.226	104.026	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.580	103.580	103.380	3.375	N/A	N/A	N/A	3.875	105.039	104.939	104.839
3.990	104.490	104.490	104.290	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.771	103.771	103.571	3.500	N/A	N/A	N/A	3.990	105.302	105.202	105.102
4.000	104.590	104.590	104.390	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.871	103.871	103.671	3.625	N/A	N/A	N/A	4.000	105.402	105.302	105.202
4.125	104.895	104.895	104.695	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.036	104.036	103.836	3.750	N/A	N/A	N/A	4.125	105.707	105.607	105.507
4.250	105.230	105.230	105.030	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.006	103.006	102.806	3.875	N/A	N/A	N/A	4.250	105.734	105.634	105.534
4.375	105.633	105.633	105.433	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.427	103.427	103.227	3.990	N/A	N/A	N/A	4.375	106.137	106.037	105.937
4.500	106.004	106.004	105.804	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.726	103.726	103.526	4.000	N/A	N/A	N/A	4.500	106.508	106.408	106.308
30/25 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	99.287	99.287	99.087	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.131	99.131	98.931	2.000	99.038	98.938	98.838
2.875	N/A	N/A	N/A	2.625	100.095	100.095	99.895	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.687	99.687	99.487	2.125	99.593	99.493	99.393
2.990	N/A	N/A	N/A	2.750	100.841	100.841	100.641	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.175	100.175	99.975	2.250	100.082	99.982	99.882
3.000	N/A	N/A	N/A	2.875	101.497	101.497	101.297	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.614	100.614	100.414	2.375	100.606	100.506	100.406
3.125	N/A	N/A	N/A	2.990	101.900	101.900	101.700	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.084	101.084	100.884	2.500	101.254	101.154	101.054
3.250	N/A	N/A	N/A	3.000	102.000	102.000	101.800	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.615	101.615	101.415	2.625	101.785	101.685	101.585
3.375	N/A	N/A	N/A	3.125	102.446	102.446	102.246	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.086	102.086	101.886	2.750	102.257	102.157	102.057
3.500	N/A	N/A	N/A	3.250	102.851	102.851	102.651	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.462	102.462	102.262	2.875	102.633	102.533	102.433
3.625	N/A	N/A	N/A	3.375	103.624	103.624	103.424	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.793	102.793	102.593	2.990	102.964	102.864	102.764
3.750	N/A	N/A	N/A	3.500	104.058	104.058	103.858	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.893	102.893	102.693	3.000	103.064	102.964	102.864
3.875	N/A	N/A	N/A	3.625	104.408	104.408	104.208	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.289	103.289	103.089	3.125	103.478	103.378	103.278
3.990	N/A	N/A	N/A	3.750	104.020	104.020	103.820	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.557	103.557	103.357	3.250	103.893	103.793	103.693
4.000	N/A	N/A	N/A	3.875	104.485	104.485	104.285	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.072	104.072	103.872	3.375	104.407	104.307	104.207
4.125	N/A	N/A	N/A	3.990	104.718	104.718	104.518	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.394	104.394	104.194	3.500	104.730	104.630	104.530
4.250	N/A	N/A	N/A	4.000	104.818	104.818	104.618	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.806	104.806	104.606	3.625	105.142	105.042	104.942
4.375	N/A	N/A	N/A	4.125	105.118	105.118	104.918	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.588	104.588	104.388	3.750	104.931	104.831	104.731
4.500	N/A	N/A	N/A	4.250	104.764	104.764	104.564	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.025	105.025	104.825	3.875	105.369	105.269	105.169
4.625	N/A	N/A	N/A	4.375	105.162	105.162	104.962	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.348	105.348	105.148	3.990	105.692	105.592	105.492
4.750	N/A	N/A	N/A	4.500	105.513	105.513	105.313	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.448	105.448	105.248	4.000	105.792	105.692	105.592
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	99.328	99.328	99.128	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.130	100.130	99.930
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.755	99.755	99.555	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.686	100.686	100.486
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.095	100.095	99.895	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.174	101.174	100.974
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.553	100.553	100.353	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.613	101.613	101.413
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.068	101.068	100.868	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.029	102.029	101.829
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.470	101.470	101.270	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.467	102.467	102.267
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.791	101.791	101.591	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.491	102.491	102.291
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.049	102.049	101.849	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.867	102.867	102.667
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.246	102.246	102.046	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.199	103.199	102.999
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.346	102.346	102.146	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.299	103.299	103.099
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.619	102.619	102.419	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.695	103.695	103.495
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.391	102.391	102.191	3.250	N/A	N/A	N/A	3.250	N/A	N/A					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/2/2021

45 Day Lock Exp.:

12/17/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/2/2021

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	97.547	97.547	97.347	2.500	98.400	98.400	98.200	2.875	101.497	101.497	101.297	2.000	99.131	99.131	98.931	2.000	99.328	99.328	99.128
2.625	98.424	98.424	98.224	2.625	99.163	99.163	98.963	2.990	101.900	101.900	101.700	2.125	99.687	99.687	99.487	2.125	99.755	99.755	99.555
2.750	99.217	99.217	99.017	2.750	99.851	99.851	99.651	3.000	102.000	102.000	101.800	2.250	100.175	100.175	99.975	2.250	100.095	100.095	99.895
2.875	99.878	99.878	99.678	2.875	100.433	100.433	100.233	3.125	102.446	102.446	102.246	2.375	100.614	100.614	100.414	2.375	100.553	100.553	100.353
2.990	100.319	100.319	100.119	2.990	100.736	100.736	100.536	3.250	102.851	102.851	102.651	2.500	101.084	101.084	100.884	2.500	101.068	101.068	100.868
3.000	100.419	100.419	100.219	3.000	100.836	100.836	100.636	3.375	103.624	103.624	103.424	2.625	101.615	101.615	101.415	2.625	101.470	101.470	101.270
3.125	101.098	101.098	100.898	3.125	101.631	101.631	101.431	3.500	104.058	104.058	103.858	2.750	102.086	102.086	101.886	2.750	101.791	101.791	101.591
3.250	101.843	101.843	101.643	3.250	102.285	102.285	102.085	3.625	104.408	104.408	104.208	2.875	102.462	102.462	102.262	2.875	102.049	102.049	101.849
3.375	102.668	102.668	102.468	3.375	103.053	103.053	102.853	3.750	104.020	104.020	103.820	2.990	102.793	102.793	102.593	2.990	102.246	102.246	102.046
3.500	103.134	103.134	102.934	3.500	103.394	103.394	103.194	3.875	104.485	104.485	104.285	3.000	102.893	102.893	102.693	3.000	102.346	102.346	102.146
3.625	103.489	103.489	103.289	3.625	103.558	103.558	103.358	3.990	104.718	104.718	104.518	3.125	103.289	103.289	103.089	3.125	102.619	102.619	102.419
3.750	103.758	103.758	103.558	3.750	103.163	103.163	102.963	4.000	104.818	104.818	104.618	3.250	103.557	103.557	103.357	3.250	102.391	102.391	102.191
3.875	104.226	104.226	104.026	3.875	103.580	103.580	103.380	4.125	105.118	105.118	104.918	3.375	104.072	104.072	103.872	3.375	102.788	102.788	102.588
3.990	104.490	104.490	104.290	3.990	103.771	103.771	103.571	4.250	104.764	104.764	104.564	3.500	104.394	104.394	104.194	3.500	103.004	103.004	102.804
4.000	104.590	104.590	104.390	4.000	103.871	103.871	103.671	4.375	105.162	105.162	104.962	3.625	104.806	104.806	104.606	3.625	103.295	103.295	103.095
4.125	104.895	104.895	104.695	4.125	104.036	104.036	103.836	4.500	105.513	105.513	105.313	3.750	104.588	104.588	104.388	3.750	102.605	102.605	102.405
4.250	105.230	105.230	105.030	4.250	103.006	103.006	102.806	4.625	105.750	105.750	105.550	3.875	105.025	105.025	104.825	3.875	102.910	102.910	102.710
4.375	105.633	105.633	105.433	4.375	103.427	103.427	103.227	4.750	106.097	106.097	105.897	3.990	105.348	105.348	105.148	3.990	103.105	103.105	102.905
4.500	106.004	106.004	105.804	4.500	103.726	103.726	103.526	4.875	106.451	106.451	106.251	4.000	105.448	105.448	105.248	4.000	103.205	103.205	103.005

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	-0.500	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

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

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

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



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

30 Day Lock Exp.: 12/2/2021
45 Day Lock Exp.: 12/17/2021
60 Day Lock Exp.: 1/3/2022

W. Rate Sheet Dated: 11/2/2021

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	97.598	97.598	97.341	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.356	97.356	97.099	2.750	N/A	N/A	N/A	2.500	97.032	96.932	96.775
2.625	98.512	98.512	98.257	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.270	98.270	98.015	2.875	N/A	N/A	N/A	2.625	97.947	97.847	97.692
2.750	99.330	99.330	99.082	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.088	99.088	98.840	2.990	N/A	N/A	N/A	2.750	98.764	98.664	98.516
2.875	100.001	100.001	99.757	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.759	99.759	99.515	3.000	N/A	N/A	N/A	2.875	99.435	99.335	99.191
2.990	100.435	100.435	100.199	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.193	100.193	99.957	3.125	N/A	N/A	N/A	2.990	99.869	99.769	99.633
3.000	100.535	100.535	100.299	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.293	100.293	100.057	3.250	N/A	N/A	N/A	3.000	99.969	99.869	99.733
3.125	101.183	101.183	100.957	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.633	100.633	100.407	3.375	N/A	N/A	N/A	3.125	100.560	100.461	100.334
3.250	101.916	101.916	101.694	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.366	101.366	101.144	3.500	N/A	N/A	N/A	3.250	101.257	101.140	101.035
3.375	102.718	102.718	102.499	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.168	102.168	101.949	3.625	N/A	N/A	N/A	3.375	102.058	101.944	101.839
3.500	103.153	103.153	102.936	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.603	102.603	102.386	3.750	N/A	N/A	N/A	3.500	102.494	102.381	102.277
3.625	103.413	103.413	103.202	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.863	102.863	102.652	3.875	N/A	N/A	N/A	3.625	102.754	102.646	102.543
3.750	103.717	103.717	103.468	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.161	100.161	99.912	3.990	N/A	N/A	N/A	3.750	101.723	101.623	101.474
3.875	104.156	104.156	103.910	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.600	100.600	100.354	4.000	N/A	N/A	N/A	3.875	102.162	102.062	101.916
3.990	104.357	104.357	104.115	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.801	100.801	100.559	4.125	N/A	N/A	N/A	3.990	102.363	102.263	102.121
4.000	104.457	104.457	104.215	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.901	100.901	100.659	4.250	N/A	N/A	N/A	4.000	102.463	102.363	102.221
4.125	104.786	104.786	104.551	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.230	101.230	100.995	4.375	N/A	N/A	N/A	4.125	102.791	102.691	102.556
4.250	104.881	104.881	104.641	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.205	100.205	100.005	4.500	N/A	N/A	N/A	4.250	101.952	101.852	101.752
4.375	105.265	105.265	105.065	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.589	100.589	100.389	4.625	N/A	N/A	N/A	4.375	102.336	102.236	102.136
4.500	105.589	105.589	105.389	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.913	100.913	100.713	4.750	N/A	N/A	N/A	4.500	102.660	102.560	102.460

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	98.959	98.959	98.657	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.283	99.283	99.083	2.000	98.596	98.451	98.396
2.875	N/A	N/A	N/A	2.625	100.202	100.202	99.953	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.872	99.872	99.672	2.125	99.185	99.040	98.985
2.990	N/A	N/A	N/A	2.750	100.673	100.673	100.423	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.322	100.322	100.122	2.250	99.635	99.490	99.435
3.000	N/A	N/A	N/A	2.875	101.275	101.275	101.023	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.727	100.727	100.527	2.375	100.040	99.895	99.840
3.125	N/A	N/A	N/A	2.990	101.643	101.643	101.393	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.284	101.284	101.084	2.500	100.676	100.576	100.476
3.250	N/A	N/A	N/A	3.000	101.743	101.743	101.493	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.794	101.794	101.594	2.625	101.115	101.015	100.915
3.375	N/A	N/A	N/A	3.125	102.247	102.247	101.997	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.330	102.330	102.130	2.750	101.043	100.943	100.843
3.500	N/A	N/A	N/A	3.250	102.725	102.725	102.475	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.557	102.557	102.357	2.875	101.370	101.270	101.170
3.625	N/A	N/A	N/A	3.375	103.454	103.454	103.178	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.827	102.827	102.627	2.990	101.640	101.540	101.440
3.750	N/A	N/A	N/A	3.500	103.869	103.869	103.597	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.927	102.927	102.727	3.000	101.740	101.640	101.540
3.875	N/A	N/A	N/A	3.625	104.150	104.150	103.879	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.978	102.978	102.778	3.125	102.276	102.176	102.076
3.990	N/A	N/A	N/A	3.750	104.075	104.075	103.875	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.487	103.487	103.287	3.250	101.680	101.580	101.480
4.000	N/A	N/A	N/A	3.875	104.407	104.407	104.207	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.954	103.954	103.754	3.375	102.147	102.047	101.947
4.125	N/A	N/A	N/A	3.990	104.615	104.615	104.415	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.165	104.165	103.965	3.500	102.358	102.258	102.158
4.250	N/A	N/A	N/A	4.000	104.715	104.715	104.515	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.042	104.042	103.842	3.625	102.952	102.852	102.752
4.375	N/A	N/A	N/A	4.125	104.676	104.676	104.476	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.391	104.391	104.191	3.750	102.433	102.333	102.233
4.500	N/A	N/A	N/A	4.250	105.046	105.046	104.846	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.548	104.548	104.348	3.875	102.590	102.490	102.390
4.625	N/A	N/A	N/A	4.375	105.286	105.286	105.086	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.791	104.791	104.591	3.990	102.832	102.732	102.632
4.750	N/A	N/A	N/A	4.500	105.496	105.496	105.296	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.891	104.891	104.691	4.000	102.932	102.832	102.732

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	98.183	98.183	97.983	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	98.772	98.772	98.572	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.222	99.222	99.022	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	99.627	99.627	99.427	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.184	100.184	99.984	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	99.318	99.318	99.118	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	99.754	99.754	99.554	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	100.081	100.081	99.881	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	100.351	100.351	100.151	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	100.451	100.451	100.251	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	100.752	100.752	100.552	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	101.261	101.261	101.061	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	101.728	101.728	101.528	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	101.939	101.939	101.739	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.816	100.816	100.616	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.165	101.165	100.965	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.322	101.322	101.122	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.565	101.565	101.365	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.665	101.665	101.465	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/2/2021

45 Day Lock Exp.:

12/17/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/2/2021

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	99.330	99.330	99.082	2.750	99.088	99.088	98.840	2.500	98.959	98.959	98.657	2.000	99.283	99.283	99.083	2.000	98.183	98.183	97.983
2.875	100.001	100.001	99.757	2.875	99.759	99.759	99.515	2.625	100.202	100.202	99.953	2.125	99.872	99.872	99.672	2.125	98.772	98.772	98.572
2.990	100.435	100.435	100.199	2.990	100.193	100.193	99.957	2.750	100.673	100.673	100.423	2.250	100.322	100.322	100.122	2.250	99.222	99.222	99.022
3.000	100.535	100.535	100.299	3.000	100.293	100.293	100.057	2.875	101.275	101.275	101.023	2.375	100.727	100.727	100.527	2.375	99.627	99.627	99.427
3.125	101.183	101.183	100.957	3.125	100.633	100.633	100.407	2.990	101.643	101.643	101.393	2.500	101.284	101.284	101.084	2.500	100.184	100.184	99.984
3.250	101.916	101.916	101.694	3.250	101.366	101.366	101.144	3.000	101.743	101.743	101.493	2.625	101.794	101.794	101.594	2.625	99.318	99.318	99.118
3.375	102.718	102.718	102.499	3.375	102.168	102.168	101.949	3.125	102.247	102.247	101.969	2.750	102.230	102.230	102.030	2.750	99.754	99.754	99.554
3.500	103.153	103.153	102.936	3.500	102.603	102.603	102.386	3.250	102.725	102.725	102.447	2.875	102.557	102.557	102.357	2.875	100.081	100.081	99.881
3.625	103.413	103.413	103.202	3.625	102.863	102.863	102.652	3.375	103.454	103.454	103.178	2.990	102.827	102.827	102.627	2.990	100.351	100.351	100.151
3.750	103.717	103.717	103.468	3.750	100.161	100.161	99.912	3.500	103.869	103.869	103.597	3.000	102.927	102.927	102.727	3.000	100.451	100.451	100.251
3.875	104.156	104.156	103.910	3.875	100.600	100.600	100.354	3.625	104.150	104.150	103.879	3.125	102.978	102.978	102.778	3.125	100.752	100.752	100.552
3.990	104.357	104.357	104.115	3.990	100.801	100.801	100.559	3.750	104.075	104.075	103.875	3.250	103.487	103.487	103.287	3.250	101.261	101.261	101.061
4.000	104.457	104.457	104.215	4.000	100.901	100.901	100.659	3.875	104.407	104.407	104.207	3.375	103.954	103.954	103.754	3.375	101.728	101.728	101.528
4.125	104.786	104.786	104.551	4.125	101.230	101.230	100.995	3.990	104.615	104.615	104.415	3.500	104.165	104.165	103.965	3.500	101.939	101.939	101.739
4.250	104.881	104.881	104.681	4.250	100.205	100.205	100.005	4.000	104.715	104.715	104.515	3.625	104.042	104.042	103.842	3.625	100.816	100.816	100.616
4.375	105.265	105.265	105.065	4.375	100.589	100.589	100.389	4.125	104.676	104.676	104.476	3.750	104.391	104.391	104.191	3.750	101.165	101.165	100.965
4.500	105.589	105.589	105.389	4.500	100.913	100.913	100.713	4.250	105.046	105.046	104.846	3.875	104.548	104.548	104.348	3.875	101.322	101.322	101.122
4.625	105.810	105.810	105.610	4.625	100.760	100.760	100.560	4.375	105.286	105.286	105.086	3.990	104.791	104.791	104.591	3.990	101.565	101.565	101.365
4.750	106.208	106.208	106.008	4.750	101.158	101.158	100.958	4.500	105.496	105.496	105.296	4.000	104.891	104.891	104.691	4.000	101.665	101.665	101.465

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/2/2021

45 Day Lock Exp.:

12/17/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/2/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only



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.:

12/2/2021

45 Day Lock Exp.:

12/17/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/2/2021

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	97.598	97.598	97.341	2.500	98.959	98.959	98.657	2.000	99.283	99.283	99.083	2.500	96.802	96.802	96.545	2.000	98.083	98.083	97.883
2.625	98.512	98.512	98.257	2.625	100.202	100.202	99.953	2.125	99.872	99.872	99.672	2.625	97.716	97.716	97.461	2.125	98.672	98.672	98.472
2.750	99.330	99.330	99.082	2.750	100.673	100.673	100.423	2.250	100.322	100.322	100.122	2.750	98.534	98.534	98.286	2.250	99.122	99.122	98.922
2.875	100.001	100.001	99.757	2.875	101.275	101.275	101.023	2.375	100.727	100.727	100.527	2.875	99.205	99.205	98.961	2.375	99.527	99.527	99.327
2.990	100.435	100.435	100.199	2.990	101.643	101.643	101.393	2.500	101.284	101.284	101.084	2.990	99.639	99.639	99.403	2.500	100.084	100.084	99.884
3.000	100.535	100.535	100.299	3.000	101.743	101.743	101.493	2.625	101.794	101.794	101.594	3.000	99.739	99.739	99.503	2.625	99.906	99.906	99.706
3.125	101.183	101.183	100.957	3.125	102.247	102.247	101.969	2.750	102.230	102.230	102.030	3.125	100.233	100.233	100.007	2.750	100.342	100.342	100.142
3.250	101.916	101.916	101.694	3.250	102.725	102.725	102.447	2.875	102.557	102.557	102.357	3.250	100.966	100.966	100.744	2.875	100.669	100.669	100.469
3.375	102.718	102.718	102.499	3.375	103.454	103.454	103.178	2.990	102.827	102.827	102.627	3.375	101.768	101.768	101.549	2.990	100.939	100.939	100.739
3.500	103.153	103.153	102.936	3.500	103.869	103.869	103.597	3.000	102.927	102.927	102.727	3.500	102.203	102.203	101.986	3.000	101.039	101.039	100.839
3.625	103.413	103.413	103.202	3.625	104.150	104.150	103.879	3.125	102.978	102.978	102.778	3.625	102.463	102.463	102.252	3.125	101.215	101.215	101.015
3.750	103.717	103.717	103.468	3.750	104.075	104.075	103.875	3.250	103.487	103.487	103.287	3.750	101.264	101.264	101.015	3.250	101.724	101.724	101.524
3.875	104.156	104.156	103.910	3.875	104.407	104.407	104.207	3.375	103.954	103.954	103.754	3.875	101.703	101.703	101.457	3.375	102.191	102.191	101.991
3.990	104.357	104.357	104.115	3.990	104.615	104.615	104.415	3.500	104.165	104.165	103.965	3.990	101.904	101.904	101.662	3.500	102.402	102.402	102.202
4.000	104.457	104.457	104.215	4.000	104.715	104.715	104.515	3.625	104.042	104.042	103.842	4.000	102.004	102.004	101.762	3.625	101.779	101.779	101.579
4.125	104.786	104.786	104.551	4.125	104.676	104.676	104.476	3.750	104.391	104.391	104.191	4.125	102.333	102.333	102.098	3.750	102.128	102.128	101.928
4.250	104.881	104.881	104.681	4.250	105.046	105.046	104.846	3.875	104.548	104.548	104.348	4.250	101.868	101.868	101.668	3.875	102.285	102.285	102.085
4.375	105.265	105.265	105.065	4.375	105.286	105.286	105.086	3.990	104.791	104.791	104.591	4.375	102.252	102.252	102.052	3.990	102.528	102.528	102.328
4.500	105.589	105.589	105.389	4.500	105.496	105.496	105.296	4.000	104.891	104.891	104.691	4.500	102.576	102.576	102.376	4.000	102.628	102.628	102.428

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/2/2021

45 Day Lock Exp.:

12/17/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/2/2021

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)