

W. Rate Sheet Dated: 11/3/2021

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	99.783	99.783	99.393	2.250	99.664	99.664	99.274	1.875	96.833	96.833	96.465	3.125	96.348	96.348	96.048
2.375	100.000	100.000	99.609	2.375	99.852	99.852	99.461	2.000	97.017	97.017	96.650	3.250	97.926	97.926	97.626
2.500	100.213	100.213	99.823	2.500	100.033	100.033	99.643	2.125	97.185	97.185	96.817	3.375	97.692	97.692	97.392
2.625	100.429	100.429	100.038	2.625	100.202	100.202	99.812	2.250	98.714	98.714	98.385	3.500	97.770	97.770	97.470
2.750	101.376	101.376	100.954	2.750	101.275	101.275	100.854	2.375	98.889	98.889	98.561	3.625	97.848	97.848	97.548
2.875	101.583	101.583	101.161	2.875	101.454	101.454	101.032	2.500	99.057	99.057	98.729	Margin = 2.250		Index = 0.140	
3.000	101.787	101.787	101.366	3.000	101.623	101.623	101.201	2.625	99.214	99.214	98.886	30 Year OTC			
3.125	101.985	101.985	101.563	3.125	101.791	101.791	101.369	2.750	100.268	100.268	99.968	Rate	30 Day	45 Day	60 Day
3.250	102.411	102.411	102.111	3.250	102.276	102.276	101.976	2.875	100.434	100.434	100.134	4.000	101.117	101.117	100.617
3.375	102.510	102.510	102.210	3.375	102.336	102.336	102.036	3.000	100.591	100.591	100.291	4.125	101.239	101.239	100.739
3.500	102.706	102.706	102.406	3.500	102.462	102.462	102.162	3.125	100.746	100.746	100.446	4.375	101.982	101.982	101.482
3.625	102.890	102.890	102.590	3.625	102.604	102.604	102.304	3.250	101.207	101.207	100.907	4.500	102.105	102.105	101.605
3.750	103.046	103.046	102.746	3.750	102.882	102.882	102.582	3.375	101.354	101.354	101.054	4.625	102.263	102.263	101.763
3.875	103.116	103.116	102.816	3.875	102.894	102.894	102.594	3.500	101.519	101.519	101.219	4.875	102.843	102.843	102.343
4.000	103.292	103.292	102.992	4.000	103.028	103.028	102.728	3.625	101.651	101.651	101.351	5.000	102.966	102.966	102.466
4.125	103.414	103.414	103.114	4.125	103.145	103.145	102.845	3.750	101.716	101.716	101.416	5.125	103.124	103.124	102.624
4.250	103.452	103.452	103.252	4.250	103.308	103.308	103.108	3.875	101.819	101.819	101.519	5.500	104.030	104.030	103.530
4.375	103.457	103.457	103.257	4.375	103.320	103.320	103.120	4.000	101.944	101.944	101.644	5.625	104.188	104.188	103.688
6.250	106.000	106.000	105.800	6.250	106.437	106.437	106.237	4.125	102.053	102.053	101.753	6.250	105.791	105.791	105.291

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	99.883	99.783	99.783	99.393	2.250	99.614	99.514	99.514	99.124	1.875	98.963	98.863	98.863	98.495
2.375	100.100	100.000	100.000	99.609	2.375	99.802	99.702	99.702	99.311	2.000	99.147	99.047	99.047	98.680
2.500	100.313	100.213	100.213	99.823	2.500	99.983	99.883	99.883	99.493	2.125	99.315	99.215	99.215	98.847
2.625	100.529	100.429	100.429	100.038	2.625	100.152	100.052	100.052	99.662	2.250	100.844	100.744	100.744	100.415
2.750	101.476	101.376	101.376	100.954	2.750	101.100	101.000	101.000	100.579	2.375	101.019	100.919	100.919	100.591
2.875	101.683	101.583	101.583	101.161	2.875	101.279	101.179	101.179	100.757	2.500	101.187	101.087	101.087	100.759
3.000	101.887	101.787	101.787	101.366	3.000	101.448	101.348	101.348	100.926	2.625	101.344	101.244	101.244	100.916
3.125	102.085	101.985	101.985	101.563	3.125	101.616	101.516	101.516	101.094	2.750	101.298	101.198	101.198	100.898
3.250	102.511	102.411	102.411	102.111	3.250	102.076	101.976	101.976	101.676	2.875	101.464	101.364	101.364	101.064
3.375	102.710	102.610	102.610	102.310	3.375	102.236	102.136	102.136	101.836	3.000	101.621	101.521	101.521	101.221
3.500	102.906	102.806	102.806	102.506	3.500	102.362	102.262	102.262	101.962	3.125	101.776	101.676	101.676	101.376
3.625	103.090	102.990	102.990	102.690	3.625	102.504	102.404	102.404	102.104	3.250	102.837	102.737	102.737	102.437
3.750	103.246	103.146	103.146	102.846	3.750	103.082	102.982	102.982	102.682	3.375	102.984	102.884	102.884	102.584

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 LLPAs 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 <= 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	98.367	98.367	97.867	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.489	98.489	97.989	4.750	101.000	101.000	100.500
3.875	99.047	99.047	98.547	6.250	103.750	103.750	103.500	4.375	99.232	99.232	98.732	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.871	98.871	98.371					4.500	99.355	99.355	98.855	Rate	30 Day	45 Day	60 Day
4.125	98.749	98.749	98.249					4.625	99.513	99.513	99.013	5.750	103.000	103.000	102.500
4.250	100.391	100.391	99.891					4.875	100.093	100.093	99.593	6.250	105.750	105.750	105.250
4.375	100.287	100.287	99.787					5.000	100.216	100.216	99.716	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.500	100.164	100.164	99.664					5.125	100.374	100.374	99.874				
4.625	100.006	100.006	99.506					5.500	101.280	101.280	100.780				
4.750	101.295	101.295	100.795					5.625	101.438	101.438	100.938				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.041	103.041	102.541				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/3/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/3/2021

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	98.817	98.817	98.517	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	98.983	98.983	98.683	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	99.140	99.140	98.840	Margin = 2.250		Index = .140	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.295	99.295	98.995	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.012	100.012	99.712	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	100.159	100.159	99.859	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	100.324	100.324	100.024	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	100.456	100.456	100.156	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	101.021	101.021	100.721	3.625	101.808	101.808	101.308
3.750	101.233	101.233	100.933	3.750	101.169	101.169	100.869	3.875	N/A	N/A	N/A	3.750	101.233	101.233	100.733
3.875	101.403	101.403	101.103	3.875	101.281	101.281	100.981	4.000	N/A	N/A	N/A	3.875	101.403	101.403	100.903
4.000	101.579	101.579	101.279	4.000	101.415	101.415	101.115	4.125	N/A	N/A	N/A	4.000	101.579	101.579	101.079
4.125	101.701	101.701	101.401	4.125	101.533	101.533	101.233	4.250	N/A	N/A	N/A	4.125	101.701	101.701	101.201
4.250	101.902	101.902	101.702	4.250	101.858	101.858	101.658	4.375	N/A	N/A	N/A	4.250	101.902	101.902	101.402
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	100.938	100.838	100.838	100.416	2.750	100.913	100.813	100.813	100.391	2.750	101.011	100.911	100.911	100.611
2.875	101.145	101.045	101.045	100.623	2.875	101.091	100.991	100.991	100.569	2.875	101.177	101.077	101.077	100.777
3.000	101.350	101.250	101.250	100.828	3.000	101.261	101.161	101.161	100.739	3.000	101.333	101.233	101.233	100.933
3.125	101.548	101.448	101.448	101.026	3.125	101.429	101.329	101.329	100.907	3.125	101.489	101.389	101.389	101.089
3.250	101.330	101.230	101.230	100.930	3.250	101.295	101.195	101.195	100.895	3.250	101.956	101.856	101.856	101.556
3.375	101.528	101.428	101.428	101.128	3.375	101.455	101.355	101.355	101.055	3.375	102.103	102.003	102.003	101.703
3.500	101.724	101.624	101.624	101.324	3.500	101.580	101.480	101.480	101.180	3.500	102.268	102.168	102.168	101.868
3.625	101.908	101.808	101.808	101.508	3.625	101.723	101.623	101.623	101.323	3.625	102.400	102.300	102.300	102.000
3.750	101.333	101.233	101.233	100.933	3.750	101.269	101.169	101.169	100.869	3.750	101.933	101.833	101.833	101.533

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 AVIM	-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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/3/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/3/2021

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	97.492	97.492	97.292	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.344	98.344	98.144	2.000	N/A	N/A	N/A	2.500	97.575	97.475	97.375
2.625	98.369	98.369	98.169	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.108	99.108	98.908	2.125	N/A	N/A	N/A	2.625	98.452	98.352	98.252
2.750	99.166	99.166	98.966	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.799	99.799	99.599	2.250	N/A	N/A	N/A	2.750	99.248	99.148	99.048
2.875	99.831	99.831	99.631	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.382	100.382	100.182	2.375	N/A	N/A	N/A	2.875	99.913	99.813	99.713
2.990	100.275	100.275	100.075	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.691	100.691	100.491	2.500	N/A	N/A	N/A	2.990	100.358	100.258	100.158
3.000	100.375	100.375	100.175	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.791	100.791	100.591	2.625	N/A	N/A	N/A	3.000	100.458	100.358	100.258
3.125	101.037	101.037	100.837	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.570	101.570	101.370	2.750	N/A	N/A	N/A	3.125	101.285	101.174	101.053
3.250	101.788	101.788	101.588	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.228	102.228	102.028	2.875	N/A	N/A	N/A	3.250	102.037	101.926	101.805
3.375	102.618	102.618	102.418	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.000	103.000	102.800	2.990	N/A	N/A	N/A	3.375	102.867	102.756	102.634
3.500	103.088	103.088	102.888	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.347	103.347	103.147	3.000	N/A	N/A	N/A	3.500	103.337	103.226	103.105
3.625	103.447	103.447	103.247	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.513	103.513	103.313	3.125	N/A	N/A	N/A	3.625	103.860	103.760	103.660
3.750	103.697	103.697	103.497	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.102	103.102	102.902	3.250	N/A	N/A	N/A	3.750	104.486	104.386	104.286
3.875	104.172	104.172	103.972	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.524	103.524	103.324	3.375	N/A	N/A	N/A	3.875	104.961	104.861	104.761
3.990	104.441	104.441	104.241	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.722	103.722	103.522	3.500	N/A	N/A	N/A	3.990	105.230	105.130	105.030
4.000	104.541	104.541	104.341	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.822	103.822	103.622	3.625	N/A	N/A	N/A	4.000	105.330	105.230	105.130
4.125	104.852	104.852	104.652	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.986	103.986	103.786	3.750	N/A	N/A	N/A	4.125	105.641	105.541	105.441
4.250	105.074	105.074	104.874	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.850	102.850	102.650	3.875	N/A	N/A	N/A	4.250	105.547	105.447	105.347
4.375	105.480	105.480	105.280	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.276	103.276	103.076	3.990	N/A	N/A	N/A	4.375	105.954	105.854	105.754
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	103.575	103.575	103.375	4.000	N/A	N/A	N/A	4.500	106.328	106.228	106.128
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	99.244	99.244	99.044	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.109	99.109	98.909	2.000	99.015	98.915	98.815
2.875	N/A	N/A	N/A	2.625	100.039	100.039	99.839	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.666	99.666	99.466	2.125	99.572	99.472	99.372
2.990	N/A	N/A	N/A	2.750	100.789	100.789	100.589	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.155	100.155	99.955	2.250	100.062	99.962	99.862
3.000	N/A	N/A	N/A	2.875	101.449	101.449	101.249	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.599	100.599	100.399	2.375	100.571	100.471	100.371
3.125	N/A	N/A	N/A	2.990	101.855	101.855	101.655	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.060	101.060	100.860	2.500	101.222	101.122	101.022
3.250	N/A	N/A	N/A	3.000	101.955	101.955	101.755	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.594	101.594	101.394	2.625	101.756	101.656	101.556
3.375	N/A	N/A	N/A	3.125	102.403	102.403	102.203	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.070	102.070	101.870	2.750	102.232	102.132	102.032
3.500	N/A	N/A	N/A	3.250	102.795	102.795	102.595	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.449	102.449	102.249	2.875	102.611	102.511	102.411
3.625	N/A	N/A	N/A	3.375	103.573	103.573	103.373	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.789	102.789	102.589	2.990	102.951	102.851	102.751
3.750	N/A	N/A	N/A	3.500	104.011	104.011	103.811	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.889	102.889	102.689	3.000	103.051	102.951	102.851
3.875	N/A	N/A	N/A	3.625	104.366	104.366	104.166	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.284	103.284	103.084	3.125	103.457	103.357	103.257
3.990	N/A	N/A	N/A	3.750	103.959	103.959	103.759	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.531	103.531	103.331	3.250	103.866	103.766	103.666
4.000	N/A	N/A	N/A	3.875	104.431	104.431	104.231	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.049	104.049	103.849	3.375	104.385	104.285	104.185
4.125	N/A	N/A	N/A	3.990	104.669	104.669	104.469	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.376	104.376	104.176	3.500	104.712	104.612	104.512
4.250	N/A	N/A	N/A	4.000	104.769	104.769	104.569	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.793	104.793	104.593	3.625	105.129	105.029	104.929
4.375	N/A	N/A	N/A	4.125	105.075	105.075	104.875	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.451	104.451	104.251	3.750	104.795	104.695	104.595
4.500	N/A	N/A	N/A	4.250	104.608	104.608	104.408	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.893	104.893	104.693	3.875	105.237	105.137	105.037
4.625	N/A	N/A	N/A	4.375	105.009	105.009	104.809	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.221	105.221	105.021	3.990	105.564	105.464	105.364
4.750	N/A	N/A	N/A	4.500	105.363	105.363	105.163	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.321	105.321	105.121	4.000	105.664	105.564	105.464
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	99.304	99.304	99.104	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.107	100.107	99.907
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.732	99.732	99.532	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.664	100.664	100.464
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.074	100.074	99.874	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.153	101.153	100.953
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.528	100.528	100.328	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.596	101.596	101.396
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.044	101.044	100.844	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.014	102.014	101.814
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.448	101.448	101.248	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.455	102.455	102.255
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.772	101.772	101.572	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.474	102.474	102.274
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.032	102.032	101.832	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.854	102.854	102.654
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.232	102.232	102.032	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.193	103.193	102.993
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.332	102.332	102.132	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.293	103.293	103.093
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.607	102.607	102.407	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.688	103.688	103.488
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.362	102.362	102.162	3.250	N/A	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.:

12/3/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/3/2021

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	97.492	97.492	97.292	2.500	98.344	98.344	98.144	2.875	101.449	101.449	101.249	2.000	99.109	99.109	98.909	2.000	99.304	99.304	99.104
2.625	98.369	98.369	98.169	2.625	99.108	99.108	98.908	2.990	101.855	101.855	101.655	2.125	99.666	99.666	99.466	2.125	99.732	99.732	99.532
2.750	99.166	99.166	98.966	2.750	99.799	99.799	99.599	3.000	101.955	101.955	101.755	2.250	100.155	100.155	99.955	2.250	100.074	100.074	99.874
2.875	99.831	99.831	99.631	2.875	100.382	100.382	100.182	3.125	102.403	102.403	102.203	2.375	100.599	100.599	100.399	2.375	100.528	100.528	100.328
2.990	100.275	100.275	100.075	2.990	100.691	100.691	100.491	3.250	102.795	102.795	102.595	2.500	101.060	101.060	100.860	2.500	101.044	101.044	100.844
3.000	100.375	100.375	100.175	3.000	100.791	100.791	100.591	3.375	103.573	103.573	103.373	2.625	101.594	101.594	101.394	2.625	101.448	101.448	101.248
3.125	101.037	101.037	100.837	3.125	101.570	101.570	101.370	3.500	104.011	104.011	103.811	2.750	102.070	102.070	101.870	2.750	101.772	101.772	101.572
3.250	101.788	101.788	101.588	3.250	102.228	102.228	102.028	3.625	104.366	104.366	104.166	2.875	102.449	102.449	102.249	2.875	102.032	102.032	101.832
3.375	102.618	102.618	102.418	3.375	103.000	103.000	102.800	3.750	103.959	103.959	103.759	2.990	102.789	102.789	102.589	2.990	102.232	102.232	102.032
3.500	103.088	103.088	102.888	3.500	103.347	103.347	103.147	3.875	104.431	104.431	104.231	3.000	102.889	102.889	102.689	3.000	102.332	102.332	102.132
3.625	103.447	103.447	103.247	3.625	103.513	103.513	103.313	3.990	104.669	104.669	104.469	3.125	103.284	103.284	103.084	3.125	102.607	102.607	102.407
3.750	103.697	103.697	103.497	3.750	103.102	103.102	102.902	4.000	104.769	104.769	104.569	3.250	103.531	103.531	103.331	3.250	102.362	102.362	102.162
3.875	104.172	104.172	103.972	3.875	103.524	103.524	103.324	4.125	105.075	105.075	104.875	3.375	104.049	104.049	103.849	3.375	102.763	102.763	102.563
3.990	104.441	104.441	104.241	3.990	103.722	103.722	103.522	4.250	104.608	104.608	104.408	3.500	104.376	104.376	104.176	3.500	102.982	102.982	102.782
4.000	104.541	104.541	104.341	4.000	103.822	103.822	103.622	4.375	105.009	105.009	104.809	3.625	104.793	104.793	104.593	3.625	103.276	103.276	103.076
4.125	104.852	104.852	104.652	4.125	103.986	103.986	103.786	4.500	105.363	105.363	105.163	3.750	104.451	104.451	104.251	3.750	102.464	102.464	102.264
4.250	105.074	105.074	104.874	4.250	102.850	102.850	102.650	4.625	105.603	105.603	105.403	3.875	104.893	104.893	104.693	3.875	102.772	102.772	102.572
4.375	105.480	105.480	105.280	4.375	103.276	103.276	103.076	4.750	105.831	105.831	105.631	3.990	105.221	105.221	105.021	3.990	102.973	102.973	102.773
4.500	105.855	105.855	105.655	4.500	103.575	103.575	103.375	4.875	106.189	106.189	105.989	4.000	105.321	105.321	105.121	4.000	103.073	103.073	102.873

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

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee Tax Service Fee = \$70.00 (IA & ME exempt)
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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/3/2021
45 Day Lock Exp.: 12/20/2021
60 Day Lock Exp.: 1/3/2022

W. Rate Sheet Dated: 11/3/2021

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	Rate	30 Day	45 Day	60 Day
2.500	97.505	97.505	97.236	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.263	97.263	96.994	2.750	N/A	N/A	N/A	2.500	96.939	96.839	96.670	2.500	96.939	96.839	96.670
2.625	98.422	98.422	98.153	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.180	98.180	97.911	2.875	N/A	N/A	N/A	2.625	97.857	97.756	97.588	2.625	97.857	97.756	97.588
2.750	99.243	99.243	98.983	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.001	99.001	98.741	2.990	N/A	N/A	N/A	2.750	98.677	98.572	98.417	2.750	98.677	98.572	98.417
2.875	99.915	99.915	99.659	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.673	99.673	99.417	3.000	N/A	N/A	N/A	2.875	99.349	99.244	99.093	2.875	99.349	99.244	99.093
2.990	100.353	100.353	100.105	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.111	100.111	99.863	3.125	N/A	N/A	N/A	2.990	99.787	99.685	99.539	2.990	99.787	99.685	99.539
3.000	100.453	100.453	100.205	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.211	100.211	99.963	3.250	N/A	N/A	N/A	3.000	99.887	99.785	99.639	3.000	99.887	99.785	99.639
3.125	101.077	101.077	100.844	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.527	100.527	100.294	3.375	N/A	N/A	N/A	3.125	100.454	100.325	100.221	3.125	100.454	100.325	100.221
3.250	101.813	101.813	101.586	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.263	101.263	101.036	3.500	N/A	N/A	N/A	3.250	101.154	101.027	100.927	3.250	101.154	101.027	100.927
3.375	102.618	102.618	102.393	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.068	102.068	101.843	3.625	N/A	N/A	N/A	3.375	101.958	101.833	101.733	3.375	101.958	101.833	101.733
3.500	103.052	103.052	102.830	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.502	102.502	102.280	3.750	N/A	N/A	N/A	3.500	102.393	102.270	102.171	3.500	102.393	102.270	102.171
3.625	103.313	103.313	103.097	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.763	102.763	102.547	3.875	N/A	N/A	N/A	3.625	102.654	102.536	102.438	3.625	102.654	102.536	102.438
3.750	103.647	103.647	103.417	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.091	103.091	99.861	3.990	N/A	N/A	N/A	3.750	101.653	101.553	101.423	3.750	101.653	101.553	101.423
3.875	104.085	104.085	103.860	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.529	103.529	100.304	4.000	N/A	N/A	N/A	3.875	102.091	101.991	101.866	3.875	102.091	101.991	101.866
3.990	104.287	104.287	104.066	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.731	103.731	100.510	4.125	N/A	N/A	N/A	3.990	102.293	102.193	102.072	3.990	102.293	102.193	102.072
4.000	104.387	104.387	104.166	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.831	100.831	100.610	4.250	N/A	N/A	N/A	4.000	102.393	102.293	102.172	4.000	102.393	102.293	102.172
4.125	104.716	104.716	104.503	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	101.160	101.160	100.947	4.375	N/A	N/A	N/A	4.125	102.721	102.621	102.508	4.125	102.721	102.621	102.508
4.250	104.873	104.873	104.673	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.197	100.197	99.997	4.500	N/A	N/A	N/A	4.250	101.944	101.844	101.744	4.250	101.944	101.844	101.744
4.375	105.257	105.257	105.057	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.581	100.581	100.381	4.625	N/A	N/A	N/A	4.375	102.328	102.228	102.128	4.375	102.328	102.228	102.128
4.500	105.580	105.580	105.380	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.904	100.904	100.704	4.750	N/A	N/A	N/A	4.500	102.651	102.551	102.451	4.500	102.651	102.551	102.451
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.794	98.794	98.557	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.249	99.249	99.049	2.000	98.562	98.413	98.362	2.000	98.562	98.413	98.362
2.875	N/A	N/A	N/A	2.625	100.128	100.128	99.867	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.838	99.838	99.638	2.125	99.151	99.002	98.951	2.125	99.151	99.002	98.951
2.990	N/A	N/A	N/A	2.750	100.600	100.600	100.339	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.288	100.288	100.088	2.250	99.601	99.451	99.401	2.250	99.601	99.451	99.401
3.000	N/A	N/A	N/A	2.875	101.203	101.203	100.941	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.690	100.690	100.490	2.375	100.003	99.853	99.803	2.375	100.003	99.853	99.803
3.125	N/A	N/A	N/A	2.990	101.572	101.572	101.313	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.250	101.250	101.050	2.500	100.642	100.528	100.442	2.500	100.642	100.528	100.442
3.250	N/A	N/A	N/A	3.000	101.672	101.672	101.413	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.759	101.759	101.559	2.625	101.080	100.967	100.880	2.625	101.080	100.967	100.880
3.375	N/A	N/A	N/A	3.125	102.156	102.156	101.883	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.195	102.195	101.995	2.750	101.008	100.897	100.808	2.750	101.008	100.897	100.808
3.500	N/A	N/A	N/A	3.250	102.634	102.634	102.362	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.522	102.522	102.322	2.875	101.335	101.225	101.135	2.875	101.335	101.225	101.135
3.625	N/A	N/A	N/A	3.375	103.361	103.361	103.094	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.792	102.792	102.592	2.990	101.605	101.495	101.405	2.990	101.605	101.495	101.405
3.750	N/A	N/A	N/A	3.500	103.778	103.778	103.511	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.892	102.892	102.692	3.000	101.705	101.595	101.505	3.000	101.705	101.595	101.505
3.875	N/A	N/A	N/A	3.625	104.059	104.059	103.793	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.942	102.942	102.742	3.125	102.240	102.140	102.040	3.125	102.240	102.140	102.040
3.990	N/A	N/A	N/A	3.750	104.010	104.010	103.810	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.448	103.448	103.248	3.250	101.641	101.541	101.441	3.250	101.641	101.541	101.441
4.000	N/A	N/A	N/A	3.875	104.343	104.343	104.143	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.915	103.915	103.715	3.375	102.108	102.008	101.908	3.375	102.108	102.008	101.908
4.125	N/A	N/A	N/A	3.990	104.550	104.550	104.350	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.129	104.129	103.929	3.500	102.322	102.222	102.122	3.500	102.322	102.222	102.122
4.250	N/A	N/A	N/A	4.000	104.650	104.650	104.450	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.036	104.036	103.836	3.625	102.946	102.846	102.746	3.625	102.946	102.846	102.746
4.375	N/A	N/A	N/A	4.125	104.670	104.670	104.470	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.383	104.383	104.183	3.750	102.425	102.325	102.225	3.750	102.425	102.325	102.225
4.500	N/A	N/A	N/A	4.250	105.038	105.038	104.838	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.541	104.541	104.341	3.875	102.583	102.483	102.383	3.875	102.583	102.483	102.383
4.625	N/A	N/A	N/A	4.375	105.279	105.279	105.079	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.781	104.781	104.581	3.990	102.822	102.722	102.622	3.990	102.822	102.722	102.622
4.750	N/A	N/A	N/A	4.500	105.488	105.488	105.288	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.881	104.881	104.681	4.000	102.922	102.822	102.722	4.000	102.922	102.822	102.722



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.:

12/3/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/3/2021

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	99.243	99.243	98.983	2.750	99.001	99.001	98.741	2.500	98.794	98.794	98.557	2.000	99.249	99.249	99.049	2.000	98.149	98.149	97.949
2.875	99.915	99.915	99.659	2.875	99.673	99.673	99.417	2.625	100.128	100.128	99.867	2.125	99.838	99.838	99.638	2.125	98.738	98.738	98.538
2.990	100.353	100.353	100.105	2.990	100.111	100.111	99.863	2.750	100.600	100.600	100.339	2.250	100.288	100.288	100.088	2.250	99.188	99.188	98.988
3.000	100.453	100.453	100.205	3.000	100.211	100.211	99.963	2.875	101.203	101.203	100.941	2.375	100.690	100.690	100.490	2.375	99.590	99.590	99.390
3.125	101.077	101.077	100.844	3.125	100.527	100.527	100.294	2.990	101.572	101.572	101.313	2.500	101.250	101.250	101.050	2.500	100.150	100.150	99.950
3.250	101.813	101.813	101.586	3.250	101.263	101.263	101.036	3.000	101.672	101.672	101.413	2.625	101.759	101.759	101.559	2.625	99.283	99.283	99.083
3.375	102.618	102.618	102.393	3.375	102.068	102.068	101.843	3.125	102.156	102.156	101.883	2.750	102.195	102.195	101.995	2.750	99.719	99.719	99.519
3.500	103.052	103.052	102.830	3.500	102.502	102.502	102.280	3.250	102.634	102.634	102.362	2.875	102.522	102.522	102.322	2.875	100.046	100.046	99.846
3.625	103.313	103.313	103.097	3.625	102.763	102.763	102.547	3.375	103.361	103.361	103.094	2.990	102.792	102.792	102.592	2.990	100.316	100.316	100.116
3.750	103.647	103.647	103.417	3.750	100.091	100.091	99.861	3.500	103.778	103.778	103.511	3.000	102.892	102.892	102.692	3.000	100.416	100.416	100.216
3.875	104.085	104.085	103.860	3.875	100.529	100.529	100.304	3.625	104.059	104.059	103.793	3.125	102.942	102.942	102.742	3.125	100.716	100.716	100.516
3.990	104.287	104.287	104.066	3.990	100.731	100.731	100.510	3.750	104.010	104.010	103.810	3.250	103.448	103.448	103.248	3.250	101.222	101.222	101.022
4.000	104.387	104.387	104.166	4.000	100.831	100.831	100.610	3.875	104.343	104.343	104.143	3.375	103.915	103.915	103.715	3.375	101.689	101.689	101.489
4.125	104.716	104.716	104.503	4.125	101.160	101.160	100.947	3.990	104.550	104.550	104.350	3.500	104.129	104.129	103.929	3.500	101.903	101.903	101.703
4.250	104.873	104.873	104.673	4.250	100.197	100.197	99.997	4.000	104.650	104.650	104.450	3.625	104.036	104.036	103.836	3.625	100.810	100.810	100.610
4.375	105.257	105.257	105.057	4.375	100.581	100.581	100.381	4.125	104.670	104.670	104.470	3.750	104.383	104.383	104.183	3.750	101.157	101.157	100.957
4.500	105.580	105.580	105.380	4.500	100.904	100.904	100.704	4.250	105.038	105.038	104.838	3.875	104.541	104.541	104.341	3.875	101.315	101.315	101.115
4.625	105.774	105.774	105.574	4.625	100.724	100.724	100.524	4.375	105.279	105.279	105.079	3.990	104.781	104.781	104.581	3.990	101.555	101.555	101.355
4.750	106.172	106.172	105.972	4.750	101.122	101.122	100.922	4.500	105.488	105.488	105.288	4.000	104.881	104.881	104.681	4.000	101.655	101.655	101.455

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	N/A	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.:

12/3/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/3/2021

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.:

12/3/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/3/2021

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	97.505	97.505	97.236	2.500	98.794	98.794	98.557	2.000	99.249	99.249	99.049	2.500	96.709	96.709	96.440	2.000	98.049	98.049	97.849
2.625	98.422	98.422	98.153	2.625	100.128	100.128	99.867	2.125	99.838	99.838	99.638	2.625	97.626	97.626	97.357	2.125	98.638	98.638	98.438
2.750	99.243	99.243	98.983	2.750	100.600	100.600	100.339	2.250	100.288	100.288	100.088	2.750	98.447	98.447	98.187	2.250	99.088	99.088	98.888
2.875	99.915	99.915	99.659	2.875	101.203	101.203	100.941	2.375	100.690	100.690	100.490	2.875	99.119	99.119	98.863	2.375	99.490	99.490	99.290
2.990	100.353	100.353	100.105	2.990	101.572	101.572	101.313	2.500	101.250	101.250	101.050	2.990	99.557	99.557	99.309	2.500	100.050	100.050	99.850
3.000	100.453	100.453	100.205	3.000	101.672	101.672	101.413	2.625	101.759	101.759	101.559	3.000	99.657	99.657	99.409	2.625	99.871	99.871	99.671
3.125	101.077	101.077	100.844	3.125	102.156	102.156	101.883	2.750	102.195	102.195	101.995	3.125	100.127	100.127	99.894	2.750	100.307	100.307	100.107
3.250	101.813	101.813	101.586	3.250	102.634	102.634	102.362	2.875	102.522	102.522	102.322	3.250	100.863	100.863	100.636	2.875	100.634	100.634	100.434
3.375	102.618	102.618	102.393	3.375	103.361	103.361	103.094	2.990	102.792	102.792	102.592	3.375	101.668	101.668	101.443	2.990	100.904	100.904	100.704
3.500	103.052	103.052	102.830	3.500	103.778	103.778	103.511	3.000	102.892	102.892	102.692	3.500	102.102	102.102	101.880	3.000	101.004	101.004	100.804
3.625	103.313	103.313	103.097	3.625	104.059	104.059	103.793	3.125	102.942	102.942	102.742	3.625	102.363	102.363	102.147	3.125	101.179	101.179	100.979
3.750	103.647	103.647	103.417	3.750	104.010	104.010	103.810	3.250	103.448	103.448	103.248	3.750	101.194	101.194	100.964	3.250	101.685	101.685	101.485
3.875	104.085	104.085	103.860	3.875	104.343	104.343	104.143	3.375	103.915	103.915	103.715	3.875	101.632	101.632	101.407	3.375	102.152	102.152	101.952
3.990	104.287	104.287	104.066	3.990	104.550	104.550	104.350	3.500	104.129	104.129	103.929	3.990	101.834	101.834	101.613	3.500	102.366	102.366	102.166
4.000	104.387	104.387	104.166	4.000	104.650	104.650	104.450	3.625	104.036	104.036	103.836	4.000	101.934	101.934	101.713	3.625	101.773	101.773	101.573
4.125	104.716	104.716	104.503	4.125	104.670	104.670	104.470	3.750	104.383	104.383	104.183	4.125	102.263	102.263	102.050	3.750	102.120	102.120	101.920
4.250	104.873	104.873	104.673	4.250	105.038	105.038	104.838	3.875	104.541	104.541	104.341	4.250	101.860	101.860	101.660	3.875	102.278	102.278	102.078
4.375	105.257	105.257	105.057	4.375	105.279	105.279	105.079	3.990	104.781	104.781	104.581	4.375	102.244	102.244	102.044	3.990	102.518	102.518	102.318
4.500	105.580	105.580	105.380	4.500	105.488	105.488	105.288	4.000	104.881	104.881	104.681	4.500	102.567	102.567	102.367	4.000	102.618	102.618	102.418

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.:

12/3/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/3/2022

W. Rate Sheet Dated: 11/3/2021

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)