

W. Rate Sheet Dated: 6/25/2021

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
2.750	101.782	101.782	101.392	2.750	99.871	99.871	99.481	2.250	98.035	98.035	97.735	3.125	96.398	96.398	96.098
2.875	101.989	101.989	101.599	2.875	100.045	100.045	99.654	2.500	98.366	98.366	98.066	3.250	97.664	97.664	97.364
3.000	102.194	102.194	101.803	3.000	100.214	100.214	99.823	2.625	98.531	98.531	98.231	3.375	97.742	97.742	97.442
3.125	102.391	102.391	102.001	3.125	100.345	100.345	99.954	2.750	100.015	100.015	99.715	3.500	97.820	97.820	97.520
3.250	102.927	102.927	102.627	3.250	100.956	100.956	100.656	2.875	100.176	100.176	99.876	3.625	97.898	97.898	97.598
3.375	103.025	103.025	102.725	3.375	101.087	101.087	100.787	3.000	100.332	100.332	100.032	Margin = 2.250		Index = 0.080	
3.500	103.221	103.221	102.921	3.500	101.231	101.231	100.931	3.125	100.451	100.451	100.151	30 Year OTC			
3.625	103.405	103.405	103.105	3.625	101.250	101.250	100.950	3.250	101.758	101.758	101.458	Rate	30 Day	45 Day	60 Day
3.750	103.468	103.468	103.168	3.750	102.905	102.905	102.605	3.375	101.916	101.916	101.616	4.000	101.539	101.539	101.039
3.875	103.537	103.537	103.237	3.875	103.029	103.029	102.729	3.500	102.049	102.049	101.749	4.125	101.661	101.661	101.161
4.000	103.714	103.714	103.414	4.000	103.148	103.148	102.848	3.625	102.101	102.101	101.801	4.375	101.998	101.998	101.498
4.125	103.836	103.836	103.536	4.125	103.239	103.239	102.939	3.750	103.545	103.545	103.245	4.500	102.121	102.121	101.621
4.250	103.468	103.468	103.268	4.250	102.925	102.925	102.725	3.875	103.660	103.660	103.360	4.625	102.278	102.278	101.778
4.375	103.473	103.473	103.273	4.375	103.049	103.049	102.849	4.000	103.770	103.770	103.470	4.875	103.140	103.140	102.640
4.500	103.596	103.596	103.396	4.500	103.168	103.168	102.968	4.125	103.853	103.853	103.553	5.000	103.263	103.263	102.763
4.625	103.753	103.753	103.553	4.625	103.259	103.259	103.059	4.250	103.996	103.996	103.696	5.125	103.420	103.420	102.920
4.750	103.896	103.896	103.696	4.750	103.367	103.367	103.167	4.375	104.112	104.112	103.812	5.500	104.843	104.843	104.343
4.875	103.915	103.915	103.715	4.875	103.492	103.492	103.292	4.500	104.222	104.222	103.922	5.625	105.000	105.000	104.500
6.250	106.000	106.000	105.800	6.250	105.294	105.294	105.094	4.625	104.305	104.305	104.005	6.250	104.948	104.948	104.448

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
2.750	101.982	101.882	101.882	101.492	2.750	101.551	101.451	101.451	101.061	2.250	100.165	100.065	100.065	99.765
2.875	102.189	102.089	102.089	101.699	2.875	101.725	101.625	101.625	101.234	2.375	100.336	100.236	100.236	99.936
3.000	102.394	102.294	102.294	101.903	3.000	101.894	101.794	101.794	101.403	2.500	100.496	100.396	100.396	100.096
3.125	102.591	102.491	102.491	102.101	3.125	102.025	101.925	101.925	101.534	2.625	100.661	100.561	100.561	100.261
3.250	103.027	102.927	102.927	102.627	3.250	102.636	102.536	102.536	102.236	2.750	101.045	100.945	100.945	100.645
3.375	103.225	103.125	103.125	102.825	3.375	102.767	102.667	102.667	102.367	2.875	101.206	101.106	101.106	100.806
3.500	103.421	103.321	103.321	103.021	3.500	102.911	102.811	102.811	102.511	3.000	101.362	101.262	101.262	100.962
3.625	103.605	103.505	103.505	103.205	3.625	102.930	102.830	102.830	102.530	3.125	101.481	101.381	101.381	101.081
3.750	103.668	103.568	103.568	103.268	3.750	103.535	103.435	103.435	103.135	3.250	103.388	103.288	103.288	102.988
3.875	103.837	103.737	103.737	103.437	3.875	103.659	103.559	103.559	103.259	3.375	103.546	103.446	103.446	103.146
4.000	104.014	103.914	103.914	103.614	4.000	103.778	103.678	103.678	103.378	3.500	103.679	103.579	103.579	103.279
4.125	104.136	104.036	104.036	103.736	4.125	103.869	103.769	103.769	103.469	3.625	103.731	103.631	103.631	103.331
4.250	104.368	104.268	104.268	104.068	4.250	104.255	104.155	104.155	103.955	3.750	105.675	105.575	105.575	105.275

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	-0.500	\$125,001 - \$175,000	0.000
FICO 620 - 639	-0.500	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.500	\$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 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
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.375	1.125	0.875	0.750	0.625	0.625	0.625	0.500
3.75-4.125	1.625	1.375	1.125	1.000	0.875	0.625	0.500	0.500
4.25-4.625	1.875	1.625	1.375	1.250	1.000	0.875	0.875	0.625
4.75-5.125	0.750	0.625	0.500	0.500	0.375	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
6.25-6.625	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"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.789	98.789	98.289	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.911	98.911	98.411	4.750	101.000	101.000	100.500
3.875	99.469	99.469	98.969	6.250	103.750	103.750	103.500	4.375	99.248	99.248	98.748	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.293	99.293	98.793					4.500	99.371	99.371	98.871	Rate	30 Day	45 Day	60 Day
4.125	99.171	99.171	98.671					4.625	99.528	99.528	99.028	6.250	102.750	102.750	102.250
4.250	100.407	100.407	99.907					4.875	100.390	100.390	99.890	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	100.302	100.302	99.802					5.000	100.513	100.513	100.013				
4.500	100.179	100.179	99.679					5.125	100.670	100.670	100.170				
4.625	100.022	100.022	99.522					5.500	102.093	102.093	101.593				
4.750	101.592	101.592	101.092					5.625	102.250	102.250	101.750				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.198	102.198	101.698				

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/26/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/24/2021

W. Rate Sheet Dated: 6/25/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.148	96.148	95.848
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.414	97.414	97.114
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.492	97.492	97.192
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.195	101.195	100.895	3.500	97.570	97.570	97.270
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.356	101.356	101.056	3.625	97.648	97.648	97.348
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	101.512	101.512	101.212	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	102.411	102.411	102.111	3.125	101.631	101.631	101.331	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.430	102.430	102.130	3.250	102.938	102.938	102.638	Rate	30 Day	45 Day	60 Day
3.750	103.093	103.093	102.793	3.750	102.960	102.960	102.660	3.375	103.096	103.096	102.796	3.250	98.352	98.352	97.852
3.875	103.162	103.162	102.862	3.875	103.084	103.084	102.784	3.500	103.229	103.229	102.929	3.375	98.550	98.550	98.050
4.000	103.339	103.339	103.039	4.000	103.203	103.203	102.903	3.625	103.281	103.281	102.981	3.500	98.746	98.746	98.246
4.125	103.461	103.461	103.161	4.125	103.294	103.294	102.994	3.750	103.600	103.600	103.300	3.625	98.930	98.930	98.430
4.250	102.405	102.405	102.205	4.250	102.292	102.292	102.092	3.875	N/A	N/A	N/A	3.750	99.168	99.168	98.668
4.375	102.410	102.410	102.210	4.375	102.417	102.417	102.217	4.000	N/A	N/A	N/A	3.875	99.337	99.337	98.837
4.500	102.533	102.533	102.333	4.500	102.535	102.535	102.335	4.125	N/A	N/A	N/A	4.000	99.514	99.514	99.014
4.625	102.691	102.691	102.491	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.636	99.636	99.136
4.750	102.396	102.396	102.196	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.180	99.180	98.680
4.875	N/A	N/A	N/A	4.875	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
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	101.777	101.677	101.677	101.377	3.250	101.386	101.286	101.286	100.986	2.750	98.264	98.164	98.164	97.864
3.375	101.975	101.875	101.875	101.575	3.375	101.517	101.417	101.417	101.117	2.875	98.424	98.324	98.324	98.024
3.500	102.171	102.071	102.071	101.771	3.500	101.661	101.561	101.561	101.261	3.000	98.581	98.481	98.481	98.181
3.625	102.355	102.255	102.255	101.955	3.625	101.680	101.580	101.580	101.280	3.125	98.699	98.599	98.599	98.299
3.750	101.293	101.193	101.193	100.893	3.750	101.160	101.060	101.060	100.760	3.250	100.263	100.163	100.163	99.863
3.875	101.462	101.362	101.362	101.062	3.875	101.284	101.184	101.184	100.884	3.375	100.421	100.321	100.321	100.021
4.000	101.639	101.539	101.539	101.239	4.000	101.403	101.303	101.303	101.003	3.500	100.554	100.454	100.454	100.154
4.125	101.761	101.661	101.661	101.361	4.125	101.494	101.394	101.394	101.094	3.625	100.606	100.506	100.506	100.206
4.250	101.305	101.205	101.205	101.005	4.250	101.192	101.092	101.092	100.892	3.750	102.550	102.450	102.450	102.150

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-0.500
FICO 680 - 719	0.000	FICO 600 - 619	-0.500
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.500		
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"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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

30 Day Lock Exp.: 7/26/2021
45 Day Lock Exp.: 8/9/2021
60 Day Lock Exp.: 8/24/2021

W. Rate Sheet Dated: 6/25/2021

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	97.634	97.634	97.434	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.208	98.208	98.008	2.000	N/A	N/A	N/A	2.500	97.797	97.650	97.551
2.625	98.704	98.704	98.504	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.003	99.003	98.803	2.125	N/A	N/A	N/A	2.625	98.666	98.519	98.420
2.750	99.505	99.505	99.305	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.733	99.733	99.533	2.250	N/A	N/A	N/A	2.750	99.268	99.121	99.022
2.875	100.159	100.159	99.959	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.332	100.332	100.132	2.375	N/A	N/A	N/A	2.875	100.121	99.974	99.875
2.990	100.599	100.599	100.399	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.670	100.670	100.470	2.500	N/A	N/A	N/A	2.990	100.561	100.414	100.315
3.000	100.699	100.699	100.499	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.770	100.770	100.570	2.625	N/A	N/A	N/A	3.000	100.661	100.514	100.415
3.125	101.098	101.098	100.898	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.254	101.254	101.054	2.750	N/A	N/A	N/A	3.125	101.106	100.959	100.857
3.250	101.836	101.836	101.636	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	101.934	101.934	101.734	2.875	N/A	N/A	N/A	3.250	101.844	101.697	101.587
3.375	102.430	102.430	102.230	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.593	102.593	102.393	2.990	N/A	N/A	N/A	3.375	102.438	102.291	102.181
3.500	102.729	102.729	102.529	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	102.902	102.902	102.702	3.000	N/A	N/A	N/A	3.500	102.837	102.690	102.580
3.625	103.073	103.073	102.873	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.074	103.074	102.874	3.125	N/A	N/A	N/A	3.625	103.082	102.935	102.825
3.750	102.884	102.884	102.684	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.152	102.152	101.952	3.250	N/A	N/A	N/A	3.750	102.450	102.350	102.250
3.875	103.352	103.352	103.152	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.589	102.589	102.389	3.375	N/A	N/A	N/A	3.875	102.918	102.818	102.718
3.990	103.615	103.615	103.415	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	102.806	102.806	102.606	3.500	N/A	N/A	N/A	3.990	103.181	103.081	102.981
4.000	103.715	103.715	103.515	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	102.906	102.906	102.706	3.625	N/A	N/A	N/A	4.000	103.281	103.181	103.081
4.125	103.940	103.940	103.740	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.102	103.102	102.902	3.750	N/A	N/A	N/A	4.125	103.606	103.506	103.406
4.250	104.107	104.107	103.907	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	101.928	101.928	101.728	3.875	N/A	N/A	N/A	4.250	103.454	103.354	103.254
4.375	104.494	104.494	104.294	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.347	102.347	102.147	3.990	N/A	N/A	N/A	4.375	103.741	103.641	103.541
4.500	104.854	104.854	104.654	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.661	102.661	102.461	4.000	N/A	N/A	N/A	4.500	104.501	104.401	104.301
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	2.875	101.265	101.265	101.065	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.043	99.043	98.843	2.000	99.186	99.047	98.956
2.875	N/A	N/A	N/A	2.990	101.666	101.666	101.466	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	99.627	99.627	99.427	2.125	99.769	99.630	99.539
2.990	N/A	N/A	N/A	3.000	101.766	101.766	101.566	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.136	100.136	99.936	2.250	100.279	100.140	100.049
3.000	N/A	N/A	N/A	3.125	102.198	102.198	101.998	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	100.568	100.568	100.368	2.375	100.711	100.572	100.481
3.125	N/A	N/A	N/A	3.250	102.567	102.567	102.367	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	100.993	100.993	100.793	2.500	101.133	101.010	100.933
3.250	N/A	N/A	N/A	3.375	103.242	103.242	103.042	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	101.523	101.523	101.323	2.625	101.663	101.540	101.463
3.375	N/A	N/A	N/A	3.500	103.609	103.609	103.409	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.017	102.017	101.817	2.750	102.158	102.035	101.958
3.500	N/A	N/A	N/A	3.625	103.951	103.951	103.751	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.405	102.405	102.205	2.875	102.545	102.422	102.345
3.625	N/A	N/A	N/A	3.750	103.353	103.353	103.153	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	102.734	102.734	102.534	2.990	102.874	102.751	102.674
3.750	N/A	N/A	N/A	3.875	103.816	103.816	103.616	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	102.834	102.834	102.634	3.000	102.974	102.851	102.774
3.875	N/A	N/A	N/A	3.990	104.049	104.049	103.849	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.226	103.226	103.026	3.125	103.366	103.243	103.166
3.990	N/A	N/A	N/A	4.000	104.149	104.149	103.949	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	103.536	103.536	103.336	3.250	103.676	103.553	103.476
4.000	N/A	N/A	N/A	4.125	104.471	104.471	104.271	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.020	104.020	103.820	3.375	104.160	104.037	103.957
4.125	N/A	N/A	N/A	4.250	104.300	104.300	104.100	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	104.361	104.361	104.161	3.500	104.501	104.378	104.297
4.250	N/A	N/A	N/A	4.375	104.682	104.682	104.482	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	104.774	104.774	104.574	3.625	104.914	104.791	104.711
4.375	N/A	N/A	N/A	4.500	105.023	105.023	104.823	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.475	104.475	104.275	3.750	104.615	104.492	104.412
4.500	N/A	N/A	N/A	4.625	105.247	105.247	105.047	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	104.910	104.910	104.710	3.875	105.050	104.927	104.847
4.625	N/A	N/A	N/A	4.750	105.377	105.377	105.177	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.234	105.234	105.034	3.990	105.374	105.251	105.171
4.750	N/A	N/A	N/A	4.875	105.713	105.713	105.513	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.334	105.334	105.134	4.000	105.474	105.351	105.271
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	99.298	99.298	99.098	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.081	100.081	99.881
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.746	99.746	99.546	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.664	100.664	100.464
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.102	100.102	99.902	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.174	101.174	100.974
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.516	100.516	100.316	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.606	101.606	101.406
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.019	101.019	100.819	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.998	101.998	101.798
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.415	101.415	101.215	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.423	102.423	102.223
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	101.757	101.757	101.557	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.430	102.430	102.230
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.024	102.024	101.824	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.817	102.817	102.617
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.221	102.221	102.021	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.147	103.147	102.947
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.321	102.321	102.121	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.247	103.247	103.047
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.594	102.594	102.394	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.6		



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.: 7/26/2021

45 Day Lock Exp.: 8/9/2021

60 Day Lock Exp.: 8/24/2021

W. Rate Sheet Dated: 6/25/2021

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	97.634	97.634	97.434	2.500	98.208	98.208	98.008	2.875	101.265	101.265	101.065	2.000	99.043	99.043	98.843	2.000	99.298	99.298	99.098
2.625	98.704	98.704	98.504	2.625	99.003	99.003	98.803	2.990	101.666	101.666	101.466	2.125	99.627	99.627	99.427	2.125	99.746	99.746	99.546
2.750	99.505	99.505	99.305	2.750	99.733	99.733	99.533	3.000	101.766	101.766	101.566	2.250	100.136	100.136	99.936	2.250	100.102	100.102	99.902
2.875	100.159	100.159	99.959	2.875	100.332	100.332	100.132	3.125	102.198	102.198	101.998	2.375	100.568	100.568	100.368	2.375	100.516	100.516	100.316
2.990	100.599	100.599	100.399	2.990	100.670	100.670	100.470	3.250	102.567	102.567	102.367	2.500	100.993	100.993	100.793	2.500	101.019	101.019	100.819
3.000	100.699	100.699	100.499	3.000	100.770	100.770	100.570	3.375	103.242	103.242	103.042	2.625	101.523	101.523	101.323	2.625	101.415	101.415	101.215
3.125	101.098	101.098	100.898	3.125	101.254	101.254	101.054	3.500	103.609	103.609	103.409	2.750	102.017	102.017	101.817	2.750	101.757	101.757	101.557
3.250	101.836	101.836	101.636	3.250	101.934	101.934	101.734	3.625	103.951	103.951	103.751	2.875	102.405	102.405	102.205	2.875	102.024	102.024	101.824
3.375	102.430	102.430	102.230	3.375	102.593	102.593	102.393	3.750	103.353	103.353	103.153	2.990	102.734	102.734	102.534	2.990	102.221	102.221	102.021
3.500	102.729	102.729	102.529	3.500	102.902	102.902	102.702	3.875	103.816	103.816	103.616	3.000	102.834	102.834	102.634	3.000	102.321	102.321	102.121
3.625	103.073	103.073	102.873	3.625	103.074	103.074	102.874	3.990	104.049	104.049	103.849	3.125	103.226	103.226	103.026	3.125	102.594	102.594	102.394
3.750	102.884	102.884	102.684	3.750	102.152	102.152	101.952	4.000	104.149	104.149	103.949	3.250	103.536	103.536	103.336	3.250	102.323	102.323	102.123
3.875	103.352	103.352	103.152	3.875	102.589	102.589	102.389	4.125	104.471	104.471	104.271	3.375	104.020	104.020	103.820	3.375	102.686	102.686	102.486
3.990	103.615	103.615	103.415	3.990	102.806	102.806	102.606	4.250	104.300	104.300	104.100	3.500	104.361	104.361	104.161	3.500	102.925	102.925	102.725
4.000	103.715	103.715	103.515	4.000	102.906	102.906	102.706	4.375	104.682	104.682	104.482	3.625	104.774	104.774	104.574	3.625	103.211	103.211	103.011
4.125	103.940	103.940	103.740	4.125	103.102	103.102	102.902	4.500	105.023	105.023	104.823	3.750	104.475	104.475	104.275	3.750	102.318	102.318	102.118
4.250	104.107	104.107	103.907	4.250	101.928	101.928	101.728	4.625	105.247	105.247	105.047	3.875	104.910	104.910	104.710	3.875	102.624	102.624	102.424
4.375	104.494	104.494	104.294	4.375	102.347	102.347	102.147	4.750	105.377	105.377	105.177	3.990	105.234	105.234	105.034	3.990	102.818	102.818	102.618
4.500	104.854	104.854	104.654	4.500	102.661	102.661	102.461	4.875	105.713	105.713	105.513	4.000	105.334	105.334	105.134	4.000	102.918	102.918	102.718

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	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	N/A	N/A
Second Home	-10.000	-10.000	-10.000	-10.000	-10.000	-10.250	-10.250	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" ***	-0.500
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt =<\$125K	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/26/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/24/2021

W. Rate Sheet Dated: 6/25/2021

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	99.683	99.683	99.429	2.750	98.311	98.311	98.057	2.500	98.781	98.781	98.558	2.000	98.991	98.991	98.791	2.000	97.265	97.265	97.065
2.875	100.442	100.442	100.193	2.875	99.070	99.070	98.821	2.625	99.776	99.776	99.551	2.125	99.614	99.614	99.414	2.125	97.888	97.888	97.688
2.990	100.829	100.829	100.588	2.990	99.457	99.457	99.216	2.750	100.527	100.527	100.302	2.250	100.299	100.299	100.099	2.250	98.573	98.573	98.373
3.000	100.929	100.929	100.688	3.000	99.557	99.557	99.316	2.875	101.176	101.176	100.951	2.375	100.790	100.790	100.590	2.375	99.064	99.064	98.864
3.125	101.277	101.277	101.072	3.125	99.649	99.649	99.444	2.990	101.586	101.586	101.364	2.500	100.985	100.985	100.785	2.500	99.259	99.259	99.059
3.250	101.993	101.993	101.793	3.250	100.365	100.365	100.165	3.000	101.686	101.686	101.464	2.625	101.710	101.710	101.510	2.625	99.984	99.984	99.784
3.375	102.593	102.593	102.393	3.375	100.965	100.965	100.765	3.125	101.964	101.964	101.744	2.750	102.205	102.205	102.005	2.750	100.479	100.479	100.279
3.500	102.870	102.870	102.670	3.500	101.242	101.242	101.042	3.250	102.577	102.577	102.360	2.875	102.576	102.576	102.376	2.875	100.850	100.850	100.650
3.625	103.193	103.193	102.993	3.625	101.565	101.565	101.365	3.375	103.251	103.251	103.038	2.990	102.893	102.893	102.693	2.990	101.167	101.167	100.967
3.750	102.742	102.742	102.542	3.750	99.688	99.688	99.488	3.500	103.658	103.658	103.449	3.000	102.993	102.993	102.793	3.000	101.267	101.267	101.067
3.875	103.207	103.207	103.007	3.875	100.153	100.153	99.953	3.625	103.922	103.922	103.719	3.125	102.790	102.790	102.590	3.125	100.564	100.564	100.364
3.990	103.501	103.501	103.301	3.990	100.447	100.447	100.247	3.750	103.124	103.124	102.924	3.250	103.243	103.243	103.043	3.250	101.017	101.017	100.817
4.000	103.601	103.601	103.401	4.000	100.547	100.547	100.347	3.875	103.429	103.429	103.229	3.375	103.658	103.658	103.458	3.375	101.432	101.432	101.232
4.125	103.698	103.698	103.498	4.125	98.210	98.210	98.010	3.990	103.700	103.700	103.500	3.500	103.872	103.872	103.672	3.500	101.646	101.646	101.446
4.250	104.255	104.255	104.055	4.250	98.767	98.767	98.567	4.000	103.800	103.800	103.600	3.625	103.930	103.930	103.730	3.625	100.704	100.704	100.504
4.375	104.631	104.631	104.431	4.375	99.143	99.143	98.943	4.125	103.430	103.430	103.230	3.750	104.300	104.300	104.100	3.750	101.074	101.074	100.874
4.500	104.930	104.930	104.730	4.500	99.442	99.442	99.242	4.250	104.287	104.287	104.087	3.875	104.468	104.468	104.268	3.875	101.242	101.242	101.042
4.625	104.865	104.865	104.665	4.625	99.065	99.065	98.865	4.375	104.649	104.649	104.449	3.990	104.728	104.728	104.528	3.990	101.502	101.502	101.302
4.750	105.270	105.270	105.070	4.750	99.470	99.470	99.270	4.500	104.977	104.977	104.777	4.000	104.828	104.828	104.628	4.000	101.602	101.602	101.402

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	-2.000	-2.000	-2.000	N/A	N/A
Investment	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	N/A	N/A
Second Home ***	-10.000	-10.000	-10.000	-10.000	-10.000	-10.250	-10.250	-10.250	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" ***	-0.500
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.:

7/26/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/24/2021

W. Rate Sheet Dated: 6/25/2021

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
2.750	99.683	99.683	99.429	2.500	98.781	98.781	98.558	2.000	98.991	98.991	98.791	2.750	98.322	98.322	98.068	2.000	97.478	97.478	97.278
2.875	100.442	100.442	100.193	2.625	99.776	99.776	99.551	2.125	99.614	99.614	99.414	2.875	99.081	99.081	98.832	2.125	98.101	98.101	97.901
2.990	100.829	100.829	100.588	2.750	100.527	100.527	100.302	2.250	100.299	100.299	100.099	2.990	99.468	99.468	99.227	2.250	98.786	98.786	98.586
3.000	100.929	100.929	100.688	2.875	101.176	101.176	100.951	2.375	100.790	100.790	100.590	3.000	99.568	99.568	99.327	2.375	99.277	99.277	99.077
3.125	101.277	101.277	101.072	2.990	101.586	101.586	101.364	2.500	100.985	100.985	100.785	3.125	99.788	99.788	99.583	2.500	99.472	99.472	99.272
3.250	101.993	101.993	101.793	3.000	101.686	101.686	101.464	2.625	101.710	101.710	101.510	3.250	100.504	100.504	100.304	2.625	100.197	100.197	99.997
3.375	102.593	102.593	102.393	3.125	101.964	101.964	101.744	2.750	102.205	102.205	102.005	3.375	101.104	101.104	100.904	2.750	100.692	100.692	100.492
3.500	102.870	102.870	102.670	3.250	102.577	102.577	102.360	2.875	102.576	102.576	102.376	3.500	101.381	101.381	101.181	2.875	101.063	101.063	100.863
3.625	103.193	103.193	102.993	3.375	103.251	103.251	103.038	2.990	102.893	102.893	102.693	3.625	101.704	101.704	101.504	2.990	101.380	101.380	101.180
3.750	102.742	102.742	102.542	3.500	103.658	103.658	103.449	3.000	102.993	102.993	102.793	3.750	100.540	100.540	100.340	3.000	101.480	101.480	101.280
3.875	103.207	103.207	103.007	3.625	103.922	103.922	103.719	3.125	102.790	102.790	102.590	3.875	101.005	101.005	100.805	3.125	101.027	101.027	100.827
3.990	103.501	103.501	103.301	3.750	103.124	103.124	102.924	3.250	103.243	103.243	103.043	3.990	101.299	101.299	101.099	3.250	101.480	101.480	101.280
4.000	103.601	103.601	103.401	3.875	103.429	103.429	103.229	3.375	103.658	103.658	103.458	4.000	101.399	101.399	101.199	3.375	101.895	101.895	101.695
4.125	103.698	103.698	103.498	3.990	103.700	103.700	103.500	3.500	103.872	103.872	103.672	4.125	100.279	100.279	100.079	3.500	102.109	102.109	101.909
4.250	104.255	104.255	104.055	4.000	103.800	103.800	103.600	3.625	103.930	103.930	103.730	4.250	100.836	100.836	100.636	3.625	101.667	101.667	101.467
4.375	104.631	104.631	104.431	4.125	103.430	103.430	103.230	3.750	104.300	104.300	104.100	4.375	101.212	101.212	101.012	3.750	102.037	102.037	101.837
4.500	104.930	104.930	104.730	4.250	104.287	104.287	104.087	3.875	104.468	104.468	104.268	4.500	101.511	101.511	101.311	3.875	102.205	102.205	102.005
4.625	104.865	104.865	104.665	4.375	104.649	104.649	104.449	3.990	104.728	104.728	104.528	4.625	101.290	101.290	101.090	3.990	102.465	102.465	102.265
4.750	105.270	105.270	105.070	4.500	104.977	104.977	104.777	4.000	104.828	104.828	104.628	4.750	101.695	101.695	101.495	4.000	102.565	102.565	102.365

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	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 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	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	-14.125	-14.125
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.:

7/26/2021

45 Day Lock Exp.:

8/9/2021

60 Day Lock Exp.:

8/24/2021

W. Rate Sheet Dated: 6/25/2021

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 ¹IA, 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)