

W. Rate Sheet Dated: 11/5/2021

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	100.675	100.675	100.268	2.250	100.519	100.519	100.113	1.875	97.870	97.870	97.503	3.125	96.385	96.385	96.085
2.375	101.209	101.209	100.803	2.375	100.982	100.982	100.575	2.000	98.314	98.314	97.946	3.250	97.974	97.974	97.674
2.500	101.743	101.743	101.337	2.500	101.433	101.433	101.027	2.125	98.749	98.749	98.382	3.375	97.707	97.707	97.407
2.625	102.242	102.242	101.836	2.625	101.850	101.850	101.444	2.250	99.369	99.369	99.048	3.500	97.796	97.796	97.496
2.750	102.184	102.184	101.762	2.750	102.036	102.036	101.615	2.375	99.806	99.806	99.486	3.625	97.885	97.885	97.585
2.875	102.689	102.689	102.267	2.875	102.447	102.447	102.026	2.500	100.233	100.233	99.913	Margin = 2.250		Index = 0.140	
3.000	103.184	103.184	102.762	3.000	102.816	102.816	102.394	2.625	100.625	100.625	100.304	30 Year OTC			
3.125	103.668	103.668	103.246	3.125	103.165	103.165	102.743	2.750	100.896	100.896	100.596	Rate	30 Day	45 Day	60 Day
3.250	103.226	103.226	102.920	3.250	102.998	102.998	102.692	2.875	101.282	101.282	100.982	4.000	102.069	102.069	101.569
3.375	103.594	103.594	103.287	3.375	103.261	103.261	102.955	3.000	101.625	101.625	101.325	4.125	102.326	102.326	101.826
3.500	104.024	104.024	103.718	3.500	103.528	103.528	103.222	3.125	101.949	101.949	101.649	4.375	102.547	102.547	102.047
3.625	104.416	104.416	104.110	3.625	103.825	103.825	103.519	3.250	101.381	101.381	101.081	4.500	102.824	102.824	102.324
3.750	103.560	103.560	103.239	3.750	103.217	103.217	102.895	3.375	101.719	101.719	101.419	4.625	103.208	103.208	102.708
3.875	103.849	103.849	103.527	3.875	103.370	103.370	103.049	3.500	102.013	102.013	101.713	4.875	103.126	103.126	102.626
4.000	104.244	104.244	103.922	4.000	103.703	103.703	103.381	3.625	102.288	102.288	101.988	5.000	103.403	103.403	102.903
4.125	104.501	104.501	104.179	4.125	103.948	103.948	103.626	3.750	101.806	101.806	101.506	5.125	103.788	103.788	103.288
4.250	103.939	103.939	103.739	4.250	103.690	103.690	103.490	3.875	102.043	102.043	101.743	5.500	104.561	104.561	104.061
4.375	104.022	104.022	103.822	4.375	103.844	103.844	103.644	4.000	102.358	102.358	102.058	5.625	104.945	104.945	104.445
6.250	106.000	106.000	105.800	6.250	106.725	106.725	106.525	4.125	102.585	102.585	102.285	6.250	106.110	106.110	105.610

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	100.775	100.675	100.675	100.268	2.250	100.469	100.369	100.369	99.963	1.875	100.000	99.900	99.900	99.533
2.375	101.309	101.209	101.209	100.803	2.375	100.932	100.832	100.832	100.425	2.000	100.444	100.344	100.344	99.976
2.500	101.843	101.743	101.743	101.337	2.500	101.383	101.283	101.283	100.877	2.125	100.879	100.779	100.779	100.412
2.625	102.342	102.242	102.242	101.836	2.625	101.800	101.700	101.700	101.294	2.250	101.499	101.399	101.399	101.078
2.750	102.284	102.184	102.184	101.762	2.750	101.861	101.761	101.761	101.340	2.375	101.936	101.836	101.836	101.516
2.875	102.789	102.689	102.689	102.267	2.875	102.272	102.172	102.172	101.751	2.500	102.363	102.263	102.263	101.943
3.000	103.284	103.184	103.184	102.762	3.000	102.641	102.541	102.541	102.119	2.625	102.755	102.655	102.655	102.334
3.125	103.768	103.668	103.668	103.246	3.125	102.990	102.890	102.890	102.468	2.750	101.926	101.826	101.826	101.526
3.250	103.326	103.226	103.226	102.920	3.250	102.798	102.698	102.698	102.392	2.875	102.312	102.212	102.212	101.912
3.375	103.794	103.694	103.694	103.387	3.375	103.161	103.061	103.061	102.755	3.000	102.655	102.555	102.555	102.255
3.500	104.224	104.124	104.124	103.818	3.500	103.428	103.328	103.328	103.022	3.125	102.979	102.879	102.879	102.579
3.625	104.616	104.516	104.516	104.210	3.625	103.725	103.625	103.625	103.319	3.250	103.011	102.911	102.911	102.611
3.750	103.760	103.660	103.660	103.339	3.750	103.417	103.317	103.317	102.995	3.375	103.349	103.249	103.249	102.949

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
3.25-3.625	0.625	0.625	0.500	0.375	0.375	0.250	0.250	0.000
3.75-4.125	0.875	0.750	0.625	0.500	0.500	0.375	0.250	0.250
4.25-4.625	0.875	0.750	0.625	0.500	0.500	0.375	0.250	0.250
4.75-5.125	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.319	99.319	98.819	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.576	99.576	99.076	4.750	101.000	101.000	100.500
3.875	98.345	98.345	97.845	6.250	103.750	103.750	103.500	4.375	99.797	99.797	99.297	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	97.950	97.950	97.450					4.500	100.074	100.074	99.574	Rate	30 Day	45 Day	60 Day
4.125	97.693	97.693	97.193					4.625	100.458	100.458	99.958	5.750	103.000	103.000	102.500
4.250	100.030	100.030	99.530					4.875	100.376	100.376	99.876	6.250	105.750	105.750	105.250
4.375	99.847	99.847	99.347					5.000	100.653	100.653	100.153	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.570	99.570	99.070					5.125	101.038	101.038	100.538				
4.625	99.186	99.186	98.686					5.500	101.811	101.811	101.311				
4.750	100.727	100.727	100.227					5.625	102.195	102.195	101.695				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.360	103.360	102.860				

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
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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@afrawholesale.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.:

1/4/2022

W. Rate Sheet Dated: 11/5/2021

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	99.445	99.445	99.145	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	99.831	99.831	99.531	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	100.174	100.174	99.874	Margin = 2.250		Index = .140	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	100.498	100.498	100.198	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.186	100.186	99.886	Rate	30 Day	45 Day	60 Day
3.250	102.045	102.045	101.739	3.250	101.917	101.917	101.611	3.375	100.524	100.524	100.224	3.250	102.045	102.045	101.545
3.375	102.512	102.512	102.206	3.375	102.280	102.280	101.974	3.500	100.818	100.818	100.518	3.375	102.512	102.512	102.012
3.500	102.943	102.943	102.637	3.500	102.547	102.547	102.241	3.625	101.093	101.093	100.793	3.500	102.943	102.943	102.443
3.625	103.335	103.335	103.029	3.625	102.844	102.844	102.538	3.750	101.111	101.111	100.811	3.625	103.335	103.335	102.835
3.750	101.748	101.748	101.426	3.750	101.504	101.504	101.182	3.875	N/A	N/A	N/A	3.750	101.748	101.748	101.248
3.875	102.136	102.136	101.814	3.875	101.758	101.758	101.436	4.000	N/A	N/A	N/A	3.875	102.136	102.136	101.636
4.000	102.532	102.532	102.210	4.000	102.091	102.091	101.769	4.125	N/A	N/A	N/A	4.000	102.532	102.532	102.032
4.125	102.789	102.789	102.467	4.125	102.335	102.335	102.013	4.250	N/A	N/A	N/A	4.125	102.789	102.789	102.289
4.250	102.389	102.389	102.189	4.250	102.240	102.240	102.040	4.375	N/A	N/A	N/A	4.250	102.389	102.389	101.889
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.746	101.646	101.646	101.224	2.750	101.674	101.574	101.574	101.152	2.750	101.639	101.539	101.539	101.239
2.875	102.251	102.151	102.151	101.729	2.875	102.085	101.985	101.985	101.563	2.875	102.025	101.925	101.925	101.625
3.000	102.746	102.646	102.646	102.224	3.000	102.453	102.353	102.353	101.931	3.000	102.368	102.268	102.268	101.968
3.125	103.230	103.130	103.130	102.708	3.125	102.802	102.702	102.702	102.280	3.125	102.692	102.592	102.592	102.292
3.250	102.145	102.045	102.045	101.739	3.250	102.017	101.917	101.917	101.611	3.250	102.130	102.030	102.030	101.730
3.375	102.612	102.512	102.512	102.206	3.375	102.380	102.280	102.280	101.974	3.375	102.468	102.368	102.368	102.068
3.500	103.043	102.943	102.943	102.637	3.500	102.647	102.547	102.547	102.241	3.500	102.762	102.662	102.662	102.362
3.625	103.435	103.335	103.335	103.029	3.625	102.944	102.844	102.844	102.538	3.625	103.037	102.937	102.937	102.637
3.750	101.848	101.748	101.748	101.426	3.750	101.604	101.504	101.504	101.182	3.750	102.024	101.924	101.924	101.624

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

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.:

1/4/2022

W. Rate Sheet Dated: 11/5/2021

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	97.576	97.576	97.376	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.428	98.428	98.228	2.000	N/A	N/A	N/A	2.500	97.651	97.551	97.451
2.625	98.450	98.450	98.250	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.187	99.187	98.987	2.125	N/A	N/A	N/A	2.625	98.525	98.425	98.325
2.750	99.251	99.251	99.051	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.882	99.882	99.682	2.250	N/A	N/A	N/A	2.750	99.326	99.226	99.126
2.875	99.916	99.916	99.716	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.467	100.467	100.267	2.375	N/A	N/A	N/A	2.875	99.991	99.891	99.791
2.990	100.361	100.361	100.161	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.775	100.775	100.575	2.500	N/A	N/A	N/A	2.990	100.437	100.337	100.237
3.000	100.461	100.461	100.261	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.875	100.875	100.675	2.625	N/A	N/A	N/A	3.000	100.537	100.437	100.337
3.125	101.105	101.105	100.905	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.636	101.636	101.436	2.750	N/A	N/A	N/A	3.125	101.347	101.239	101.116
3.250	101.856	101.856	101.656	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.294	102.294	102.094	2.875	N/A	N/A	N/A	3.250	102.097	101.980	101.866
3.375	102.677	102.677	102.477	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.057	103.057	102.857	2.990	N/A	N/A	N/A	3.375	102.918	102.801	102.687
3.500	103.125	103.125	102.925	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.379	103.379	103.179	3.000	N/A	N/A	N/A	3.500	103.367	103.250	103.136
3.625	103.463	103.463	103.263	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.527	103.527	103.327	3.125	N/A	N/A	N/A	3.625	103.878	103.778	103.678
3.750	103.768	103.768	103.568	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.750	103.750	103.550	3.250	N/A	N/A	N/A	3.750	104.521	104.421	104.321
3.875	104.254	104.254	104.054	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.670	103.670	103.470	3.375	N/A	N/A	N/A	3.875	105.007	104.907	104.807
3.990	104.522	104.522	104.322	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.863	103.863	103.663	3.500	N/A	N/A	N/A	3.990	105.275	105.175	105.075
4.000	104.622	104.622	104.422	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.963	103.963	103.763	3.625	N/A	N/A	N/A	4.000	105.375	105.275	105.175
4.125	104.927	104.927	104.727	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.129	104.129	103.929	3.750	N/A	N/A	N/A	4.125	105.680	105.580	105.480
4.250	105.122	105.122	104.922	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.054	103.054	102.854	3.875	N/A	N/A	N/A	4.250	105.566	105.466	105.366
4.375	105.528	105.528	105.328	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.478	103.478	103.278	3.990	N/A	N/A	N/A	4.375	105.972	105.872	105.772
4.500	105.898	105.898	105.698	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.775	103.775	103.575	4.000	N/A	N/A	N/A	4.500	106.343	106.243	106.143
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	99.083	99.083	98.883	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.064	99.064	98.864	2.000	98.970	98.870	98.770
2.875	N/A	N/A	N/A	2.625	99.945	99.945	99.745	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.623	99.623	99.423	2.125	99.529	99.429	99.329
2.990	N/A	N/A	N/A	2.750	100.699	100.699	100.499	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.114	100.114	99.914	2.250	100.020	99.920	99.820
3.000	N/A	N/A	N/A	2.875	101.359	101.359	101.159	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.558	100.558	100.358	2.375	100.464	100.364	100.264
3.125	N/A	N/A	N/A	2.990	101.766	101.766	101.566	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.977	100.977	100.777	2.500	100.989	100.889	100.789
3.250	N/A	N/A	N/A	3.000	101.866	101.866	101.666	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.464	101.464	101.264	2.625	101.530	101.430	101.330
3.375	N/A	N/A	N/A	3.125	102.319	102.319	102.119	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	101.942	101.942	101.742	2.750	102.008	101.908	101.808
3.500	N/A	N/A	N/A	3.250	102.890	102.890	102.690	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.318	102.318	102.118	2.875	102.384	102.284	102.184
3.625	N/A	N/A	N/A	3.375	103.659	103.659	103.459	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.653	102.653	102.453	2.990	102.719	102.619	102.519
3.750	N/A	N/A	N/A	3.500	104.075	104.075	103.875	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.753	102.753	102.553	3.000	102.819	102.719	102.619
3.875	N/A	N/A	N/A	3.625	104.409	104.409	104.209	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.153	103.153	102.953	3.125	103.252	103.152	103.052
3.990	N/A	N/A	N/A	3.750	103.967	103.967	103.767	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.463	103.463	103.263	3.250	103.674	103.574	103.474
4.000	N/A	N/A	N/A	3.875	104.448	104.448	104.248	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	103.981	103.981	103.781	3.375	104.192	104.092	103.992
4.125	N/A	N/A	N/A	3.990	104.685	104.685	104.485	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.306	104.306	104.106	3.500	104.517	104.417	104.317
4.250	N/A	N/A	N/A	4.000	104.785	104.785	104.585	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.716	104.716	104.516	3.625	104.927	104.827	104.727
4.375	N/A	N/A	N/A	4.125	105.086	105.086	104.886	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.587	104.587	104.387	3.750	104.947	104.847	104.747
4.500	N/A	N/A	N/A	4.250	104.652	104.652	104.452	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.024	105.024	104.824	3.875	105.383	105.283	105.183
4.625	N/A	N/A	N/A	4.375	105.053	105.053	104.853	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.348	105.348	105.148	3.990	105.788	105.688	105.588
4.750	N/A	N/A	N/A	4.500	105.403	105.403	105.203	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.448	105.448	105.248	4.000	105.888	105.788	105.688
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	99.258	99.258	99.058	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.904	99.904	99.704
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.688	99.688	99.488	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.462	100.462	100.262
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.030	100.030	99.830	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.953	100.953	100.753
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.388	100.388	100.188	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.398	101.398	101.198
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.905	100.905	100.705	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.817	101.817	101.617
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.315	101.315	101.115	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.263	102.263	102.063
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.641	101.641	101.441	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.313	102.313	102.113
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.899	101.899	101.699	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.689	102.689	102.489
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.098	102.098	101.898	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.024	103.024	102.824
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.198	102.198	101.998	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.124	103.124	102.924
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.474	102.474	102.274	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.524	103.524	103.324
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.294	102.294	102.094	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.:

12/6/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/4/2022

W. Rate Sheet Dated: 11/5/2021

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	97.576	97.576	97.376	2.500	98.428	98.428	98.228	2.875	101.359	101.359	101.159	2.000	99.064	99.064	98.864	2.000	99.258	99.258	99.058
2.625	98.450	98.450	98.250	2.625	99.187	99.187	98.987	2.990	101.766	101.766	101.566	2.125	99.623	99.623	99.423	2.125	99.688	99.688	99.488
2.750	99.251	99.251	99.051	2.750	99.882	99.882	99.682	3.000	101.866	101.866	101.666	2.250	100.114	100.114	99.914	2.250	100.030	100.030	99.830
2.875	99.916	99.916	99.716	2.875	100.467	100.467	100.267	3.125	102.319	102.319	102.119	2.375	100.558	100.558	100.358	2.375	100.388	100.388	100.188
2.990	100.361	100.361	100.161	2.990	100.775	100.775	100.575	3.250	102.890	102.890	102.690	2.500	100.977	100.977	100.777	2.500	100.905	100.905	100.705
3.000	100.461	100.461	100.261	3.000	100.875	100.875	100.675	3.375	103.659	103.659	103.459	2.625	101.464	101.464	101.264	2.625	101.315	101.315	101.115
3.125	101.105	101.105	100.905	3.125	101.636	101.636	101.436	3.500	104.075	104.075	103.875	2.750	101.942	101.942	101.742	2.750	101.641	101.641	101.441
3.250	101.856	101.856	101.656	3.250	102.294	102.294	102.094	3.625	104.409	104.409	104.209	2.875	102.318	102.318	102.118	2.875	101.899	101.899	101.699
3.375	102.677	102.677	102.477	3.375	103.057	103.057	102.857	3.750	103.967	103.967	103.767	2.990	102.653	102.653	102.453	2.990	102.098	102.098	101.898
3.500	103.125	103.125	102.925	3.500	103.379	103.379	103.179	3.875	104.448	104.448	104.248	3.000	102.753	102.753	102.553	3.000	102.198	102.198	101.998
3.625	103.463	103.463	103.263	3.625	103.527	103.527	103.327	3.990	104.685	104.685	104.485	3.125	103.153	103.153	102.953	3.125	102.474	102.474	102.274
3.750	103.768	103.768	103.568	3.750	103.235	103.235	103.035	4.000	104.785	104.785	104.585	3.250	103.463	103.463	103.263	3.250	102.294	102.294	102.094
3.875	104.254	104.254	104.054	3.875	103.670	103.670	103.470	4.125	105.086	105.086	104.886	3.375	103.981	103.981	103.781	3.375	102.695	102.695	102.495
3.990	104.522	104.522	104.322	3.990	103.863	103.863	103.663	4.250	104.652	104.652	104.452	3.500	104.306	104.306	104.106	3.500	102.912	102.912	102.712
4.000	104.622	104.622	104.422	4.000	103.963	103.963	103.763	4.375	105.053	105.053	104.853	3.625	104.716	104.716	104.516	3.625	103.200	103.200	103.000
4.125	104.927	104.927	104.727	4.125	104.129	104.129	103.929	4.500	105.403	105.403	105.203	3.750	104.587	104.587	104.387	3.750	102.602	102.602	102.402
4.250	105.122	105.122	104.922	4.250	103.054	103.054	102.854	4.625	105.641	105.641	105.441	3.875	105.024	105.024	104.824	3.875	102.909	102.909	102.709
4.375	105.528	105.528	105.328	4.375	103.478	103.478	103.278	4.750	105.994	105.994	105.794	3.990	105.348	105.348	105.148	3.990	103.202	103.202	103.002
4.500	105.898	105.898	105.698	4.500	103.775	103.775	103.575	4.875	106.350	106.350	106.150	4.000	105.448	105.448	105.248	4.000	103.302	103.302	103.102

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)
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@afwholesale.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.: 1/4/2022

W. Rate Sheet Dated: 11/5/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.615	97.615	97.374	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.373	97.373	97.132	2.750	N/A	N/A	N/A	2.500	97.020	96.920	96.779
2.625	98.533	98.533	98.292	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.291	98.291	98.050	2.875	N/A	N/A	N/A	2.625	97.937	97.837	97.696
2.750	99.364	99.364	99.129	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.122	99.122	98.887	2.990	N/A	N/A	N/A	2.750	98.769	98.669	98.534
2.875	100.041	100.041	99.810	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.799	99.799	99.568	3.000	N/A	N/A	N/A	2.875	99.446	99.346	99.215
2.990	100.483	100.483	100.259	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.241	100.241	100.017	3.125	N/A	N/A	N/A	2.990	99.888	99.788	99.664
3.000	100.583	100.583	100.359	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.341	100.341	100.117	3.250	N/A	N/A	N/A	3.000	99.988	99.888	99.764
3.125	101.199	101.199	100.960	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.649	100.649	100.410	3.375	N/A	N/A	N/A	3.125	100.590	100.455	100.351
3.250	101.939	101.939	101.707	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.389	101.389	101.157	3.500	N/A	N/A	N/A	3.250	101.250	101.118	101.018
3.375	102.739	102.739	102.509	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.189	102.189	101.959	3.625	N/A	N/A	N/A	3.375	102.051	101.921	101.821
3.500	103.154	103.154	102.929	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.604	102.604	102.379	3.750	N/A	N/A	N/A	3.500	102.465	102.339	102.240
3.625	103.397	103.397	103.176	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.847	102.847	102.626	3.875	N/A	N/A	N/A	3.625	102.708	102.585	102.487
3.750	103.700	103.700	103.469	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.144	103.144	102.913	3.990	N/A	N/A	N/A	3.750	103.007	102.884	102.784
3.875	104.155	104.155	103.930	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	103.599	103.599	103.374	4.000	N/A	N/A	N/A	3.875	103.462	103.339	103.239
3.990	104.355	104.355	104.134	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	103.799	103.799	103.578	4.125	N/A	N/A	N/A	3.990	103.662	103.539	103.439
4.000	104.455	104.455	104.234	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	103.899	103.899	103.678	4.250	N/A	N/A	N/A	4.000	103.762	103.639	103.539
4.125	104.787	104.787	104.574	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	104.231	104.231	104.018	4.375	N/A	N/A	N/A	4.125	104.094	103.971	103.871
4.250	104.803	104.803	104.603	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	104.127	104.127	103.914	4.500	N/A	N/A	N/A	4.250	104.000	103.877	103.777
4.375	105.187	105.187	104.987	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	104.511	104.511	104.298	4.625	N/A	N/A	N/A	4.375	104.384	104.261	104.161
4.500	105.511	105.511	105.311	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	104.835	104.835	104.622	4.750	N/A	N/A	N/A	4.500	104.708	104.585	104.485

30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	98.856	98.856	98.624	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.241	99.241	99.041	2.000	98.554	98.412	98.354
2.875	N/A	N/A	N/A	2.625	100.119	100.119	99.864	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	99.833	99.833	99.633	2.125	99.146	99.002	98.946
2.990	N/A	N/A	N/A	2.750	100.595	100.595	100.341	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.283	100.283	100.083	2.250	99.595	99.452	99.395
3.000	N/A	N/A	N/A	2.875	101.201	101.201	100.946	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	100.689	100.689	100.489	2.375	100.002	99.859	99.802
3.125	N/A	N/A	N/A	2.990	101.573	101.573	101.318	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.207	101.207	101.007	2.500	100.574	100.471	100.374
3.250	N/A	N/A	N/A	3.000	101.673	101.673	101.418	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	101.723	101.723	101.523	2.625	101.020	100.919	100.820
3.375	N/A	N/A	N/A	3.125	102.292	102.292	102.012	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.163	102.163	101.963	2.750	100.976	100.876	100.776
3.500	N/A	N/A	N/A	3.250	102.771	102.771	102.493	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	102.485	102.485	102.285	2.875	101.298	101.198	101.098
3.625	N/A	N/A	N/A	3.375	103.492	103.492	103.218	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	102.758	102.758	102.558	2.990	101.571	101.471	101.371
3.750	N/A	N/A	N/A	3.500	103.885	103.885	103.615	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	102.858	102.858	102.658	3.000	101.671	101.571	101.471
3.875	N/A	N/A	N/A	3.625	104.146	104.146	103.879	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	102.902	102.902	102.702	3.125	102.327	102.227	102.127
3.990	N/A	N/A	N/A	3.750	104.021	104.021	103.821	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.408	103.408	103.208	3.250	103.082	102.982	102.882
4.000	N/A	N/A	N/A	3.875	104.367	104.367	104.167	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	103.877	103.877	103.677	3.375	103.551	103.451	103.351
4.125	N/A	N/A	N/A	3.990	104.571	104.571	104.371	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.087	104.087	103.887	3.500	103.761	103.661	103.561
4.250	N/A	N/A	N/A	4.000	104.671	104.671	104.471	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	103.752	103.752	103.552	3.625	103.426	103.326	103.226
4.375	N/A	N/A	N/A	4.125	104.602	104.602	104.402	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.100	104.100	103.900	3.750	103.774	103.674	103.574
4.500	N/A	N/A	N/A	4.250	104.974	104.974	104.774	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.258	104.258	104.058	3.875	103.932	103.832	103.732
4.625	N/A	N/A	N/A	4.375	105.214	105.214	105.014	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.498	104.498	104.298	3.990	104.172	104.072	103.972
4.750	N/A	N/A	N/A	4.500	105.422	105.422	105.222	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.598	104.598	104.398	4.000	104.272	104.172	104.072

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 – 100.00%	>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 – 100.00%	>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



AFR Loan Center

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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.:

1/4/2022

W. Rate Sheet Dated: 11/5/2021

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	99.364	99.364	99.129	2.750	99.122	99.122	98.887	2.500	98.856	98.856	98.624	2.000	99.241	99.241	99.041	2.000	98.141	98.141	97.941
2.875	100.041	100.041	99.810	2.875	99.799	99.799	99.568	2.625	100.119	100.119	99.864	2.125	99.833	99.833	99.633	2.125	98.733	98.733	98.533
2.990	100.483	100.483	100.259	2.990	100.241	100.241	100.017	2.750	100.595	100.595	100.341	2.250	100.283	100.283	100.083	2.250	99.183	99.183	98.983
3.000	100.583	100.583	100.359	3.000	100.341	100.341	100.117	2.875	101.201	101.201	100.946	2.375	100.689	100.689	100.489	2.375	99.589	99.589	99.389
3.125	101.199	101.199	100.960	3.125	100.649	100.649	100.410	2.990	101.573	101.573	101.318	2.500	101.207	101.207	101.007	2.500	100.107	100.107	99.907
3.250	101.939	101.939	101.707	3.250	101.389	101.389	101.157	3.000	101.673	101.673	101.418	2.625	101.723	101.723	101.523	2.625	99.247	99.247	99.047
3.375	102.739	102.739	102.509	3.375	102.189	102.189	101.959	3.125	102.292	102.292	102.012	2.750	102.163	102.163	101.963	2.750	99.687	99.687	99.487
3.500	103.154	103.154	102.929	3.500	102.604	102.604	102.379	3.250	102.771	102.771	102.493	2.875	102.485	102.485	102.285	2.875	100.009	100.009	99.809
3.625	103.397	103.397	103.176	3.625	102.847	102.847	102.626	3.375	103.492	103.492	103.218	2.990	102.758	102.758	102.558	2.990	100.282	100.282	100.082
3.750	103.700	103.700	103.469	3.750	100.144	100.144	99.913	3.500	103.885	103.885	103.615	3.000	102.858	102.858	102.658	3.000	100.382	100.382	100.182
3.875	104.155	104.155	103.930	3.875	100.599	100.599	100.374	3.625	104.146	104.146	103.879	3.125	102.902	102.902	102.702	3.125	100.676	100.676	100.476
3.990	104.355	104.355	104.134	3.990	100.799	100.799	100.578	3.750	104.021	104.021	103.821	3.250	103.408	103.408	103.208	3.250	101.182	101.182	100.982
4.000	104.455	104.455	104.234	4.000	100.899	100.899	100.678	3.875	104.367	104.367	104.167	3.375	103.877	103.877	103.677	3.375	101.651	101.651	101.451
4.125	104.787	104.787	104.574	4.125	101.231	101.231	101.018	3.990	104.571	104.571	104.371	3.500	104.087	104.087	103.887	3.500	101.861	101.861	101.661
4.250	104.803	104.803	104.603	4.250	100.127	100.127	99.927	4.000	104.671	104.671	104.471	3.625	103.752	103.752	103.552	3.625	100.526	100.526	100.326
4.375	105.187	105.187	104.987	4.375	100.511	100.511	100.311	4.125	104.602	104.602	104.402	3.750	104.100	104.100	103.900	3.750	100.874	100.874	100.674
4.500	105.511	105.511	105.311	4.500	100.835	100.835	100.635	4.250	104.974	104.974	104.774	3.875	104.258	104.258	104.058	3.875	101.032	101.032	100.832
4.625	105.736	105.736	105.536	4.625	100.686	100.686	100.486	4.375	105.214	105.214	105.014	3.990	104.498	104.498	104.298	3.990	101.272	101.272	101.072
4.750	106.132	106.132	105.932	4.750	101.082	101.082	100.882	4.500	105.422	105.422	105.222	4.000	104.598	104.598	104.398	4.000	101.372	101.372	101.172

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/6/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/4/2022

W. Rate Sheet Dated: 11/5/2021

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.:

12/6/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/4/2022

W. Rate Sheet Dated: 11/5/2021

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	97.615	97.615	97.374	2.500	98.856	98.856	98.624	2.000	99.241	99.241	99.041	2.500	96.819	96.819	96.578	2.000	98.041	98.041	97.841
2.625	98.533	98.533	98.292	2.625	100.119	100.119	99.864	2.125	99.833	99.833	99.633	2.625	97.737	97.737	97.496	2.125	98.633	98.633	98.433
2.750	99.364	99.364	99.129	2.750	100.595	100.595	100.341	2.250	100.283	100.283	100.083	2.750	98.568	98.568	98.333	2.250	99.083	99.083	98.883
2.875	100.041	100.041	99.810	2.875	101.201	101.201	100.946	2.375	100.689	100.689	100.489	2.875	99.245	99.245	99.014	2.375	99.489	99.489	99.289
2.990	100.483	100.483	100.259	2.990	101.573	101.573	101.318	2.500	101.207	101.207	101.007	2.990	99.687	99.687	99.463	2.500	100.007	100.007	99.807
3.000	100.583	100.583	100.359	3.000	101.673	101.673	101.418	2.625	101.723	101.723	101.523	3.000	99.787	99.787	99.563	2.625	99.835	99.835	99.635
3.125	101.199	101.199	100.960	3.125	102.292	102.292	102.012	2.750	102.163	102.163	101.963	3.125	100.249	100.249	100.010	2.750	100.275	100.275	100.075
3.250	101.939	101.939	101.707	3.250	102.771	102.771	102.493	2.875	102.485	102.485	102.285	3.250	100.989	100.989	100.757	2.875	100.597	100.597	100.397
3.375	102.739	102.739	102.509	3.375	103.492	103.492	103.218	2.990	102.758	102.758	102.558	3.375	101.789	101.789	101.559	2.990	100.870	100.870	100.670
3.500	103.154	103.154	102.929	3.500	103.885	103.885	103.615	3.000	102.858	102.858	102.658	3.500	102.204	102.204	101.979	3.000	100.970	100.970	100.770
3.625	103.397	103.397	103.176	3.625	104.146	104.146	103.879	3.125	102.902	102.902	102.702	3.625	102.447	102.447	102.226	3.125	101.139	101.139	100.939
3.750	103.700	103.700	103.469	3.750	104.021	104.021	103.821	3.250	103.408	103.408	103.208	3.750	101.247	101.247	101.016	3.250	101.645	101.645	101.445
3.875	104.155	104.155	103.930	3.875	104.367	104.367	104.167	3.375	103.877	103.877	103.677	3.875	101.702	101.702	101.477	3.375	102.114	102.114	101.914
3.990	104.355	104.355	104.134	3.990	104.571	104.571	104.371	3.500	104.087	104.087	103.887	3.990	101.902	101.902	101.681	3.500	102.324	102.324	102.124
4.000	104.455	104.455	104.234	4.000	104.671	104.671	104.471	3.625	103.752	103.752	103.552	4.000	102.002	102.002	101.781	3.625	101.489	101.489	101.289
4.125	104.787	104.787	104.574	4.125	104.602	104.602	104.402	3.750	104.100	104.100	103.900	4.125	102.334	102.334	102.121	3.750	101.837	101.837	101.637
4.250	104.803	104.803	104.603	4.250	104.974	104.974	104.774	3.875	104.258	104.258	104.058	4.250	101.790	101.790	101.590	3.875	101.995	101.995	101.795
4.375	105.187	105.187	104.987	4.375	105.214	105.214	105.014	3.990	104.498	104.498	104.298	4.375	102.174	102.174	101.974	3.990	102.235	102.235	102.035
4.500	105.511	105.511	105.311	4.500	105.422	105.422	105.222	4.000	104.598	104.598	104.398	4.500	102.498	102.498	102.298	4.000	102.335	102.335	102.135

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.:

12/6/2021

45 Day Lock Exp.:

12/20/2021

60 Day Lock Exp.:

1/4/2022

W. Rate Sheet Dated: 11/5/2021

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)