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.: **12/6/2021**
45 Day Lock Exp.: **12/20/2021**
60 Day Lock Exp.: **1/3/2022**

W. Rate Sheet Dated: **11/4/2021** **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	99.815	99.815	99.408	2.250	99.619	99.619	99.213	1.875	96.870	96.870	96.503	3.125	96.385	96.385	96.085
2.375	100.082	100.082	99.676	2.375	99.851	99.851	99.444	2.000	97.092	97.092	96.725	3.250	97.974	97.974	97.674
2.500	100.349	100.349	99.943	2.500	100.076	100.076	99.670	2.125	97.310	97.310	96.942	3.375	97.707	97.707	97.407
2.625	100.598	100.598	100.192	2.625	100.285	100.285	99.879	2.250	98.702	98.702	98.373	3.500	97.796	97.796	97.496
2.750	101.361	101.361	100.940	2.750	101.183	101.183	100.761	2.375	98.920	98.920	98.592	3.625	97.885	97.885	97.585
2.875	101.614	101.614	101.192	2.875	101.388	101.388	100.966	2.500	99.134	99.134	98.806	Margin = 2.250		Index = 0.140	
3.000	101.862	101.862	101.440	3.000	101.572	101.572	101.150	2.625	99.330	99.330	99.001	30 Year OTC			
3.125	102.103	102.103	101.681	3.125	101.747	101.747	101.325	2.750	100.205	100.205	99.905	Rate	30 Day	45 Day	60 Day
3.250	102.431	102.431	102.131	3.250	102.200	102.200	101.900	2.875	100.398	100.398	100.098	4.000	101.226	101.226	100.726
3.375	102.565	102.565	102.265	3.375	102.281	102.281	101.981	3.000	100.569	100.569	100.269	4.125	101.382	101.382	100.882
3.500	102.780	102.780	102.480	3.500	102.452	102.452	102.152	3.125	100.731	100.731	100.431	4.375	102.014	102.014	101.514
3.625	102.976	102.976	102.676	3.625	102.600	102.600	102.300	3.250	101.116	101.116	100.816	4.500	102.152	102.152	101.652
3.750	103.109	103.109	102.809	3.750	102.904	102.904	102.604	3.375	101.285	101.285	100.985	4.625	102.337	102.337	101.837
3.875	103.203	103.203	102.903	3.875	102.931	102.931	102.631	3.500	101.484	101.484	101.184	4.875	102.859	102.859	102.359
4.000	103.401	103.401	103.101	4.000	103.091	103.091	102.791	3.625	101.622	101.622	101.322	5.000	102.997	102.997	102.497
4.125	103.557	103.557	103.257	4.125	103.213	103.213	102.913	3.750	101.685	101.685	101.385	5.125	103.183	103.183	102.683
4.250	103.460	103.460	103.260	4.250	103.269	103.269	103.069	3.875	101.803	101.803	101.503	5.500	104.171	104.171	103.671
4.375	103.489	103.489	103.289	4.375	103.296	103.296	103.096	4.000	101.954	101.954	101.654	5.625	104.356	104.356	103.856
6.250	106.000	106.000	105.800	6.250	105.491	105.491	105.291	4.125	102.067	102.067	101.767	6.250	104.900	104.900	104.400

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	99.915	99.815	99.815	99.408	2.250	99.569	99.469	99.469	99.063	1.875	99.000	98.900	98.900	98.533
2.375	100.182	100.082	100.082	99.676	2.375	99.801	99.701	99.701	99.294	2.000	99.222	99.122	99.122	98.755
2.500	100.449	100.349	100.349	99.943	2.500	100.026	99.926	99.926	99.520	2.125	99.440	99.340	99.340	98.972
2.625	100.698	100.598	100.598	100.192	2.625	100.235	100.135	100.135	99.729	2.250	100.832	100.732	100.732	100.403
2.750	101.461	101.361	101.361	100.940	2.750	101.008	100.908	100.908	100.486	2.375	101.050	100.950	100.950	100.622
2.875	101.714	101.614	101.614	101.192	2.875	101.213	101.113	101.113	100.691	2.500	101.264	101.164	101.164	100.836
3.000	101.962	101.862	101.862	101.440	3.000	101.397	101.297	101.297	100.875	2.625	101.460	101.360	101.360	101.031
3.125	102.203	102.103	102.103	101.681	3.125	101.572	101.472	101.472	101.050	2.750	101.235	101.135	101.135	100.835
3.250	102.531	102.431	102.431	102.131	3.250	102.000	101.900	101.900	101.600	2.875	101.428	101.328	101.328	101.028
3.375	102.765	102.665	102.665	102.365	3.375	102.181	102.081	102.081	101.781	3.000	101.599	101.499	101.499	101.199
3.500	102.980	102.880	102.880	102.580	3.500	102.352	102.252	102.252	101.952	3.125	101.761	101.661	101.661	101.361
3.625	103.176	103.076	103.076	102.776	3.625	102.500	102.400	102.400	102.100	3.250	102.746	102.646	102.646	102.346
3.750	103.309	103.209	103.209	102.909	3.750	103.104	103.004	103.004	102.704	3.375	102.915	102.815	102.815	102.515

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	$0 - $49,999	-2.500
FICO 680- 719	0.000	$50,000 - $85,000	-0.500
FICO 660 - 679	0.000	$85,001 - $125,000	0.000
FICO 640 - 659	0.000	$125,001 - $175,000	0.000
FICO 620 - 639	0.000	$175,001 - $275,000	0.000
FICO 600 - 619	-0.750	$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on =< 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 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"							
30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	99.178	99.178	98.678	6.250	103.750	103.750	103.500
4.000	98.980	98.980	98.480				
4.125	98.824	98.824	98.324				
4.250	100.477	100.477	99.977				
4.375	100.349	100.349	99.849				
4.500	100.210	100.210	99.710				
4.625	100.025	100.025	99.525				
4.750	101.358	101.358	100.858				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"			
Rate	30 Day	45 Day	60 Day
4.000	98.476	98.476	97.976
4.125	98.632	98.632	98.132
4.375	99.264	99.264	98.764
4.500	99.402	99.402	98.902
4.625	99.587	99.587	99.087
4.875	100.109	100.109	99.609
5.000	100.247	100.247	99.747
5.125	100.433	100.433	99.933
5.500	101.421	101.421	100.921
5.625	101.606	101.606	101.106
6.250	102.150	102.150	101.650

30 yr DPA "3.5% DPA ; Borrower Paid Only"			
Rate	30 Day	45 Day	60 Day
4.250	100.000	100.000	99.500
4.750	101.000	101.000	100.500

30 yr DPA "3.5% DPA ; Lender Paid Only"			
Rate	30 Day	45 Day	60 Day
5.750	103.000	103.000	102.500
6.250	105.750	105.750	105.250

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower 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 *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@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	12/6/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	12/20/2021
		60 Day Lock Exp.:	1/3/2022

W. Rate Sheet Dated: 11/4/2021 **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	96.135	96.135	95.835
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	97.724	97.724	97.424
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	97.457	97.457	97.157
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.754	98.754	98.454	3.500	97.546	97.546	97.246
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.947	98.947	98.647	3.625	97.635	97.635	97.335
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.118	99.118	98.818	Margin = 2.250		Index = .140	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.280	99.280	98.980	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	99.921	99.921	99.621	Rate	30 Day	45 Day	60 Day
3.250	101.250	101.250	100.950	3.250	101.118	101.118	100.818	3.375	100.090	100.090	99.790	3.250	101.250	101.250	100.750
3.375	101.484	101.484	101.184	3.375	101.300	101.300	101.000	3.500	100.289	100.289	99.989	3.375	101.484	101.484	100.984
3.500	101.699	101.699	101.399	3.500	101.471	101.471	101.171	3.625	100.427	100.427	100.127	3.500	101.699	101.699	101.199
3.625	101.895	101.895	101.595	3.625	101.619	101.619	101.319	3.750	100.990	100.990	100.690	3.625	101.895	101.895	101.395
3.750	101.297	101.297	100.997	3.750	101.192	101.192	100.892	3.875	N/A	N/A	N/A	3.750	101.297	101.297	100.797
3.875	101.491	101.491	101.191	3.875	101.319	101.319	101.019	4.000	N/A	N/A	N/A	3.875	101.491	101.491	100.991
4.000	101.689	101.689	101.389	4.000	101.478	101.478	101.178	4.125	N/A	N/A	N/A	4.000	101.689	101.689	101.189
4.125	101.844	101.844	101.544	4.125	101.600	101.600	101.300	4.250	N/A	N/A	N/A	4.125	101.844	101.844	101.344
4.250	101.910	101.910	101.710	4.250	101.819	101.819	101.619	4.375	N/A	N/A	N/A	4.250	101.910	101.910	101.410
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	100.924	100.824	100.824	100.402	2.750	100.820	100.720	100.720	100.298	2.750	100.947	100.847	100.847	100.547
2.875	101.177	101.077	101.077	100.655	2.875	101.026	100.926	100.926	100.504	2.875	101.140	101.040	101.040	100.740
3.000	101.424	101.324	101.324	100.902	3.000	101.210	101.110	101.110	100.688	3.000	101.312	101.212	101.212	100.912
3.125	101.666	101.566	101.566	101.144	3.125	101.384	101.284	101.284	100.862	3.125	101.474	101.374	101.374	101.074
3.250	101.350	101.250	101.250	100.950	3.250	101.218	101.118	101.118	100.818	3.250	101.865	101.765	101.765	101.465
3.375	101.584	101.484	101.484	101.184	3.375	101.400	101.300	101.300	101.000	3.375	102.034	101.934	101.934	101.634
3.500	101.799	101.699	101.699	101.399	3.500	101.571	101.471	101.471	101.171	3.500	102.233	102.133	102.133	101.833
3.625	101.995	101.895	101.895	101.595	3.625	101.719	101.619	101.619	101.319	3.625	102.370	102.270	102.270	101.970
3.750	101.397	101.297	101.297	100.997	3.750	101.292	101.192	101.192	100.892	3.750	101.902	101.802	101.802	101.502

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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	N/A	N/A	N/A	6.250	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				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

Rate	30 Day	45 Day	60 Day
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

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
5.750	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 *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@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	12/6/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	12/20/2021
		60 Day Lock Exp.:	1/3/2022

W. Rate Sheet Dated: 11/4/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	97.522	97.522	97.322
2.625	98.398	98.398	98.198
2.750	99.200	99.200	99.000
2.875	99.868	99.868	99.668
2.990	100.316	100.316	100.116
3.000	100.416	100.416	100.216
3.125	101.052	101.052	100.852
3.250	101.807	101.807	101.607
3.375	102.634	102.634	102.434
3.500	103.087	103.087	102.887
3.625	103.428	103.428	103.228
3.750	103.717	103.717	103.517
3.875	104.210	104.210	104.010
3.990	104.480	104.480	104.280
4.000	104.580	104.580	104.380
4.125	104.894	104.894	104.694
4.250	105.158	105.158	104.958
4.375	105.569	105.569	105.369
4.500	105.947	105.947	105.747

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	98.376	98.376	98.176
2.625	99.135	99.135	98.935
2.750	99.832	99.832	99.632
2.875	100.419	100.419	100.219
2.990	100.730	100.730	100.530
3.000	100.830	100.830	100.630
3.125	101.584	101.584	101.384
3.250	102.247	102.247	102.047
3.375	103.015	103.015	102.815
3.500	103.341	103.341	103.141
3.625	103.491	103.491	103.291
3.750	103.122	103.122	102.922
3.875	103.562	103.562	103.362
3.990	103.761	103.761	103.561
4.000	103.861	103.861	103.661
4.125	104.026	104.026	103.826
4.250	102.935	102.935	102.735
4.375	103.362	103.362	103.162
4.500	103.667	103.667	103.467

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	97.605	97.505	97.405
2.625	98.480	98.380	98.280
2.750	99.283	99.183	99.083
2.875	99.951	99.851	99.751
2.990	100.398	100.298	100.198
3.000	100.498	100.398	100.298
3.125	101.301	101.191	101.085
3.250	102.056	101.946	101.840
3.375	102.883	102.773	102.667
3.500	103.336	103.226	103.120
3.625	103.826	103.726	103.626
3.750	104.476	104.376	104.276
3.875	104.969	104.869	104.769
3.990	105.239	105.139	105.039
4.000	105.339	105.239	105.139
4.125	105.653	105.553	105.453
4.250	105.602	105.502	105.402
4.375	106.012	105.912	105.812
4.500	106.390	106.290	106.190

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	99.175	99.175	98.975
2.625	100.004	100.004	99.804
2.750	100.760	100.760	100.560
2.875	101.423	101.423	101.223
2.990	101.832	101.832	101.632
3.000	101.932	101.932	101.732
3.125	102.392	102.392	102.192
3.250	102.813	102.813	102.613
3.375	103.589	103.589	103.389
3.500	104.008	104.008	103.808
3.625	104.346	104.346	104.146
3.750	103.918	103.918	103.718
3.875	104.406	104.406	104.206
3.990	104.646	104.646	104.446
4.000	104.746	104.746	104.546
4.125	105.055	105.055	104.855
4.250	104.691	104.691	104.491
4.375	105.097	105.097	104.897
4.500	105.454	105.454	105.254

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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 Year

Rate	30 Day	45 Day	60 Day
2.000	99.086	99.086	98.886
2.125	99.645	99.645	99.445
2.250	100.140	100.140	99.940
2.375	100.583	100.583	100.383
2.500	101.007	101.007	100.807
2.625	101.533	101.533	101.333
2.750	102.016	102.016	101.816
2.875	102.396	102.396	102.196
2.990	102.738	102.738	102.538
3.000	102.838	102.838	102.638
3.125	103.243	103.243	103.043
3.250	103.474	103.474	103.274
3.375	103.998	103.998	103.798
3.500	104.327	104.327	104.127
3.625	104.741	104.741	104.541
3.750	104.507	104.507	104.307
3.875	104.949	104.949	104.749
3.990	105.279	105.279	105.079
4.000	105.379	105.379	105.179

15/10 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	98.992	98.892	98.792
2.125	99.552	99.452	99.352
2.250	100.046	99.946	99.846
2.375	100.489	100.389	100.289
2.500	101.058	100.958	100.858
2.625	101.600	101.500	101.400
2.750	102.083	101.983	101.883
2.875	102.463	102.363	102.263
2.990	102.806	102.706	102.606
3.000	102.906	102.806	102.706
3.125	103.310	103.210	103.110
3.250	103.685	103.585	103.485
3.375	104.209	104.109	104.009
3.500	104.538	104.438	104.338
3.625	104.952	104.852	104.752
3.750	104.866	104.766	104.666
3.875	105.309	105.209	105.109
3.990	105.638	105.538	105.438
4.000	105.738	105.638	105.538

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.000	99.281	99.281	99.081
2.125	99.711	99.711	99.511
2.250	100.055	100.055	99.855
2.375	100.455	100.455	100.255
2.500	100.974	100.974	100.774
2.625	101.385	101.385	101.185
2.750	101.715	101.715	101.515
2.875	101.974	101.974	101.774
2.990	102.180	102.180	101.980
3.000	102.280	102.280	102.080
3.125	102.555	102.555	102.355
3.250	102.303	102.303	102.103
3.375	102.708	102.708	102.508
3.500	102.929	102.929	102.729
3.625	103.219	103.219	103.019
3.750	102.518	102.518	102.318
3.875	102.828	102.828	102.628
3.990	103.031	103.031	102.831
4.000	103.131	103.131	102.931

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

10 Year

Rate	30 Day	45 Day	60 Day
2.000	99.957	99.957	99.757
2.125	100.517	100.517	100.317
2.250	101.011	101.011	100.811
2.375	101.455	101.455	101.255
2.500	101.879	101.879	101.679
2.625	102.328	102.328	102.128
2.750	102.419	102.419	102.219
2.875	102.799	102.799	102.599
2.990	103.142	103.142	102.942
3.000	103.242	103.242	103.042
3.125	103.646	103.646	103.446
3.250	103.396	103.396	103.196
3.375	103.920	103.920	103.720
3.500	104.249	104.249	104.049
3.625	104.663	104.663	104.463
3.750	104.444	104.444	104.244
3.875	104.887	104.887	104.687
3.990	105.217	105.217	105.017
4.000	105.317	105.317	105.117

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500

Cash-Out Refinance*

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-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
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto 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
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
\$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

High LTV Refi Option LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*

Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LLPA's: State; Extension; Loan Size ; UW Fee Buyout

*** Does not apply to loan amt =<\$125K ; HomeReady or RefiNow =<\$300K

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%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

Lock Desk Policy

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

Flood Certification = \$10.00 UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee Tax Service Fee = \$70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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.: **12/6/2021**
45 Day Lock Exp.: **12/20/2021**
60 Day Lock Exp.: **1/3/2022**

W. Rate Sheet Dated: **11/4/2021** **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	97.522	97.522	97.322	2.500	98.376	98.376	98.176	2.875	101.423	101.423	101.223	2.000	99.086	99.086	98.886	2.000	99.281	99.281	99.081
2.625	98.398	98.398	98.198	2.625	99.135	99.135	98.935	2.990	101.832	101.832	101.632	2.125	99.645	99.645	99.445	2.125	99.711	99.711	99.511
2.750	99.200	99.200	99.000	2.750	99.832	99.832	99.632	3.000	101.932	101.932	101.732	2.250	100.140	100.140	99.940	2.250	100.055	100.055	99.855
2.875	99.868	99.868	99.668	2.875	100.419	100.419	100.219	3.125	102.392	102.392	102.192	2.375	100.583	100.583	100.383	2.375	100.455	100.455	100.255
2.990	100.316	100.316	100.116	2.990	100.730	100.730	100.530	3.250	102.813	102.813	102.613	2.500	101.007	101.007	100.807	2.500	100.974	100.974	100.774
3.000	100.416	100.416	100.216	3.000	100.830	100.830	100.630	3.375	103.589	103.589	103.389	2.625	101.533	101.533	101.333	2.625	101.385	101.385	101.185
3.125	101.052	101.052	100.852	3.125	101.584	101.584	101.384	3.500	104.008	104.008	103.808	2.750	102.016	102.016	101.816	2.750	101.715	101.715	101.515
3.250	101.807	101.807	101.607	3.250	102.247	102.247	102.047	3.625	104.346	104.346	104.146	2.875	102.396	102.396	102.196	2.875	101.974	101.974	101.774
3.375	102.634	102.634	102.434	3.375	103.015	103.015	102.815	3.750	103.918	103.918	103.718	2.990	102.738	102.738	102.538	2.990	102.180	102.180	101.980
3.500	103.087	103.087	102.887	3.500	103.341	103.341	103.141	3.875	104.406	104.406	104.206	3.000	102.838	102.838	102.638	3.000	102.280	102.280	102.080
3.625	103.428	103.428	103.228	3.625	103.491	103.491	103.291	3.990	104.646	104.646	104.446	3.125	103.243	103.243	103.043	3.125	102.555	102.555	102.355
3.750	103.717	103.717	103.517	3.750	103.122	103.122	102.922	4.000	104.746	104.746	104.546	3.250	103.474	103.474	103.274	3.250	102.303	102.303	102.103
3.875	104.210	104.210	104.010	3.875	103.562	103.562	103.362	4.125	105.055	105.055	104.855	3.375	103.998	103.998	103.798	3.375	102.708	102.708	102.508
3.990	104.480	104.480	104.280	3.990	103.761	103.761	103.561	4.250	104.691	104.691	104.491	3.500	104.327	104.327	104.127	3.500	102.929	102.929	102.729
4.000	104.580	104.580	104.380	4.000	103.861	103.861	103.661	4.375	105.097	105.097	104.897	3.625	104.741	104.741	104.541	3.625	103.219	103.219	103.019
4.125	104.894	104.894	104.694	4.125	104.026	104.026	103.826	4.500	105.454	105.454	105.254	3.750	104.507	104.507	104.307	3.750	102.518	102.518	102.318
4.250	105.158	105.158	104.958	4.250	102.935	102.935	102.735	4.625	105.693	105.693	105.493	3.875	104.949	104.949	104.749	3.875	102.828	102.828	102.628
4.375	105.569	105.569	105.369	4.375	103.362	103.362	103.162	4.750	105.953	105.953	105.753	3.990	105.279	105.279	105.079	3.990	103.031	103.031	102.831
4.500	105.947	105.947	105.747	4.500	103.667	103.667	103.467	4.875	106.314	106.314	106.114	4.000	105.379	105.379	105.179	4.000	103.131	103.131	102.931

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 applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

All Loan Type Adjustments

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

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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.: 12/6/2021
45 Day Lock Exp.: 12/20/2021
60 Day Lock Exp.: 1/3/2022

W. Rate Sheet Dated: 11/4/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	97.531	97.531	97.293
2.625	98.450	98.450	98.214
2.750	99.284	99.284	99.056
2.875	99.969	99.969	99.743
2.990	100.420	100.420	100.200
3.000	100.520	100.520	100.300
3.125	101.079	101.079	100.854
3.250	101.827	101.827	101.610
3.375	102.634	102.634	102.419
3.500	103.057	103.057	102.842
3.625	103.309	103.309	103.096
3.750	103.654	103.654	103.417
3.875	104.118	104.118	103.884
3.990	104.325	104.325	104.095
4.000	104.425	104.425	104.195
4.125	104.765	104.765	104.542
4.250	104.800	104.800	104.600
4.375	105.192	105.192	104.992
4.500	105.523	105.523	105.323

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year SC

Rate	30 Day	45 Day	60 Day
2.500	97.289	97.289	97.051
2.625	98.208	98.208	97.972
2.750	99.042	99.042	98.814
2.875	99.727	99.727	99.501
2.990	100.178	100.178	99.958
3.000	100.278	100.278	100.058
3.125	100.529	100.529	100.304
3.250	101.277	101.277	101.060
3.375	102.084	102.084	101.869
3.500	102.507	102.507	102.292
3.625	102.759	102.759	102.546
3.750	100.098	100.098	99.861
3.875	100.562	100.562	100.328
3.990	100.769	100.769	100.539
4.000	100.869	100.869	100.639
4.125	101.209	101.209	100.986
4.250	100.124	100.124	99.924
4.375	100.516	100.516	100.316
4.500	100.847	100.847	100.647

30/25 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	96.965	96.865	96.727
2.625	97.885	97.785	97.649
2.750	98.718	98.618	98.490
2.875	99.403	99.303	99.177
2.990	99.854	99.754	99.634
3.000	99.954	99.854	99.734
3.125	100.456	100.336	100.231
3.250	101.168	101.051	100.951
3.375	101.974	101.859	101.759
3.500	102.398	102.283	102.183
3.625	102.650	102.535	102.437
3.750	101.660	101.560	101.423
3.875	102.124	102.024	101.890
3.990	102.331	102.231	102.101
4.000	102.431	102.331	102.201
4.125	102.770	102.670	102.547
4.250	101.871	101.771	101.671
4.375	102.263	102.163	102.063
4.500	102.594	102.494	102.394

30/25 Year SC >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	98.803	98.803	98.573
2.625	100.138	100.138	99.903
2.750	100.616	100.616	100.381
2.875	101.226	101.226	100.991
2.990	101.604	101.604	101.369
3.000	101.704	101.704	101.469
3.125	102.162	102.162	101.903
3.250	102.645	102.645	102.388
3.375	103.375	103.375	103.118
3.500	103.774	103.774	103.522
3.625	104.037	104.037	103.787
3.750	103.971	103.971	103.771
3.875	104.322	104.322	104.122
3.990	104.533	104.533	104.333
4.000	104.633	104.633	104.433
4.125	104.596	104.596	104.396
4.250	104.973	104.973	104.773
4.375	105.217	105.217	105.017
4.500	105.429	105.429	105.229

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

15 Year

Rate	30 Day	45 Day	60 Day
2.000	99.256	99.256	99.056
2.125	99.850	99.850	99.650
2.250	100.306	100.306	100.106
2.375	100.716	100.716	100.516
2.500	101.221	101.221	101.021
2.625	101.742	101.742	101.542
2.750	102.187	102.187	101.987
2.875	102.512	102.512	102.312
2.990	102.789	102.789	102.589
3.000	102.889	102.889	102.689
3.125	102.873	102.873	102.673
3.250	103.384	103.384	103.184
3.375	103.857	103.857	103.657
3.500	104.073	104.073	103.873
3.625	104.015	104.015	103.815
3.750	104.369	104.369	104.169
3.875	104.527	104.527	104.327
3.990	104.775	104.775	104.575
4.000	104.875	104.875	104.675

15 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	98.569	98.411	98.369
2.125	99.163	99.005	98.963
2.250	99.619	99.461	99.419
2.375	100.029	99.870	99.829
2.500	100.613	100.510	100.413
2.625	101.063	100.961	100.863
2.750	101.000	100.899	100.800
2.875	101.325	101.225	101.125
2.990	101.602	101.502	101.402
3.000	101.702	101.602	101.502
3.125	102.171	102.071	101.971
3.250	101.577	101.477	101.377
3.375	102.050	101.950	101.850
3.500	102.266	102.166	102.066
3.625	102.925	102.825	102.725
3.750	102.411	102.311	102.211
3.875	102.569	102.469	102.369
3.990	102.816	102.716	102.616
4.000	102.916	102.816	102.716

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC

Rate	30 Day	45 Day	60 Day
2.000	98.156	98.156	97.956
2.125	98.750	98.750	98.550
2.250	99.206	99.206	99.006
2.375	99.616	99.616	99.416
2.500	100.121	100.121	99.921
2.625	99.266	99.266	99.066
2.750	99.711	99.711	99.511
2.875	100.036	100.036	99.836
2.990	100.313	100.313	100.113
3.000	100.413	100.413	100.213
3.125	100.647	100.647	100.447
3.250	101.158	101.158	100.958
3.375	101.631	101.631	101.431
3.500	101.847	101.847	101.647
3.625	100.789	100.789	100.589
3.750	101.143	101.143	100.943
3.875	101.301	101.301	101.101
3.990	101.549	101.549	101.349
4.000	101.649	101.649	101.449

15 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500

Cash Out Refi

FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	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.

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
CHOICE Renovation	-1.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

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

*** Does not apply to loan amt =<$125K or any Home Possible

Subordination Enhanced Reflief Refi

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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Reflief Refi LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

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.

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.: **12/6/2021**
45 Day Lock Exp.: **12/20/2021**
60 Day Lock Exp.: **1/3/2022**

W. Rate Sheet Dated: **11/4/2021** **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	99.284	99.284	99.056	2.750	99.042	99.042	98.814	2.500	98.803	98.803	98.573	2.000	99.256	99.256	99.056	2.000	98.156	98.156	97.956
2.875	99.969	99.969	99.743	2.875	99.727	99.727	99.501	2.625	100.138	100.138	99.903	2.125	99.850	99.850	99.650	2.125	98.750	98.750	98.550
2.990	100.420	100.420	100.200	2.990	100.178	100.178	99.958	2.750	100.616	100.616	100.381	2.250	100.306	100.306	100.106	2.250	99.206	99.206	99.006
3.000	100.520	100.520	100.300	3.000	100.278	100.278	100.058	2.875	101.226	101.226	100.991	2.375	100.716	100.716	100.516	2.375	99.616	99.616	99.416
3.125	101.079	101.079	100.854	3.125	100.529	100.529	100.304	2.990	101.604	101.604	101.369	2.500	101.221	101.221	101.021	2.500	100.121	100.121	99.921
3.250	101.827	101.827	101.610	3.250	101.277	101.277	101.060	3.000	101.704	101.704	101.469	2.625	101.742	101.742	101.542	2.625	99.266	99.266	99.066
3.375	102.634	102.634	102.419	3.375	102.084	102.084	101.869	3.125	102.162	102.162	101.903	2.750	102.187	102.187	101.987	2.750	99.711	99.711	99.511
3.500	103.057	103.057	102.842	3.500	102.507	102.507	102.292	3.250	102.645	102.645	102.388	2.875	102.512	102.512	102.312	2.875	100.036	100.036	99.836
3.625	103.309	103.309	103.096	3.625	102.759	102.759	102.546	3.375	103.375	103.375	103.118	2.990	102.789	102.789	102.589	2.990	100.313	100.313	100.113
3.750	103.654	103.654	103.417	3.750	100.098	100.098	99.861	3.500	103.774	103.774	103.522	3.000	102.889	102.889	102.689	3.000	100.413	100.413	100.213
3.875	104.118	104.118	103.884	3.875	100.562	100.562	100.328	3.625	104.037	104.037	103.787	3.125	102.873	102.873	102.673	3.125	100.647	100.647	100.447
3.990	104.325	104.325	104.095	3.990	100.769	100.769	100.539	3.750	103.971	103.971	103.771	3.250	103.384	103.384	103.184	3.250	101.158	101.158	100.958
4.000	104.425	104.425	104.195	4.000	100.869	100.869	100.639	3.875	104.322	104.322	104.122	3.375	103.857	103.857	103.657	3.375	101.631	101.631	101.431
4.125	104.765	104.765	104.542	4.125	101.209	101.209	100.986	3.990	104.533	104.533	104.333	3.500	104.073	104.073	103.873	3.500	101.847	101.847	101.647
4.250	104.800	104.800	104.600	4.250	100.124	100.124	99.924	4.000	104.633	104.633	104.433	3.625	104.015	104.015	103.815	3.625	100.789	100.789	100.589
4.375	105.192	105.192	104.992	4.375	100.516	100.516	100.316	4.125	104.596	104.596	104.396	3.750	104.369	104.369	104.169	3.750	101.143	101.143	100.943
4.500	105.523	105.523	105.323	4.500	100.847	100.847	100.647	4.250	104.973	104.973	104.773	3.875	104.527	104.527	104.327	3.875	101.301	101.301	101.101
4.625	105.747	105.747	105.547	4.625	100.697	100.697	100.497	4.375	105.217	105.217	105.017	3.990	104.775	104.775	104.575	3.990	101.549	101.549	101.349
4.750	106.149	106.149	105.949	4.750	101.099	101.099	100.899	4.500	105.429	105.429	105.229	4.000	104.875	104.875	104.675	4.000	101.649	101.649	101.449

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

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

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.

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

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

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.

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.: 12/6/2021
45 Day Lock Exp.: 12/20/2021
60 Day Lock Exp.: 1/3/2022

W. Rate Sheet Dated: 11/4/2021 **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 aplicable 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.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	12/6/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	12/20/2021
		60 Day Lock Exp.:	1/3/2022

W. Rate Sheet Dated: 11/4/2021 **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	97.531	97.531	97.293	2.500	98.803	98.803	98.573	2.000	99.256	99.256	99.056	2.500	96.735	96.735	96.497	2.000	98.056	98.056	97.856
2.625	98.450	98.450	98.214	2.625	100.138	100.138	99.903	2.125	99.850	99.850	99.650	2.625	97.654	97.654	97.418	2.125	98.650	98.650	98.450
2.750	99.284	99.284	99.056	2.750	100.616	100.616	100.381	2.250	100.306	100.306	100.106	2.750	98.488	98.488	98.260	2.250	99.106	99.106	98.906
2.875	99.969	99.969	99.743	2.875	101.226	101.226	100.991	2.375	100.716	100.716	100.516	2.875	99.173	99.173	98.947	2.375	99.516	99.516	99.316
2.990	100.420	100.420	100.200	2.990	101.604	101.604	101.369	2.500	101.221	101.221	101.021	2.990	99.624	99.624	99.404	2.500	100.021	100.021	99.821
3.000	100.520	100.520	100.300	3.000	101.704	101.704	101.469	2.625	101.742	101.742	101.542	3.000	99.724	99.724	99.504	2.625	99.854	99.854	99.654
3.125	101.079	101.079	100.854	3.125	102.162	102.162	101.903	2.750	102.187	102.187	101.987	3.125	100.129	100.129	99.904	2.750	100.299	100.299	100.099
3.250	101.827	101.827	101.610	3.250	102.645	102.645	102.388	2.875	102.512	102.512	102.312	3.250	100.877	100.877	100.660	2.875	100.624	100.624	100.424
3.375	102.634	102.634	102.419	3.375	103.375	103.375	103.118	2.990	102.789	102.789	102.589	3.375	101.684	101.684	101.469	2.990	100.901	100.901	100.701
3.500	103.057	103.057	102.842	3.500	103.774	103.774	103.522	3.000	102.889	102.889	102.689	3.500	102.107	102.107	101.892	3.000	101.001	101.001	100.801
3.625	103.309	103.309	103.096	3.625	104.037	104.037	103.787	3.125	102.873	102.873	102.673	3.625	102.359	102.359	102.146	3.125	101.110	101.110	100.910
3.750	103.654	103.654	103.417	3.750	103.971	103.971	103.771	3.250	103.384	103.384	103.184	3.750	101.201	101.201	100.964	3.250	101.621	101.621	101.421
3.875	104.118	104.118	103.884	3.875	104.322	104.322	104.122	3.375	103.857	103.857	103.657	3.875	101.665	101.665	101.431	3.375	102.094	102.094	101.894
3.990	104.325	104.325	104.095	3.990	104.533	104.533	104.333	3.500	104.073	104.073	103.873	3.990	101.872	101.872	101.642	3.500	102.310	102.310	102.110
4.000	104.425	104.425	104.195	4.000	104.633	104.633	104.433	3.625	104.015	104.015	103.815	4.000	101.972	101.972	101.742	3.625	101.752	101.752	101.552
4.125	104.765	104.765	104.542	4.125	104.596	104.596	104.396	3.750	104.369	104.369	104.169	4.125	102.312	102.312	102.089	3.750	102.106	102.106	101.906
4.250	104.800	104.800	104.600	4.250	104.973	104.973	104.773	3.875	104.527	104.527	104.327	4.250	101.787	101.787	101.587	3.875	102.264	102.264	102.064
4.375	105.192	105.192	104.992	4.375	105.217	105.217	105.017	3.990	104.775	104.775	104.575	4.375	102.179	102.179	101.979	3.990	102.512	102.512	102.312
4.500	105.523	105.523	105.323	4.500	105.429	105.429	105.229	4.000	104.875	104.875	104.675	4.500	102.510	102.510	102.310	4.000	102.612	102.612	102.412

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.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com	30 Day Lock Exp.:	12/6/2021
Lockdesk Phone:	1-877-588-2706	45 Day Lock Exp.:	12/20/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	60 Day Lock Exp.:	1/3/2022

W. Rate Sheet Dated: 11/4/2021 **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 Refi¹	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 Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	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)