



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.: 8/6/2021

45 Day Lock Exp.: 8/23/2021

60 Day Lock Exp.: 9/6/2021

W. Rate Sheet Dated: 7/7/2021

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	102.107	102.107	101.748	2.750	100.200	100.200	99.840	2.250	98.388	98.388	98.088	3.125	96.391	96.391	96.091
2.875	102.314	102.314	101.954	2.875	100.373	100.373	100.013	2.500	98.720	98.720	98.420	3.250	97.657	97.657	97.357
3.000	102.514	102.514	102.154	3.000	100.542	100.542	100.183	2.625	98.884	98.884	98.584	3.375	97.735	97.735	97.435
3.125	102.702	102.702	102.342	3.125	100.673	100.673	100.313	2.750	100.364	100.364	100.064	3.500	97.813	97.813	97.513
3.250	103.003	103.003	102.696	3.250	101.034	101.034	100.728	2.875	100.525	100.525	100.225	3.625	97.891	97.891	97.591
3.375	103.100	103.100	102.794	3.375	101.165	101.165	100.859	3.000	100.682	100.682	100.382	Margin = 2.250		Index = 0.090	
3.500	103.288	103.288	102.982	3.500	101.309	101.309	101.003	3.125	100.800	100.800	100.500	30 Year OTC			
3.625	103.475	103.475	103.168	3.625	101.328	101.328	101.022	3.250	102.169	102.169	101.869	Rate	30 Day	45 Day	60 Day
3.750	103.110	103.110	102.804	3.750	102.561	102.561	102.255	3.375	102.342	102.342	102.042	4.000	101.151	101.151	100.651
3.875	103.189	103.189	102.882	3.875	102.685	102.685	102.379	3.500	102.475	102.475	102.175	4.125	101.309	101.309	100.809
4.000	103.326	103.326	103.019	4.000	102.804	102.804	102.498	3.625	102.542	102.542	102.242	4.375	101.713	101.713	101.213
4.125	103.484	103.484	103.178	4.125	102.895	102.895	102.589	3.750	103.650	103.650	103.350	4.500	101.860	101.860	101.360
4.250	103.163	103.163	102.963	4.250	102.644	102.644	102.444	3.875	103.765	103.765	103.465	4.625	101.991	101.991	101.491
4.375	103.188	103.188	102.988	4.375	102.768	102.768	102.568	4.000	103.875	103.875	103.575	4.875	102.292	102.292	101.792
4.500	103.335	103.335	103.135	4.500	102.887	102.887	102.687	4.125	103.958	103.958	103.658	5.000	102.440	102.440	101.940
4.625	103.466	103.466	103.266	4.625	102.978	102.978	102.778	4.250	103.820	103.820	103.520	5.125	102.570	102.570	102.070
4.750	103.042	103.042	102.842	4.750	102.523	102.523	102.323	4.375	103.935	103.935	103.635	5.500	102.020	102.020	101.520
4.875	103.067	103.067	102.867	4.875	102.648	102.648	102.448	4.500	104.045	104.045	103.745	5.625	102.150	102.150	101.650
6.250	106.000	106.000	105.800	6.250	105.622	105.622	105.422	4.625	104.128	104.128	103.828	6.250	105.266	105.266	104.766

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	102.307	102.207	102.207	101.848	2.750	101.880	101.780	101.780	101.420	2.250	100.518	100.418	100.418	100.118	
2.875	102.514	102.414	102.414	102.054	2.875	102.053	101.953	101.953	101.593	2.375	100.689	100.589	100.589	100.289	
3.000	102.714	102.614	102.614	102.254	3.000	102.222	102.122	102.122	101.763	2.500	100.850	100.750	100.750	100.450	
3.125	102.902	102.802	102.802	102.442	3.125	102.353	102.253	102.253	101.893	2.625	101.014	100.914	100.914	100.614	
3.250	103.103	103.003	103.003	102.696	3.250	102.714	102.614	102.614	102.308	2.750	101.394	101.294	101.294	100.994	
3.375	103.300	103.200	103.200	102.894	3.375	102.845	102.745	102.745	102.439	2.875	101.555	101.455	101.455	101.155	
3.500	103.488	103.388	103.388	103.082	3.500	102.989	102.889	102.889	102.583	3.000	101.712	101.612	101.612	101.312	
3.625	103.675	103.575	103.575	103.268	3.625	103.008	102.908	102.908	102.602	3.125	101.830	101.730	101.730	101.430	
3.750	103.310	103.210	103.210	102.904	3.750	103.191	103.091	103.091	102.785	3.250	103.799	103.699	103.699	103.399	
3.875	103.489	103.389	103.389	103.082	3.875	103.315	103.215	103.215	102.909	3.375	103.972	103.872	103.872	103.572	
4.000	103.626	103.526	103.526	103.219	4.000	103.434	103.334	103.334	103.028	3.500	104.105	104.005	104.005	103.705	
4.125	103.784	103.684	103.684	103.378	4.125	103.525	103.425	103.425	103.119	3.625	104.172	104.072	104.072	103.772	
4.250	104.063	103.963	103.963	103.763	4.250	103.974	103.874	103.874	103.674	3.750	105.780	105.680	105.680	105.380	

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 an LTV >90.00%		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 ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.401	98.401	97.901	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.559	98.559	98.059	4.750	101.000	101.000	100.500
3.875	99.130	99.130	98.630	6.250	103.750	103.750	103.500	4.375	98.963	98.963	98.463	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.993	98.993	98.493					4.500	99.110	99.110	98.610	Rate	30 Day	45 Day	60 Day
4.125	98.834	98.834	98.334					4.625	99.241	99.241	98.741	5.750	103.000	103.000	102.500
4.250	100.150	100.150	99.650					4.875	99.542	99.542	99.042	6.250	105.750	105.750	105.250
4.375	100.025	100.025	99.525					5.000	99.690	99.690	99.190	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.877	99.877	99.377					5.125	99.820	99.820	99.320				
4.625	99.747	99.747	99.247					5.500	99.270	99.270	98.770				
4.750	100.758	100.758	100.258					5.625	99.400	99.400	98.900				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.516	102.516	102.016				

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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/6/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/7/2021

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
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.141	96.141	95.841
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	97.407	97.407	97.107
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	97.485	97.485	97.185
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	98.913	98.913	98.613	3.500	97.563	97.563	97.263
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.074	99.074	98.774	3.625	97.641	97.641	97.341
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.231	99.231	98.931	Margin = 2.250		Index = .090	
3.500	N/A	N/A	N/A	3.500	102.139	102.139	101.833	3.125	99.349	99.349	99.049	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.158	102.158	101.852	3.250	100.974	100.974	100.674	Rate	30 Day	45 Day	60 Day
3.750	101.360	101.360	101.054	3.750	101.341	101.341	101.035	3.375	101.147	101.147	100.847	3.250	101.853	101.853	101.353
3.875	101.539	101.539	101.233	3.875	101.465	101.465	101.159	3.500	101.280	101.280	100.980	3.375	102.050	102.050	101.550
4.000	101.676	101.676	101.370	4.000	101.584	101.584	101.278	3.625	101.347	101.347	101.047	3.500	102.238	102.238	101.738
4.125	101.834	101.834	101.528	4.125	101.675	101.675	101.369	3.750	102.955	102.955	102.655	3.625	102.425	102.425	101.925
4.250	101.300	101.300	101.100	4.250	101.311	101.311	101.111	3.875	N/A	N/A	N/A	3.750	101.360	101.360	100.860
4.375	101.425	101.425	101.225	4.375	101.436	101.436	101.236	4.000	N/A	N/A	N/A	3.875	101.539	101.539	101.039
4.500	101.573	101.573	101.373	4.500	101.554	101.554	101.354	4.125	N/A	N/A	N/A	4.000	101.676	101.676	101.176
4.625	101.703	101.703	101.503	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.834	101.834	101.334
4.750	101.442	101.442	101.242	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.300	101.300	100.800
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	101.953	101.853	101.853	101.547	3.250	101.964	101.864	101.864	101.558	2.750	100.544	100.444	100.444	100.144
3.375	102.150	102.050	102.050	101.744	3.375	102.095	101.995	101.995	101.689	2.875	100.705	100.605	100.605	100.305
3.500	102.338	102.238	102.238	101.932	3.500	102.239	102.139	102.139	101.833	3.000	100.862	100.762	100.762	100.462
3.625	102.525	102.425	102.425	102.119	3.625	102.258	102.158	102.158	101.852	3.125	100.980	100.880	100.880	100.580
3.750	101.460	101.360	101.360	101.054	3.750	101.441	101.341	101.341	101.035	3.250	102.949	102.849	102.849	102.549
3.875	101.639	101.539	101.539	101.233	3.875	101.565	101.465	101.465	101.159	3.375	103.122	103.022	103.022	102.722
4.000	101.776	101.676	101.676	101.370	4.000	101.684	101.584	101.584	101.278	3.500	103.255	103.155	103.155	102.855
4.125	101.934	101.834	101.834	101.528	4.125	101.775	101.675	101.675	101.369	3.625	103.322	103.222	103.222	102.922
4.250	101.400	101.300	101.300	101.100	4.250	101.411	101.311	101.311	101.111	3.750	103.930	103.830	103.830	103.530

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 ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>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 Phone:

Lockdesk Hours:

Lockdesk@afrownhale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/6/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/7/2021

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	98.919	98.919	98.719	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.979	98.979	98.779	2.000	N/A	N/A	N/A	2.500	98.896	98.770	98.692
2.625	99.686	99.686	99.486	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.767	99.767	99.567	2.125	N/A	N/A	N/A	2.625	99.631	99.475	99.369
2.750	100.470	100.470	100.270	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.480	100.480	100.280	2.250	N/A	N/A	N/A	2.750	100.215	100.059	99.953
2.875	101.092	101.092	100.892	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.049	101.049	100.849	2.375	N/A	N/A	N/A	2.875	101.037	100.881	100.775
2.990	101.490	101.490	101.290	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.352	101.352	101.152	2.500	N/A	N/A	N/A	2.990	101.435	101.279	101.173
3.000	101.590	101.590	101.390	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.452	101.452	101.252	2.625	N/A	N/A	N/A	3.000	101.535	101.379	101.273
3.125	102.008	102.008	101.808	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.901	101.901	101.701	2.750	N/A	N/A	N/A	3.125	101.953	101.797	101.691
3.250	102.567	102.567	102.367	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.554	102.554	102.354	2.875	N/A	N/A	N/A	3.250	102.520	102.363	102.249
3.375	103.280	103.280	103.080	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.233	103.233	103.033	2.990	N/A	N/A	N/A	3.375	103.133	102.976	102.862
3.500	103.672	103.672	103.472	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.538	103.538	103.338	3.000	N/A	N/A	N/A	3.500	103.525	103.368	103.254
3.625	103.966	103.966	103.766	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.669	103.669	103.469	3.125	N/A	N/A	N/A	3.625	103.719	103.562	103.448
3.750	103.531	103.531	103.331	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.550	102.550	102.350	3.250	N/A	N/A	N/A	3.750	102.867	102.767	102.667
3.875	103.963	103.963	103.763	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.953	102.953	102.753	3.375	N/A	N/A	N/A	3.875	103.300	103.200	103.100
3.990	104.203	104.203	104.003	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.148	103.148	102.948	3.500	N/A	N/A	N/A	3.990	103.539	103.439	103.339
4.000	104.303	104.303	104.103	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.248	103.248	103.048	3.625	N/A	N/A	N/A	4.000	103.639	103.539	103.439
4.125	104.579	104.579	104.379	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.405	103.405	103.205	3.750	N/A	N/A	N/A	4.125	103.916	103.816	103.716
4.250	104.332	104.332	104.132	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.153	102.153	101.953	3.875	N/A	N/A	N/A	4.250	103.683	103.583	103.483
4.375	104.700	104.700	104.500	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.551	102.551	102.351	3.990	N/A	N/A	N/A	4.375	103.951	103.851	103.751
4.500	105.042	105.042	104.842	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.851	102.851	102.651	4.000	N/A	N/A	N/A	4.500	104.693	104.593	104.493
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	102.034	102.034	101.834	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.919	99.919	99.719	2.000	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.990	102.393	102.393	102.193	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.494	100.494	100.294	2.125	N/A	N/A	N/A
2.990	N/A	N/A	N/A	3.000	102.493	102.493	102.293	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.985	100.985	100.785	2.250	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.125	102.907	102.907	102.707	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.390	101.390	101.190	2.375	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.250	103.129	103.129	102.929	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.763	101.763	101.563	2.500	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.375	103.825	103.825	103.625	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.267	102.267	102.067	2.625	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.500	104.186	104.186	103.986	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.735	102.735	102.535	2.750	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.625	104.477	104.477	104.277	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.102	103.102	102.902	2.875	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.750	103.734	103.734	103.534	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.410	103.410	103.210	2.990	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.875	104.164	104.164	103.964	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.510	103.510	103.310	3.000	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.990	104.374	104.374	104.174	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.881	103.881	103.681	3.125	N/A	N/A	N/A
3.990	N/A	N/A	N/A	4.000	104.474	104.474	104.274	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.340	104.340	104.140	3.250	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.125	104.747	104.747	104.547	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.827	104.827	104.627	3.375	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.250	104.511	104.511	104.311	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.148	105.148	104.948	3.500	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.375	104.874	104.874	104.674	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.539	105.539	105.339	3.625	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.500	105.198	105.198	104.998	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.021	105.021	104.821	3.750	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.625	105.414	105.414	105.214	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.435	105.435	105.235	3.875	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.750	105.571	105.571	105.371	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.738	105.738	105.538	3.990	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.875	105.892	105.892	105.692	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.838	105.838	105.638	4.000	N/A	N/A	N/A
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	100.070	100.070	99.870	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.791	100.791	100.591
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.511	100.511	100.311	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.365	101.365	101.165
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.853	100.853	100.653	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.857	101.857	101.657
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.190	101.190	100.990	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.262	102.262	102.062
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.680	101.680	101.480	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.623	102.623	102.423
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.059	102.059	101.859	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	103.027	103.027	102.827
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.383	102.383	102.183	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.951	102.951	102.751
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.637	102.637	102.437	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.318	103.318	103.118
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.820	102.820	102.620	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.626	103.626	103.426
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.920	102.920	102.720	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.726	103.726	103.526
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.178	103.178	102.978	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.096	104.096	103.896
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.133	103.133	102.933	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	104.056	104.056	103.856
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	103.507	103.507	103.307	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	104.543	104.543	104.343
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	103.733	103.73													



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.:

8/6/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/7/2021

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	98.919	98.919	98.719	2.500	98.979	98.979	98.779	2.875	102.034	102.034	101.834	2.000	99.919	99.919	99.719	2.000	100.070	100.070	99.870
2.625	99.686	99.686	99.486	2.625	99.767	99.767	99.567	2.990	102.393	102.393	102.193	2.125	100.494	100.494	100.294	2.125	100.511	100.511	100.311
2.750	100.470	100.470	100.270	2.750	100.480	100.480	100.280	3.000	102.493	102.493	102.293	2.250	100.985	100.985	100.785	2.250	100.853	100.853	100.653
2.875	101.092	101.092	100.892	2.875	101.049	101.049	100.849	3.125	102.907	102.907	102.707	2.375	101.390	101.390	101.190	2.375	101.190	101.190	100.990
2.990	101.490	101.490	101.290	2.990	101.352	101.352	101.152	3.250	103.129	103.129	102.929	2.500	101.763	101.763	101.563	2.500	101.680	101.680	101.480
3.000	101.590	101.590	101.390	3.000	101.452	101.452	101.252	3.375	103.825	103.825	103.625	2.625	102.267	102.267	102.067	2.625	102.059	102.059	101.859
3.125	102.008	102.008	101.808	3.125	101.901	101.901	101.701	3.500	104.186	104.186	103.986	2.750	102.735	102.735	102.535	2.750	102.383	102.383	102.183
3.250	102.567	102.567	102.367	3.250	102.554	102.554	102.354	3.625	104.477	104.477	104.277	2.875	103.102	103.102	102.902	2.875	102.637	102.637	102.437
3.375	103.280	103.280	103.080	3.375	103.233	103.233	103.033	3.750	103.734	103.734	103.534	2.990	103.410	103.410	103.210	2.990	102.820	102.820	102.620
3.500	103.672	103.672	103.472	3.500	103.538	103.538	103.338	3.875	104.164	104.164	103.964	3.000	103.510	103.510	103.310	3.000	102.920	102.920	102.720
3.625	103.966	103.966	103.766	3.625	103.669	103.669	103.469	3.990	104.374	104.374	104.174	3.125	103.881	103.881	103.681	3.125	103.178	103.178	102.978
3.750	103.531	103.531	103.331	3.750	102.550	102.550	102.350	4.000	104.474	104.474	104.274	3.250	104.340	104.340	104.140	3.250	103.133	103.133	102.933
3.875	103.963	103.963	103.763	3.875	102.953	102.953	102.753	4.125	104.747	104.747	104.547	3.375	104.827	104.827	104.627	3.375	103.507	103.507	103.307
3.990	104.203	104.203	104.003	3.990	103.148	103.148	102.948	4.250	104.511	104.511	104.311	3.500	105.148	105.148	104.948	3.500	103.733	103.733	103.533
4.000	104.303	104.303	104.103	4.000	103.248	103.248	103.048	4.375	104.874	104.874	104.674	3.625	105.539	105.539	105.339	3.625	104.005	104.005	103.805
4.125	104.579	104.579	104.379	4.125	103.405	103.405	103.205	4.500	105.198	105.198	104.998	3.750	105.021	105.021	104.821	3.750	102.874	102.874	102.674
4.250	104.332	104.332	104.132	4.250	102.153	102.153	101.953	4.625	105.414	105.414	105.214	3.875	105.435	105.435	105.235	3.875	103.164	103.164	102.964
4.375	104.700	104.700	104.500	4.375	102.551	102.551	102.351	4.750	105.571	105.571	105.371	3.990	105.738	105.738	105.538	3.990	103.348	103.348	103.148
4.500	105.042	105.042	104.842	4.500	102.851	102.851	102.651	4.875	105.892	105.892	105.692	4.000	105.838	105.838	105.638	4.000	103.448	103.448	103.248

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)
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.			



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.: 8/6/2021
45 Day Lock Exp.: 8/23/2021
60 Day Lock Exp.: 9/6/2021

W. Rate Sheet Dated: 7/7/2021

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
2.750	100.616	100.616	100.345	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.374	99.374	99.103	2.750	N/A	N/A	N/A	2.750	100.366	100.261	100.095
2.875	101.319	101.319	101.056	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.077	100.077	99.814	2.875	N/A	N/A	N/A	2.875	101.069	100.965	100.806
2.990	101.679	101.679	101.429	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.437	100.437	100.187	2.990	N/A	N/A	N/A	2.990	101.429	101.329	101.179
3.000	101.779	101.779	101.529	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.537	100.537	100.287	3.000	N/A	N/A	N/A	3.000	101.529	101.429	101.279
3.125	101.977	101.977	101.746	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.541	100.541	100.310	3.125	N/A	N/A	N/A	3.125	101.727	101.551	101.496
3.250	102.675	102.675	102.457	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.239	101.239	101.021	3.250	N/A	N/A	N/A	3.250	102.425	102.264	102.207
3.375	103.298	103.298	103.087	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.862	101.862	101.651	3.375	N/A	N/A	N/A	3.375	103.048	102.895	102.837
3.500	103.546	103.546	103.335	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.110	102.110	101.899	3.500	N/A	N/A	N/A	3.500	103.296	103.143	103.085
3.625	103.813	103.813	103.603	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.377	102.377	102.167	3.625	N/A	N/A	N/A	3.625	103.563	103.412	103.353
3.750	103.253	103.253	103.053	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.205	100.205	100.005	3.750	N/A	N/A	N/A	3.750	103.003	102.903	102.803
3.875	103.671	103.671	103.471	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.623	100.623	100.423	3.875	N/A	N/A	N/A	3.875	103.421	103.321	103.221
3.990	103.928	103.928	103.728	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.880	100.880	100.680	3.990	N/A	N/A	N/A	3.990	103.678	103.578	103.478
4.000	104.028	104.028	103.828	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.980	100.980	100.780	4.000	N/A	N/A	N/A	4.000	103.778	103.678	103.578
4.125	103.868	103.868	103.668	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	99.004	99.004	98.804	4.125	N/A	N/A	N/A	4.125	103.618	103.507	103.418
4.250	104.409	104.409	104.209	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.545	99.545	99.345	4.250	N/A	N/A	N/A	4.250	104.159	104.058	103.959
4.375	104.756	104.756	104.556	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.892	99.892	99.692	4.375	N/A	N/A	N/A	4.375	104.506	104.406	104.306
4.500	105.030	105.030	104.830	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	100.166	100.166	99.966	4.500	N/A	N/A	N/A	4.500	104.780	104.680	104.580
4.625	105.089	105.089	104.889	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.913	99.913	99.713	4.625	N/A	N/A	N/A	4.625	104.839	104.739	104.639
4.750	105.488	105.488	105.288	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	100.312	100.312	100.112	4.750	N/A	N/A	N/A	4.750	105.238	105.138	105.038
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	99.661	99.661	99.423	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.893	99.893	99.693	2.000	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.625	100.655	100.655	100.418	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.514	100.514	100.314	2.125	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.750	101.384	101.384	101.146	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.160	101.160	100.960	2.250	N/A	N/A	N/A
3.000	N/A	N/A	N/A	2.875	101.989	101.989	101.754	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.623	101.623	101.423	2.375	N/A	N/A	N/A
3.125	N/A	N/A	N/A	2.990	102.355	102.355	102.120	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.769	101.769	101.569	2.500	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.000	102.455	102.455	102.220	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.466	102.466	102.266	2.625	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.125	102.595	102.595	102.358	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.935	102.935	102.735	2.750	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.250	103.177	103.177	102.943	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.296	103.296	103.096	2.875	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.375	103.855	103.855	103.625	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.581	103.581	103.381	2.990	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.500	104.234	104.234	104.007	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.691	103.691	103.491	3.000	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.625	104.449	104.449	104.229	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.578	103.578	103.378	3.125	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.750	103.632	103.632	103.432	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.007	104.007	103.807	3.250	N/A	N/A	N/A
4.000	N/A	N/A	N/A	3.875	103.902	103.902	103.702	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.435	104.435	104.235	3.375	N/A	N/A	N/A
4.125	N/A	N/A	N/A	3.990	104.137	104.137	103.937	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.635	104.635	104.435	3.500	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.000	104.237	104.237	104.037	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.330	104.330	104.130	3.625	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.125	103.578	103.578	103.378	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.681	104.681	104.481	3.750	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.250	104.400	104.400	104.200	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.836	104.836	104.636	3.875	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.375	104.769	104.769	104.569	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.163	105.163	104.963	3.990	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.500	105.096	105.096	104.896	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.263	105.263	105.063	4.000	N/A	N/A	N/A

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.667	98.667	98.467	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.288	99.288	99.088	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.934	99.934	99.734	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.397	100.397	100.197	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.543	100.543	100.343	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.990	99.990	99.790	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.459	100.459	100.259	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.820	100.820	100.620	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.115	101.115	100.915	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.215	101.215	101.015	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.352	101.352	101.152	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.781	101.781	101.581	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.009	102.009	101.809	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.409	102.409	102.209	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.110	101.110	100.910	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.461	101.461	101.261	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.616	101.616	101.416	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.943	101.943	101.743	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.043	102.043	101.843	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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.:

8/6/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/7/2021

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	100.616	100.616	100.345	2.750	99.374	99.374	99.103	2.500	99.661	99.661	99.423	2.000	99.893	99.893	99.693	2.000	98.667	98.667	98.467
2.875	101.319	101.319	101.056	2.875	100.077	100.077	99.814	2.625	100.655	100.655	100.418	2.125	100.514	100.514	100.314	2.125	99.288	99.288	99.088
2.990	101.679	101.679	101.429	2.990	100.437	100.437	100.187	2.750	101.384	101.384	101.146	2.250	101.160	101.160	100.960	2.250	99.934	99.934	99.734
3.000	101.779	101.779	101.529	3.000	100.537	100.537	100.287	2.875	101.989	101.989	101.754	2.375	101.623	101.623	101.423	2.375	100.397	100.397	100.197
3.125	101.977	101.977	101.746	3.125	100.541	100.541	100.310	2.990	102.355	102.355	102.120	2.500	101.769	101.769	101.569	2.500	100.543	100.543	100.343
3.250	102.675	102.675	102.457	3.250	101.239	101.239	101.021	3.000	102.455	102.455	102.220	2.625	102.466	102.466	102.266	2.625	99.990	99.990	99.790
3.375	103.298	103.298	103.087	3.375	101.862	101.862	101.651	3.125	102.595	102.595	102.358	2.750	102.935	102.935	102.735	2.750	100.459	100.459	100.259
3.500	103.546	103.546	103.335	3.500	102.110	102.110	101.899	3.250	103.177	103.177	102.943	2.875	103.296	103.296	103.096	2.875	100.820	100.820	100.620
3.625	103.813	103.813	103.603	3.625	102.377	102.377	102.167	3.375	103.855	103.855	103.625	2.990	103.591	103.591	103.391	2.990	101.115	101.115	100.915
3.750	103.253	103.253	103.053	3.750	100.205	100.205	100.005	3.500	104.234	104.234	104.007	3.000	103.691	103.691	103.491	3.000	101.215	101.215	101.015
3.875	103.671	103.671	103.471	3.875	100.623	100.623	100.423	3.625	104.449	104.449	104.229	3.125	103.578	103.578	103.378	3.125	101.352	101.352	101.152
3.990	103.928	103.928	103.728	3.990	100.880	100.880	100.680	3.750	103.632	103.632	103.432	3.250	104.007	104.007	103.807	3.250	101.781	101.781	101.581
4.000	104.028	104.028	103.828	4.000	100.980	100.980	100.780	3.875	103.902	103.902	103.702	3.375	104.435	104.435	104.235	3.375	102.209	102.209	102.009
4.125	103.868	103.868	103.668	4.125	99.004	99.004	98.804	3.990	104.137	104.137	103.937	3.500	104.635	104.635	104.435	3.500	102.409	102.409	102.209
4.250	104.409	104.409	104.209	4.250	99.545	99.545	99.345	4.000	104.237	104.237	104.037	3.625	104.330	104.330	104.130	3.625	101.110	101.110	100.910
4.375	104.756	104.756	104.556	4.375	99.892	99.892	99.692	4.125	103.578	103.578	103.378	3.750	104.681	104.681	104.481	3.750	101.461	101.461	101.261
4.500	105.030	105.030	104.830	4.500	100.166	100.166	99.966	4.250	104.400	104.400	104.200	3.875	104.836	104.836	104.636	3.875	101.616	101.616	101.416
4.625	105.089	105.089	104.889	4.625	99.913	99.913	99.713	4.375	104.769	104.769	104.569	3.990	105.163	105.163	104.963	3.990	101.943	101.943	101.743
4.750	105.488	105.488	105.288	4.750	100.312	100.312	100.112	4.500	105.096	105.096	104.896	4.000	105.263	105.263	105.063	4.000	102.043	102.043	101.843

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.:

8/6/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/7/2021

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	100.616	100.616	100.345	2.500	99.661	99.661	99.423	2.000	99.893	99.893	99.693	2.750	99.320	99.320	99.049	2.000	98.630	98.630	98.430
2.875	101.319	101.319	101.056	2.625	100.655	100.655	100.418	2.125	100.514	100.514	100.314	2.875	100.023	100.023	99.760	2.125	99.251	99.251	99.051
2.990	101.679	101.679	101.429	2.750	101.384	101.384	101.146	2.250	101.160	101.160	100.960	2.990	100.383	100.383	100.133	2.250	99.897	99.897	99.697
3.000	101.779	101.779	101.529	2.875	101.989	101.989	101.754	2.375	101.623	101.623	101.423	3.000	100.483	100.483	100.233	2.375	100.360	100.360	100.160
3.125	101.977	101.977	101.746	2.990	102.355	102.355	102.120	2.500	101.769	101.769	101.569	3.125	100.584	100.584	100.353	2.500	100.506	100.506	100.306
3.250	102.675	102.675	102.457	3.000	102.455	102.455	102.220	2.625	102.466	102.466	102.266	3.250	101.282	101.282	101.064	2.625	100.578	100.578	100.378
3.375	103.298	103.298	103.087	3.125	102.595	102.595	102.358	2.750	102.935	102.935	102.735	3.375	101.905	101.905	101.694	2.750	101.047	101.047	100.847
3.500	103.546	103.546	103.335	3.250	103.177	103.177	102.943	2.875	103.296	103.296	103.096	3.500	102.153	102.153	101.942	2.875	101.408	101.408	101.208
3.625	103.813	103.813	103.603	3.375	103.855	103.855	103.625	2.990	103.591	103.591	103.391	3.625	102.420	102.420	102.210	2.990	101.703	101.703	101.503
3.750	103.253	103.253	103.053	3.500	104.234	104.234	104.007	3.000	103.691	103.691	103.491	3.750	101.054	101.054	100.854	3.000	101.803	101.803	101.603
3.875	103.671	103.671	103.471	3.625	104.449	104.449	104.229	3.125	103.578	103.578	103.378	3.875	101.472	101.472	101.272	3.125	101.815	101.815	101.615
3.990	103.928	103.928	103.728	3.750	103.632	103.632	103.432	3.250	104.007	104.007	103.807	3.990	101.729	101.729	101.529	3.250	102.244	102.244	102.044
4.000	104.028	104.028	103.828	3.875	103.902	103.902	103.702	3.375	104.435	104.435	104.235	4.000	101.829	101.829	101.629	3.375	102.672	102.672	102.472
4.125	103.868	103.868	103.668	3.990	104.137	104.137	103.937	3.500	104.635	104.635	104.435	4.125	100.761	100.761	100.561	3.500	102.872	102.872	102.672
4.250	104.409	104.409	104.209	4.000	104.237	104.237	104.037	3.625	104.330	104.330	104.130	4.250	101.302	101.302	101.102	3.625	102.070	102.070	101.870
4.375	104.756	104.756	104.556	4.125	103.578	103.578	103.378	3.750	104.681	104.681	104.481	4.375	101.649	101.649	101.449	3.750	102.421	102.421	102.221
4.500	105.030	105.030	104.830	4.250	104.400	104.400	104.200	3.875	104.836	104.836	104.636	4.500	101.923	101.923	101.723	3.875	102.576	102.576	102.376
4.625	105.089	105.089	104.889	4.375	104.769	104.769	104.569	3.990	105.163	105.163	104.963	4.625	101.826	101.826	101.626	3.990	102.903	102.903	102.703
4.750	105.488	105.488	105.288	4.500	105.096	105.096	104.896	4.000	105.263	105.263	105.063	4.750	102.225	102.225	102.025	4.000	103.003	103.003	102.803

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.:

8/6/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/7/2021

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)