

W. Rate Sheet Dated: 7/8/2021

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	102.232	102.232	101.857	2.750	100.321	100.321	99.946	2.250	98.420	98.420	98.120	3.125	96.157	96.157	95.857
2.875	102.439	102.439	102.064	2.875	100.492	100.492	100.117	2.500	98.750	98.750	98.450	3.250	97.735	97.735	97.435
3.000	102.639	102.639	102.264	3.000	100.633	100.633	100.258	2.625	98.913	98.913	98.613	3.375	97.813	97.813	97.513
3.125	102.827	102.827	102.452	3.125	100.788	100.788	100.413	2.750	100.427	100.427	100.127	3.500	97.891	97.891	97.591
3.250	103.065	103.065	102.765	3.250	101.077	101.077	100.777	2.875	100.585	100.585	100.285	3.625	97.657	97.657	97.357
3.375	103.162	103.162	102.862	3.375	101.223	101.223	100.923	3.000	100.714	100.714	100.414	Margin = 2.250		Index = 0.080	
3.500	103.350	103.350	103.050	3.500	101.275	101.275	100.975	3.125	100.856	100.856	100.556	30 Year OTC			
3.625	103.537	103.537	103.237	3.625	101.383	101.383	101.083	3.250	102.234	102.234	101.934	Rate	30 Day	45 Day	60 Day
3.750	103.079	103.079	102.779	3.750	102.530	102.530	102.230	3.375	102.368	102.368	102.068	4.000	101.119	101.119	100.619
3.875	103.157	103.157	102.857	3.875	102.650	102.650	102.350	3.500	102.466	102.466	102.166	4.125	101.278	101.278	100.778
4.000	103.294	103.294	102.994	4.000	102.748	102.748	102.448	3.625	102.566	102.566	102.266	4.375	101.728	101.728	101.228
4.125	103.453	103.453	103.153	4.125	102.857	102.857	102.557	3.750	103.478	103.478	103.178	4.500	101.876	101.876	101.376
4.250	103.178	103.178	102.978	4.250	102.660	102.660	102.460	3.875	103.589	103.589	103.289	4.625	102.006	102.006	101.506
4.375	103.203	103.203	103.003	4.375	102.780	102.780	102.580	4.000	103.679	103.679	103.379	4.875	102.324	102.324	101.824
4.500	103.351	103.351	103.151	4.500	102.878	102.878	102.678	4.125	103.779	103.779	103.479	5.000	102.471	102.471	101.971
4.625	103.481	103.481	103.281	4.625	102.987	102.987	102.787	4.250	103.633	103.633	103.333	5.125	102.602	102.602	102.102
4.750	103.074	103.074	102.874	4.750	102.555	102.555	102.355	4.375	103.744	103.744	103.444	5.500	101.973	101.973	101.473
4.875	103.099	103.099	102.899	4.875	102.675	102.675	102.475	4.500	103.834	103.834	103.534	5.625	102.103	102.103	101.603
6.250	106.000	106.000	105.800	6.250	105.513	105.513	105.313	4.625	103.933	103.933	103.633	6.250	105.157	105.157	104.657

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	102.432	102.332	102.332	101.957	2.750	102.001	101.901	101.901	101.526	2.250	100.550	100.450	100.450	100.150
2.875	102.639	102.539	102.539	102.164	2.875	102.172	102.072	102.072	101.697	2.375	100.714	100.614	100.614	100.314
3.000	102.839	102.739	102.739	102.364	3.000	102.313	102.213	102.213	101.838	2.500	100.880	100.780	100.780	100.480
3.125	103.027	102.927	102.927	102.552	3.125	102.468	102.368	102.368	101.993	2.625	101.043	100.943	100.943	100.643
3.250	103.165	103.065	103.065	102.765	3.250	102.757	102.657	102.657	102.357	2.750	101.457	101.357	101.357	101.057
3.375	103.362	103.262	103.262	102.962	3.375	102.903	102.803	102.803	102.503	2.875	101.615	101.515	101.515	101.215
3.500	103.550	103.450	103.450	103.150	3.500	102.955	102.855	102.855	102.555	3.000	101.744	101.644	101.644	101.344
3.625	103.737	103.637	103.637	103.337	3.625	103.063	102.963	102.963	102.663	3.125	101.886	101.786	101.786	101.486
3.750	103.279	103.179	103.179	102.879	3.750	103.160	103.060	103.060	102.760	3.250	103.864	103.764	103.764	103.464
3.875	103.457	103.357	103.357	103.057	3.875	103.280	103.180	103.180	102.880	3.375	103.998	103.898	103.898	103.598
4.000	103.594	103.494	103.494	103.194	4.000	103.378	103.278	103.278	102.978	3.500	104.096	103.996	103.996	103.696
4.125	103.753	103.653	103.653	103.353	4.125	103.487	103.387	103.387	103.087	3.625	104.196	104.096	104.096	103.796
4.250	104.078	103.978	103.978	103.778	4.250	103.990	103.890	103.890	103.690	3.750	105.608	105.508	105.508	105.208

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	0.000	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AvM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
2.75-3.125	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	98.369	98.369	97.869	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.528	98.528	98.028	4.750	101.000	101.000	100.500
3.875	99.099	99.099	98.599	6.250	103.750	103.750	103.500	4.375	98.978	98.978	98.478	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.962	98.962	98.462					4.500	99.126	99.126	98.626	Rate	30 Day	45 Day	60 Day
4.125	98.803	98.803	98.303					4.625	99.256	99.256	98.756	5.750	103.000	103.000	102.500
4.250	100.165	100.165	99.665					4.875	99.574	99.574	99.074	6.250	105.750	105.750	105.250
4.375	100.040	100.040	99.540					5.000	99.721	99.721	99.221	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.893	99.893	99.393					5.125	99.852	99.852	99.352				
4.625	99.762	99.762	99.262					5.500	99.223	99.223	98.723				
4.750	100.789	100.789	100.289					5.625	99.353	99.353	98.853				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.407	102.407	101.907				

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 will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwloans.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/8/2021

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	95.907	95.907	95.607
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	97.485	97.485	97.185
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	97.563	97.563	97.263
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	98.976	98.976	98.676	3.500	97.641	97.641	97.341
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.134	99.134	98.834	3.625	97.407	97.407	97.107
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.263	99.263	98.963	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	102.105	102.105	101.805	3.125	99.405	99.405	99.105	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	102.213	102.213	101.913	3.250	101.039	101.039	100.739	Rate	30 Day	45 Day	60 Day
3.750	101.329	101.329	101.029	3.750	101.310	101.310	101.010	3.375	101.173	101.173	100.873	3.250	101.915	101.915	101.415
3.875	101.507	101.507	101.207	3.875	101.430	101.430	101.130	3.500	101.271	101.271	100.971	3.375	102.112	102.112	101.612
4.000	101.644	101.644	101.344	4.000	101.528	101.528	101.228	3.625	101.371	101.371	101.071	3.500	102.300	102.300	101.800
4.125	101.803	101.803	101.503	4.125	101.637	101.637	101.337	3.750	102.783	102.783	102.483	3.625	102.487	102.487	101.987
4.250	101.316	101.316	101.116	4.250	101.328	101.328	101.128	3.875	N/A	N/A	N/A	3.750	101.329	101.329	100.829
4.375	101.441	101.441	101.241	4.375	101.447	101.447	101.247	4.000	N/A	N/A	N/A	3.875	101.507	101.507	101.007
4.500	101.588	101.588	101.388	4.500	101.546	101.546	101.346	4.125	N/A	N/A	N/A	4.000	101.644	101.644	101.144
4.625	101.719	101.719	101.519	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.803	101.803	101.303
4.750	101.474	101.474	101.274	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	101.316	101.316	100.816
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	102.015	101.915	101.915	101.615	3.250	102.007	101.907	101.907	101.607	2.750	100.607	100.507	100.507	100.207
3.375	102.212	102.112	102.112	101.812	3.375	102.153	102.053	102.053	101.753	2.875	100.765	100.665	100.665	100.365
3.500	102.400	102.300	102.300	102.000	3.500	102.205	102.105	102.105	101.805	3.000	100.894	100.794	100.794	100.494
3.625	102.587	102.487	102.487	102.187	3.625	102.313	102.213	102.213	101.913	3.125	101.036	100.936	100.936	100.636
3.750	101.429	101.329	101.329	101.029	3.750	101.410	101.310	101.310	101.010	3.250	103.014	102.914	102.914	102.614
3.875	101.607	101.507	101.507	101.207	3.875	101.530	101.430	101.430	101.130	3.375	103.148	103.048	103.048	102.748
4.000	101.744	101.644	101.644	101.344	4.000	101.628	101.528	101.528	101.228	3.500	103.246	103.146	103.146	102.846
4.125	101.903	101.803	101.803	101.503	4.125	101.737	101.637	101.637	101.337	3.625	103.346	103.246	103.246	102.946
4.250	101.416	101.316	101.316	101.116	4.250	101.428	101.328	101.328	101.128	3.750	103.758	103.658	103.658	103.358

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

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

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

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/8/2021

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	99.053	99.053	98.853	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.030	99.030	98.830	2.000	N/A	N/A	N/A	2.500	99.030	98.904	98.826
2.625	99.856	99.856	99.656	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.811	99.811	99.611	2.125	N/A	N/A	N/A	2.625	99.801	99.650	99.550
2.750	100.631	100.631	100.431	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.516	100.516	100.316	2.250	N/A	N/A	N/A	2.750	100.376	100.225	100.125
2.875	101.243	101.243	101.043	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.077	101.077	100.877	2.375	N/A	N/A	N/A	2.875	101.188	101.037	100.937
2.990	101.632	101.632	101.432	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.372	101.372	101.172	2.500	N/A	N/A	N/A	2.990	101.577	101.426	101.326
3.000	101.732	101.732	101.532	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.472	101.472	101.272	2.625	N/A	N/A	N/A	3.000	101.677	101.526	101.426
3.125	102.141	102.141	101.941	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.948	101.948	101.748	2.750	N/A	N/A	N/A	3.125	102.086	101.935	101.835
3.250	102.697	102.697	102.497	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.589	102.589	102.389	2.875	N/A	N/A	N/A	3.250	102.651	102.502	102.403
3.375	103.402	103.402	103.202	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.260	103.260	103.060	2.990	N/A	N/A	N/A	3.375	103.255	103.106	103.007
3.500	103.786	103.786	103.586	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.558	103.558	103.358	3.000	N/A	N/A	N/A	3.500	103.639	103.490	103.391
3.625	104.077	104.077	103.877	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.688	103.688	103.488	3.125	N/A	N/A	N/A	3.625	103.830	103.681	103.582
3.750	103.483	103.483	103.283	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.502	102.502	102.302	3.250	N/A	N/A	N/A	3.750	102.828	102.728	102.628
3.875	103.907	103.907	103.707	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.898	102.898	102.698	3.375	N/A	N/A	N/A	3.875	103.252	103.152	103.052
3.990	104.142	104.142	103.942	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.090	103.090	102.890	3.500	N/A	N/A	N/A	3.990	103.487	103.387	103.287
4.000	104.242	104.242	104.042	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.190	103.190	102.990	3.625	N/A	N/A	N/A	4.000	103.587	103.487	103.387
4.125	104.516	104.516	104.316	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.341	103.341	103.141	3.750	N/A	N/A	N/A	4.125	103.861	103.761	103.661
4.250	104.279	104.279	104.079	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.099	102.099	101.899	3.875	N/A	N/A	N/A	4.250	103.632	103.532	103.432
4.375	104.641	104.641	104.441	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.492	102.492	102.292	3.990	N/A	N/A	N/A	4.375	103.893	103.793	103.693
4.500	104.980	104.980	104.780	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.787	102.787	102.587	4.000	N/A	N/A	N/A	4.500	104.632	104.532	104.432
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	102.118	102.118	101.918	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.056	100.056	99.856	2.000	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.990	102.469	102.469	102.269	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.624	100.624	100.424	2.125	N/A	N/A	N/A
2.990	N/A	N/A	N/A	3.000	102.569	102.569	102.369	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.110	101.110	100.910	2.250	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.125	102.974	102.974	102.774	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.506	101.506	101.306	2.375	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.250	103.208	103.208	103.008	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.858	101.858	101.658	2.500	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.375	103.896	103.896	103.696	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.322	102.322	102.122	2.625	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.500	104.249	104.249	104.049	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.783	102.783	102.583	2.750	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.625	104.538	104.538	104.338	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.143	103.143	102.943	2.875	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.750	103.683	103.683	103.483	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.444	103.444	103.244	2.990	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.875	104.104	104.104	103.904	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.544	103.544	103.344	3.000	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.990	104.310	104.310	104.110	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.908	103.908	103.708	3.125	N/A	N/A	N/A
3.990	N/A	N/A	N/A	4.000	104.410	104.410	104.210	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.357	104.357	104.157	3.250	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.125	104.681	104.681	104.481	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.837	104.837	104.637	3.375	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.250	104.456	104.456	104.256	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.155	105.155	104.955	3.500	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.375	104.813	104.813	104.613	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.541	105.541	105.341	3.625	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.500	105.134	105.134	104.934	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.942	104.942	104.742	3.750	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.625	105.347	105.347	105.147	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.353	105.353	105.153	3.875	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.750	105.517	105.517	105.317	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.650	105.650	105.450	3.990	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.875	105.833	105.833	105.633	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.750	105.750	105.550	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	100.205	100.205	100.005	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.739	100.739	100.539
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.642	100.642	100.442	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.308	101.308	101.108
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.981	100.981	100.781	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.793	101.793	101.593
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.258	101.258	101.058	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.189	102.189	101.989
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.741	101.741	101.541	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.539	102.539	102.339
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.115	102.115	101.915	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.941	102.941	102.741
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.434	102.434	102.234	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.295	103.295	103.095
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.683	102.683	102.483	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.295	103.295	103.095
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.861	102.861	102.661	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.596	103.596	103.396
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.961	102.961	102.761	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.696	103.696	103.496
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.210	103.210	103.010	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.060	104.060	103.860
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.153	103.153	102.953	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	104.071	104.071	103.871
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	103.521	103.521	103.321	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	104.551	104.551	104.351
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	103.744	103													



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.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/8/2021

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	99.053	99.053	98.853	2.500	99.030	99.030	98.830	2.875	102.118	102.118	101.918	2.000	100.056	100.056	99.856	2.000	100.205	100.205	100.005
2.625	99.856	99.856	99.656	2.625	99.811	99.811	99.611	2.990	102.469	102.469	102.269	2.125	100.624	100.624	100.424	2.125	100.642	100.642	100.442
2.750	100.631	100.631	100.431	2.750	100.516	100.516	100.316	3.000	102.569	102.569	102.369	2.250	101.110	101.110	100.910	2.250	100.981	100.981	100.781
2.875	101.243	101.243	101.043	2.875	101.077	101.077	100.877	3.125	102.974	102.974	102.774	2.375	101.506	101.506	101.306	2.375	101.258	101.258	101.058
2.990	101.632	101.632	101.432	2.990	101.372	101.372	101.172	3.250	103.208	103.208	103.008	2.500	101.858	101.858	101.658	2.500	101.741	101.741	101.541
3.000	101.732	101.732	101.532	3.000	101.472	101.472	101.272	3.375	103.896	103.896	103.696	2.625	102.322	102.322	102.122	2.625	102.115	102.115	101.915
3.125	102.141	102.141	101.941	3.125	101.948	101.948	101.748	3.500	104.249	104.249	104.049	2.750	102.783	102.783	102.583	2.750	102.434	102.434	102.234
3.250	102.697	102.697	102.497	3.250	102.589	102.589	102.389	3.625	104.538	104.538	104.338	2.875	103.143	103.143	102.943	2.875	102.683	102.683	102.483
3.375	103.402	103.402	103.202	3.375	103.260	103.260	103.060	3.750	103.683	103.683	103.483	2.990	103.444	103.444	103.244	2.990	102.861	102.861	102.661
3.500	103.786	103.786	103.586	3.500	103.558	103.558	103.358	3.875	104.104	104.104	103.904	3.000	103.544	103.544	103.344	3.000	102.961	102.961	102.761
3.625	104.077	104.077	103.877	3.625	103.688	103.688	103.488	3.990	104.310	104.310	104.110	3.125	103.908	103.908	103.708	3.125	103.210	103.210	103.010
3.750	103.483	103.483	103.283	3.750	102.502	102.502	102.302	4.000	104.410	104.410	104.210	3.250	104.357	104.357	104.157	3.250	103.153	103.153	102.953
3.875	103.907	103.907	103.707	3.875	102.898	102.898	102.698	4.125	104.681	104.681	104.481	3.375	104.837	104.837	104.637	3.375	103.521	103.521	103.321
3.990	104.142	104.142	103.942	3.990	103.090	103.090	102.890	4.250	104.456	104.456	104.256	3.500	105.155	105.155	104.955	3.500	103.744	103.744	103.544
4.000	104.242	104.242	104.042	4.000	103.190	103.190	102.990	4.375	104.813	104.813	104.613	3.625	105.541	105.541	105.341	3.625	104.016	104.016	103.816
4.125	104.516	104.516	104.316	4.125	103.341	103.341	103.141	4.500	105.134	105.134	104.934	3.750	104.942	104.942	104.742	3.750	102.801	102.801	102.601
4.250	104.279	104.279	104.079	4.250	102.099	102.099	101.899	4.625	105.347	105.347	105.147	3.875	105.353	105.353	105.153	3.875	103.085	103.085	102.885
4.375	104.641	104.641	104.441	4.375	102.492	102.492	102.292	4.750	105.517	105.517	105.317	3.990	105.650	105.650	105.450	3.990	103.264	103.264	103.064
4.500	104.980	104.980	104.780	4.500	102.787	102.787	102.587	4.875	105.833	105.833	105.633	4.000	105.750	105.750	105.550	4.000	103.364	103.364	103.164

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/8/2021

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	100.767	100.767	100.514	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	99.329	99.329	99.076	2.750	N/A	N/A	N/A	2.750	100.517	100.417	100.264	
2.875	101.458	101.458	101.213	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.020	100.020	99.775	2.875	N/A	N/A	N/A	2.875	101.208	101.108	100.963	
2.990	101.807	101.807	101.574	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.369	100.369	100.136	2.990	N/A	N/A	N/A	2.990	101.557	101.457	101.324	
3.000	101.907	101.907	101.674	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.469	100.469	100.236	3.000	N/A	N/A	N/A	3.000	101.657	101.557	101.424	
3.125	102.111	102.111	101.891	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	100.545	100.545	100.325	3.125	N/A	N/A	N/A	3.125	101.861	101.696	101.641	
3.250	102.796	102.796	102.588	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.230	101.230	101.022	3.250	N/A	N/A	N/A	3.250	102.546	102.396	102.338	
3.375	103.412	103.412	103.211	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	101.846	101.846	101.645	3.375	N/A	N/A	N/A	3.375	103.162	103.018	102.961	
3.500	103.655	103.655	103.454	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.089	102.089	101.888	3.500	N/A	N/A	N/A	3.500	103.405	103.262	103.204	
3.625	103.916	103.916	103.716	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	102.350	102.350	102.150	3.625	N/A	N/A	N/A	3.625	103.666	103.525	103.466	
3.750	103.338	103.338	103.138	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.218	100.218	100.018	3.750	N/A	N/A	N/A	3.750	103.088	102.988	102.888	
3.875	103.748	103.748	103.548	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	100.628	100.628	100.428	3.875	N/A	N/A	N/A	3.875	103.498	103.398	103.298	
3.990	103.999	103.999	103.799	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	100.879	100.879	100.679	3.990	N/A	N/A	N/A	3.990	103.749	103.649	103.549	
4.000	104.099	104.099	103.899	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	100.979	100.979	100.779	4.000	N/A	N/A	N/A	4.000	103.849	103.749	103.649	
4.125	103.971	103.971	103.771	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	98.983	98.983	98.783	4.125	N/A	N/A	N/A	4.125	103.721	103.621	103.521	
4.250	104.505	104.505	104.305	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	99.517	99.517	99.317	4.250	N/A	N/A	N/A	4.250	104.255	104.155	104.055	
4.375	104.846	104.846	104.646	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	99.858	99.858	99.658	4.375	N/A	N/A	N/A	4.375	104.596	104.496	104.396	
4.500	105.117	105.117	104.917	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	100.129	100.129	99.929	4.500	N/A	N/A	N/A	4.500	104.867	104.767	104.667	
4.625	105.101	105.101	104.901	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.801	99.801	99.601	4.625	N/A	N/A	N/A	4.625	104.851	104.751	104.651	
4.750	105.496	105.496	105.296	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	100.196	100.196	99.996	4.750	N/A	N/A	N/A	4.750	105.246	105.146	105.046	

30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				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	N/A	N/A	N/A	2.500	99.750	99.750	99.526	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.981	99.981	99.781
2.875	N/A	N/A	N/A	2.625	100.740	100.740	100.514	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.599	100.599	100.399
2.990	N/A	N/A	N/A	2.750	101.462	101.462	101.236	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.241	101.241	101.041
3.000	N/A	N/A	N/A	2.875	102.060	102.060	101.836	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.700	101.700	101.500
3.125	N/A	N/A	N/A	2.990	102.419	102.419	102.196	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.807	101.807	101.607
3.250	N/A	N/A	N/A	3.000	102.519	102.519	102.296	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.499	102.499	102.299
3.375	N/A	N/A	N/A	3.125	102.645	102.645	102.423	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.965	102.965	102.765
3.500	N/A	N/A	N/A	3.250	103.219	103.219	103.001	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.323	103.323	103.123
3.625	N/A	N/A	N/A	3.375	103.890	103.890	103.676	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.615	103.615	103.415
3.750	N/A	N/A	N/A	3.500	104.262	104.262	104.051	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.715	103.715	103.515
3.875	N/A	N/A	N/A	3.625	104.476	104.476	104.267	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.562	103.562	103.362
3.990	N/A	N/A	N/A	3.750	103.628	103.628	103.428	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.987	103.987	103.787
4.000	N/A	N/A	N/A	3.875	103.895	103.895	103.695	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.412	104.412	104.212
4.125	N/A	N/A	N/A	3.990	104.127	104.127	103.927	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.614	104.614	104.414
4.250	N/A	N/A	N/A	4.000	104.227	104.227	104.027	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.393	104.393	104.193
4.375	N/A	N/A	N/A	4.125	103.662	103.662	103.462	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.739	104.739	104.539
4.500	N/A	N/A	N/A	4.250	104.418	104.418	104.218	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.893	104.893	104.693
4.625	N/A	N/A	N/A	4.375	104.780	104.780	104.580	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.130	105.130	104.930
4.750	N/A	N/A	N/A	4.500	105.104	105.104	104.904	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.230	105.230	105.030

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	98.755	98.755	98.555	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	99.373	99.373	99.173	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	100.015	100.015	99.815	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	100.474	100.474	100.274	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	100.581	100.581	100.381	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	100.023	100.023	99.823	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	100.489	100.489	100.289	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	100.847	100.847	100.647	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	101.139	101.139	100.939	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	101.239	101.239	101.039	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	101.336	101.336	101.136	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	101.761	101.761	101.561	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	102.186	102.186	101.986	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	102.388	102.388	102.188	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	101.167	101.167	100.967	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	101.513	101.513	101.313	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	101.667	101.667	101.467	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	101.904	101.904	101.704	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	102.004	102.004	101.804	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750	-3.750



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.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/8/2021

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	100.767	100.767	100.514	2.750	99.329	99.329	99.076	2.500	99.750	99.750	99.526	2.000	99.981	99.981	99.781	2.000	98.755	98.755	98.555
2.875	101.458	101.458	101.213	2.875	100.020	100.020	99.775	2.625	100.740	100.740	100.514	2.125	100.599	100.599	100.399	2.125	99.373	99.373	99.173
2.990	101.807	101.807	101.574	2.990	100.369	100.369	100.136	2.750	101.462	101.462	101.236	2.250	101.241	101.241	101.041	2.250	100.015	100.015	99.815
3.000	101.907	101.907	101.674	3.000	100.469	100.469	100.236	2.875	102.060	102.060	101.836	2.375	101.700	101.700	101.500	2.375	100.474	100.474	100.274
3.125	102.111	102.111	101.891	3.125	100.545	100.545	100.325	2.990	102.419	102.419	102.196	2.500	101.807	101.807	101.607	2.500	100.581	100.581	100.381
3.250	102.796	102.796	102.588	3.250	101.230	101.230	101.022	3.000	102.519	102.519	102.296	2.625	102.499	102.499	102.299	2.625	100.023	100.023	99.823
3.375	103.412	103.412	103.211	3.375	101.846	101.846	101.645	3.125	102.645	102.645	102.423	2.750	102.965	102.965	102.765	2.750	100.489	100.489	100.289
3.500	103.655	103.655	103.454	3.500	102.089	102.089	101.888	3.250	103.219	103.219	103.001	2.875	103.323	103.323	103.123	2.875	100.847	100.847	100.647
3.625	103.916	103.916	103.716	3.625	102.350	102.350	102.150	3.375	103.890	103.890	103.676	2.990	103.615	103.615	103.415	2.990	101.139	101.139	100.939
3.750	103.338	103.338	103.138	3.750	100.218	100.218	100.018	3.500	104.262	104.262	104.051	3.000	103.715	103.715	103.515	3.000	101.239	101.239	101.039
3.875	103.748	103.748	103.548	3.875	100.628	100.628	100.428	3.625	104.476	104.476	104.267	3.125	103.562	103.562	103.362	3.125	101.336	101.336	101.136
3.990	103.999	103.999	103.799	3.990	100.879	100.879	100.679	3.750	103.628	103.628	103.428	3.250	103.987	103.987	103.787	3.250	101.761	101.761	101.561
4.000	104.099	104.099	103.899	4.000	100.979	100.979	100.779	3.875	103.895	103.895	103.695	3.375	104.412	104.412	104.212	3.375	102.186	102.186	101.986
4.125	103.971	103.971	103.771	4.125	98.983	98.983	98.783	3.990	104.127	104.127	103.927	3.500	104.614	104.614	104.414	3.500	102.388	102.388	102.188
4.250	104.505	104.505	104.305	4.250	99.517	99.517	99.317	4.000	104.227	104.227	104.027	3.625	104.393	104.393	104.193	3.625	101.167	101.167	100.967
4.375	104.846	104.846	104.646	4.375	99.858	99.858	99.658	4.125	103.662	103.662	103.462	3.750	104.739	104.739	104.539	3.750	101.513	101.513	101.313
4.500	105.117	105.117	104.917	4.500	100.129	100.129	99.929	4.250	104.418	104.418	104.218	3.875	104.893	104.893	104.693	3.875	101.667	101.667	101.467
4.625	105.101	105.101	104.901	4.625	99.801	99.801	99.601	4.375	104.780	104.780	104.580	3.990	105.130	105.130	104.930	3.990	101.904	101.904	101.704
4.750	105.496	105.496	105.296	4.750	100.196	100.196	99.996	4.500	105.104	105.104	104.904	4.000	105.230	105.230	105.030	4.000	102.004	102.004	101.804

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.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/8/2021

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	100.767	100.767	100.514	2.500	99.750	99.750	99.526	2.000	99.981	99.981	99.781	2.750	99.373	99.373	99.120	2.000	98.718	98.718	98.518
2.875	101.458	101.458	101.213	2.625	100.740	100.740	100.514	2.125	100.599	100.599	100.399	2.875	100.064	100.064	99.819	2.125	99.336	99.336	99.136
2.990	101.807	101.807	101.574	2.750	101.462	101.462	101.236	2.250	101.241	101.241	101.041	2.990	100.413	100.413	100.180	2.250	99.978	99.978	99.778
3.000	101.907	101.907	101.674	2.875	102.060	102.060	101.836	2.375	101.700	101.700	101.500	3.000	100.513	100.513	100.280	2.375	100.437	100.437	100.237
3.125	102.111	102.111	101.891	2.990	102.419	102.419	102.196	2.500	101.807	101.807	101.607	3.125	100.653	100.653	100.433	2.500	100.544	100.544	100.344
3.250	102.796	102.796	102.588	3.000	102.519	102.519	102.296	2.625	102.499	102.499	102.299	3.250	101.338	101.338	101.130	2.625	100.611	100.611	100.411
3.375	103.412	103.412	103.211	3.125	102.645	102.645	102.423	2.750	102.965	102.965	102.765	3.375	101.954	101.954	101.753	2.750	101.077	101.077	100.877
3.500	103.655	103.655	103.454	3.250	103.219	103.219	103.001	2.875	103.323	103.323	103.123	3.500	102.197	102.197	101.996	2.875	101.435	101.435	101.235
3.625	103.916	103.916	103.716	3.375	103.890	103.890	103.676	2.990	103.615	103.615	103.415	3.625	102.458	102.458	102.258	2.990	101.727	101.727	101.527
3.750	103.338	103.338	103.138	3.500	104.262	104.262	104.051	3.000	103.715	103.715	103.515	3.750	101.103	101.103	100.903	3.000	101.827	101.827	101.627
3.875	103.748	103.748	103.548	3.625	104.476	104.476	104.267	3.125	103.562	103.562	103.362	3.875	101.513	101.513	101.313	3.125	101.799	101.799	101.599
3.990	103.999	103.999	103.799	3.750	103.628	103.628	103.428	3.250	103.987	103.987	103.787	3.990	101.764	101.764	101.564	3.250	102.224	102.224	102.024
4.000	104.099	104.099	103.899	3.875	103.895	103.895	103.695	3.375	104.412	104.412	104.212	4.000	101.864	101.864	101.664	3.375	102.649	102.649	102.449
4.125	103.971	103.971	103.771	3.990	104.127	104.127	103.927	3.500	104.614	104.614	104.414	4.125	100.802	100.802	100.602	3.500	102.851	102.851	102.651
4.250	104.505	104.505	104.305	4.000	104.227	104.227	104.027	3.625	104.393	104.393	104.193	4.250	101.336	101.336	101.136	3.625	102.130	102.130	101.930
4.375	104.846	104.846	104.646	4.125	103.662	103.662	103.462	3.750	104.739	104.739	104.539	4.375	101.677	101.677	101.477	3.750	102.476	102.476	102.276
4.500	105.117	105.117	104.917	4.250	104.418	104.418	104.218	3.875	104.893	104.893	104.693	4.500	101.948	101.948	101.748	3.875	102.630	102.630	102.430
4.625	105.101	105.101	104.901	4.375	104.780	104.780	104.580	3.990	105.130	105.130	104.930	4.625	101.776	101.776	101.576	3.990	102.867	102.867	102.667
4.750	105.496	105.496	105.296	4.500	105.104	105.104	104.904	4.000	105.230	105.230	105.030	4.750	102.171	102.171	101.971	4.000	102.967	102.967	102.767

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%
Investment Property	-12.125	-12.125	-12.125	-13.375	-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
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-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
SC Purchase or R/T Refi	-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			
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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.:

8/9/2021

45 Day Lock Exp.:

8/23/2021

60 Day Lock Exp.:

9/6/2021

W. Rate Sheet Dated: 7/8/2021

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 *1A, 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)