



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.: 8/12/2021

45 Day Lock Exp.: 8/27/2021

60 Day Lock Exp.: 9/13/2021

W. Rate Sheet Dated: 7/13/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	100.408	100.408	100.055	2.250	100.389	100.389	100.036	2.250	98.364	98.364	98.064	3.125	96.157	96.157	95.857
2.375	100.622	100.622	100.269	2.375	100.566	100.566	100.213	2.500	98.695	98.695	98.395	3.250	97.735	97.735	97.435
2.500	100.838	100.838	100.485	2.500	100.744	100.744	100.391	2.625	98.858	98.858	98.558	3.375	97.813	97.813	97.513
2.625	101.037	101.037	100.684	2.625	100.920	100.920	100.567	2.750	100.415	100.415	100.115	3.500	97.891	97.891	97.591
2.750	102.029	102.029	101.670	2.750	102.031	102.031	101.672	2.875	100.573	100.573	100.273	3.625	97.657	97.657	97.357
2.875	102.236	102.236	101.876	2.875	102.202	102.202	101.842	3.000	100.702	100.702	100.402	Margin = 2.250		Index = 0.080	
3.000	102.436	102.436	102.076	3.000	102.343	102.343	101.983	3.125	100.844	100.844	100.544	30 Year OTC			
3.125	102.623	102.623	102.264	3.125	102.497	102.497	102.138	3.250	102.215	102.215	101.915	Rate	30 Day	45 Day	60 Day
3.250	102.909	102.909	102.609	3.250	102.850	102.850	102.550	3.375	102.349	102.349	102.049	4.000	101.401	101.401	100.901
3.375	103.006	103.006	102.706	3.375	102.896	102.896	102.596	3.500	102.433	102.433	102.133	4.125	101.559	101.559	101.059
3.500	103.194	103.194	102.894	3.500	102.939	102.939	102.639	3.625	102.532	102.532	102.232	4.375	101.931	101.931	101.431
3.625	103.381	103.381	103.081	3.625	103.048	103.048	102.748	3.750	103.609	103.609	103.309	4.500	102.079	102.079	101.579
3.750	103.360	103.360	103.060	3.750	103.282	103.282	102.982	3.875	103.720	103.720	103.420	4.625	102.209	102.209	101.709
3.875	103.439	103.439	103.139	3.875	103.302	103.302	103.002	4.000	103.809	103.809	103.509	4.875	102.496	102.496	101.996
4.000	103.576	103.576	103.276	4.000	103.400	103.400	103.100	4.125	103.909	103.909	103.609	5.000	102.643	102.643	102.143
4.125	103.734	103.734	103.434	4.125	103.509	103.509	103.209	4.250	103.701	103.701	103.401	5.125	102.774	102.774	102.274
4.250	103.381	103.381	103.181	4.250	103.334	103.334	103.134	4.375	103.812	103.812	103.512	5.500	103.363	103.363	102.863
4.375	103.406	103.406	103.206	4.375	103.353	103.353	103.153	4.500	103.902	103.902	103.602	5.625	103.494	103.494	102.994
6.250	106.000	106.000	105.800	6.250	106.915	106.915	106.715	4.625	104.001	104.001	103.701	6.250	106.188	106.188	105.688

FHA Streamline															
30/25 Year					20 Year					15/10 Year					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.250	100.508	100.408	100.408	100.055	2.250	100.339	100.239	100.239	99.886	2.250	100.494	100.394	100.394	100.094	
2.375	100.722	100.622	100.622	100.269	2.375	100.516	100.416	100.416	100.063	2.375	100.659	100.559	100.559	100.259	
2.500	100.938	100.838	100.838	100.485	2.500	100.694	100.594	100.594	100.241	2.500	100.825	100.725	100.725	100.425	
2.625	101.137	101.037	101.037	100.684	2.625	100.870	100.770	100.770	100.417	2.625	100.988	100.888	100.888	100.588	
2.750	102.129	102.029	102.029	101.670	2.750	101.856	101.756	101.756	101.397	2.750	101.445	101.345	101.345	101.045	
2.875	102.336	102.236	102.236	101.876	2.875	102.027	101.927	101.927	101.567	2.875	101.603	101.503	101.503	101.203	
3.000	102.536	102.436	102.436	102.076	3.000	102.168	102.068	102.068	101.708	3.000	101.732	101.632	101.632	101.332	
3.125	102.723	102.623	102.623	102.264	3.125	102.322	102.222	102.222	101.863	3.125	101.874	101.774	101.774	101.474	
3.250	103.009	102.909	102.909	102.609	3.250	102.650	102.550	102.550	102.250	3.250	103.845	103.745	103.745	103.445	
3.375	103.206	103.106	103.106	102.806	3.375	102.796	102.696	102.696	102.396	3.375	103.979	103.879	103.879	103.579	
3.500	103.394	103.294	103.294	102.994	3.500	102.839	102.739	102.739	102.439	3.500	104.063	103.963	103.963	103.663	
3.625	103.581	103.481	103.481	103.181	3.625	102.948	102.848	102.848	102.548	3.625	104.162	104.062	104.062	103.762	
3.750	103.560	103.460	103.460	103.160	3.750	103.482	103.382	103.382	103.082	3.750	105.739	105.639	105.639	105.339	

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
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.625	1.500	1.375	1.250	1.000	0.875	0.750	0.375
3.75-4.125	2.250	2.000	1.750	1.500	1.375	1.125	1.000	0.500
4.25-4.625	2.500	2.250	2.000	1.750	1.500	1.250	1.125	0.750
4.75-5.125	1.000	0.875	0.750	0.625	0.500	0.500	0.375	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for =< 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.651	98.651	98.151	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.809	98.809	98.309	4.750	101.000	101.000	100.500
3.875	99.380	99.380	98.880	6.250	103.750	103.750	103.500	4.375	99.181	99.181	98.681	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.243	99.243	98.743					4.500	99.329	99.329	98.829	Rate	30 Day	45 Day	60 Day
4.125	99.084	99.084	98.584					4.625	99.459	99.459	98.959	5.750	103.000	103.000	102.500
4.250	100.369	100.369	99.869					4.875	99.746	99.746	99.246	6.250	105.750	105.750	105.250
4.375	100.244	100.244	99.744					5.000	99.893	99.893	99.393	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.096	100.096	99.596					5.125	100.024	100.024	99.524				
4.625	99.966	99.966	99.466					5.500	100.613	100.613	100.113				
4.750	100.961	100.961	100.461					5.625	100.744	100.744	100.244				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.438	103.438	102.938				

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)



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30 Day Lock Exp.:

8/12/2021

45 Day Lock Exp.:

8/27/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/13/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.907	95.907	95.607
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.485	97.485	97.185
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.563	97.563	97.263
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.964	98.964	98.664	3.500	97.641	97.641	97.341
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.122	99.122	98.822	3.625	97.407	97.407	97.107
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.250	99.250	98.950	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.393	99.393	99.093	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.020	101.020	100.720	Rate	30 Day	45 Day	60 Day
3.250	101.759	101.759	101.459	3.250	101.800	101.800	101.500	3.375	101.154	101.154	100.854	3.250	101.759	101.759	101.259
3.375	101.956	101.956	101.656	3.375	101.946	101.946	101.646	3.500	101.238	101.238	100.938	3.375	101.956	101.956	101.456
3.500	102.144	102.144	101.844	3.500	101.989	101.989	101.689	3.625	101.337	101.337	101.037	3.500	102.144	102.144	101.644
3.625	102.331	102.331	102.031	3.625	102.098	102.098	101.798	3.750	102.914	102.914	102.614	3.625	102.331	102.331	101.831
3.750	101.610	101.610	101.310	3.750	101.632	101.632	101.332	3.875	N/A	N/A	N/A	3.750	101.610	101.610	101.110
3.875	101.789	101.789	101.489	3.875	101.752	101.752	101.452	4.000	N/A	N/A	N/A	3.875	101.789	101.789	101.289
4.000	101.926	101.926	101.626	4.000	101.850	101.850	101.550	4.125	N/A	N/A	N/A	4.000	101.926	101.926	101.426
4.125	102.084	102.084	101.784	4.125	101.959	101.959	101.659	4.250	N/A	N/A	N/A	4.125	102.084	102.084	101.584
4.250	101.519	101.519	101.319	4.250	101.571	101.571	101.371	4.375	N/A	N/A	N/A	4.250	101.519	101.519	101.019
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.154	101.054	101.054	100.695	2.750	101.231	101.131	101.131	100.772	2.750	100.720	100.620	100.620	100.320
2.875	101.361	101.261	101.261	100.902	2.875	101.402	101.302	101.302	100.943	2.875	100.878	100.778	100.778	100.478
3.000	101.561	101.461	101.461	101.102	3.000	101.543	101.443	101.443	101.084	3.000	101.007	100.907	100.907	100.607
3.125	101.748	101.648	101.648	101.289	3.125	101.697	101.597	101.597	101.238	3.125	101.149	101.049	101.049	100.749
3.250	101.859	101.759	101.759	101.459	3.250	101.900	101.800	101.800	101.500	3.250	102.995	102.895	102.895	102.595
3.375	102.056	101.956	101.956	101.656	3.375	102.046	101.946	101.946	101.646	3.375	103.129	103.029	103.029	102.729
3.500	102.244	102.144	102.144	101.844	3.500	102.089	101.989	101.989	101.689	3.500	103.213	103.113	103.113	102.813
3.625	102.431	102.331	102.331	102.031	3.625	102.198	102.098	102.098	101.798	3.625	103.312	103.212	103.212	102.912
3.750	101.710	101.610	101.610	101.310	3.750	101.732	101.632	101.632	101.332	3.750	103.889	103.789	103.789	103.489

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	
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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
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30 Day Lock Exp.: 8/12/2021
45 Day Lock Exp.: 8/27/2021
60 Day Lock Exp.: 9/13/2021

W. Rate Sheet Dated: 7/13/2021

Release Time: 10:00 am ET

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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	98.631	98.631	98.431	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.671	98.671	98.471	2.000	N/A	N/A	N/A	2.500	98.617	98.496	98.417
2.625	99.479	99.479	99.279	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.459	99.459	99.259	2.125	N/A	N/A	N/A	2.625	99.449	99.300	99.200
2.750	100.262	100.262	100.062	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.171	100.171	99.971	2.250	N/A	N/A	N/A	2.750	100.031	99.882	99.782
2.875	100.886	100.886	100.686	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.742	100.742	100.542	2.375	N/A	N/A	N/A	2.875	100.855	100.706	100.606
2.990	101.286	101.286	101.086	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.047	101.047	100.847	2.500	N/A	N/A	N/A	2.990	101.255	101.106	101.006
3.000	101.386	101.386	101.186	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.147	101.147	100.947	2.625	N/A	N/A	N/A	3.000	101.355	101.206	101.106
3.125	101.799	101.799	101.599	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.667	101.667	101.467	2.750	N/A	N/A	N/A	3.125	101.768	101.619	101.519
3.250	102.393	102.393	102.193	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.310	102.310	102.110	2.875	N/A	N/A	N/A	3.250	102.354	102.205	102.105
3.375	103.059	103.059	102.859	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.943	102.943	102.743	2.990	N/A	N/A	N/A	3.375	102.920	102.771	102.671
3.500	103.435	103.435	103.235	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.232	103.232	103.032	3.000	N/A	N/A	N/A	3.500	103.296	103.147	103.047
3.625	103.757	103.757	103.557	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.391	103.391	103.191	3.125	N/A	N/A	N/A	3.625	103.518	103.369	103.269
3.750	103.508	103.508	103.308	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.527	102.527	102.327	3.250	N/A	N/A	N/A	3.750	102.835	102.735	102.635
3.875	103.947	103.947	103.747	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.938	102.938	102.738	3.375	N/A	N/A	N/A	3.875	103.274	103.174	103.074
3.990	104.183	104.183	103.983	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.131	103.131	102.931	3.500	N/A	N/A	N/A	3.990	103.511	103.411	103.311
4.000	104.283	104.283	104.083	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.231	103.231	103.031	3.625	N/A	N/A	N/A	4.000	103.611	103.511	103.411
4.125	104.593	104.593	104.393	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.420	103.420	103.220	3.750	N/A	N/A	N/A	4.125	103.921	103.821	103.721
4.250	104.421	104.421	104.221	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.241	102.241	102.041	3.875	N/A	N/A	N/A	4.250	103.764	103.664	103.564
4.375	104.787	104.787	104.587	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.638	102.638	102.438	3.990	N/A	N/A	N/A	4.375	104.030	103.930	103.830
4.500	105.128	105.128	104.928	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.937	102.937	102.737	4.000	N/A	N/A	N/A	4.500	104.771	104.671	104.571
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.194	100.194	99.994	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.758	99.758	99.558	2.000	99.670	99.528	99.434
2.875	N/A	N/A	N/A	2.625	100.668	100.668	100.468	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.332	100.332	100.132	2.125	100.243	100.101	100.007
2.990	N/A	N/A	N/A	2.750	101.166	101.166	100.966	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.800	100.800	100.600	2.250	100.712	100.570	100.476
3.000	N/A	N/A	N/A	2.875	101.782	101.782	101.582	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.197	101.197	100.997	2.375	101.108	100.966	100.872
3.125	N/A	N/A	N/A	2.990	102.144	102.144	101.944	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.578	101.578	101.378	2.500	101.513	101.395	101.313
3.250	N/A	N/A	N/A	3.000	102.244	102.244	102.044	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.087	102.087	101.887	2.625	102.022	101.904	101.822
3.375	N/A	N/A	N/A	3.125	102.652	102.652	102.452	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.558	102.558	102.358	2.750	102.494	102.376	102.294
3.500	N/A	N/A	N/A	3.250	102.925	102.925	102.725	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	102.920	102.920	102.720	2.875	102.856	102.738	102.656
3.625	N/A	N/A	N/A	3.375	103.573	103.573	103.373	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.229	103.229	103.029	2.990	103.165	103.047	102.965
3.750	N/A	N/A	N/A	3.500	103.919	103.919	103.719	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.329	103.329	103.129	3.000	103.265	103.147	103.065
3.875	N/A	N/A	N/A	3.625	104.238	104.238	104.038	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.698	103.698	103.498	3.125	103.633	103.515	103.433
3.990	N/A	N/A	N/A	3.750	103.720	103.720	103.520	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.278	104.278	104.078	3.250	103.886	103.773	103.686
4.000	N/A	N/A	N/A	3.875	104.154	104.154	103.954	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.769	104.769	104.569	3.375	104.377	104.264	104.177
4.125	N/A	N/A	N/A	3.990	104.362	104.362	104.162	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.091	105.091	104.891	3.500	104.699	104.586	104.499
4.250	N/A	N/A	N/A	4.000	104.462	104.462	104.262	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.481	105.481	105.281	3.625	105.089	104.976	104.889
4.375	N/A	N/A	N/A	4.125	104.769	104.769	104.569	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.885	104.885	104.685	3.750	104.582	104.482	104.382
4.500	N/A	N/A	N/A	4.250	104.608	104.608	104.408	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.301	105.301	105.101	3.875	104.997	104.897	104.797
4.625	N/A	N/A	N/A	4.375	104.970	104.970	104.770	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.602	105.602	105.402	3.990	105.299	105.199	105.099
4.750	N/A	N/A	N/A	4.500	105.293	105.293	105.093	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.702	105.702	105.502	4.000	105.399	105.299	105.199
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.903	99.903	99.703	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.436	100.436	100.236
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.344	100.344	100.144	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.010	101.010	100.810
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.664	100.664	100.464	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.478	101.478	101.278
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.990	100.990	100.790	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.875	101.875	101.675
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.488	101.488	101.288	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.239	102.239	102.039
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.874	101.874	101.674	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.653	102.653	102.453
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.202	102.202	102.002	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.705	102.705	102.505
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.452	102.452	102.252	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.067	103.067	102.867
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.632	102.632	102.432	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.376	103.376	103.176
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.732	102.732	102.532	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.476	103.476	103.276
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	102.989	102.989	102.789	3.125	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.:

8/12/2021

45 Day Lock Exp.:

8/27/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/13/2021

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	98.631	98.631	98.431	2.500	98.671	98.671	98.471	2.875	101.782	101.782	101.582	2.000	99.758	99.758	99.558	2.000	99.903	99.903	99.703
2.625	99.479	99.479	99.279	2.625	99.459	99.459	99.259	2.990	102.144	102.144	101.944	2.125	100.332	100.332	100.132	2.125	100.344	100.344	100.144
2.750	100.262	100.262	100.062	2.750	100.171	100.171	99.971	3.000	102.244	102.244	102.044	2.250	100.800	100.800	100.600	2.250	100.664	100.664	100.464
2.875	100.886	100.886	100.686	2.875	100.742	100.742	100.542	3.125	102.652	102.652	102.452	2.375	101.197	101.197	100.997	2.375	100.990	100.990	100.790
2.990	101.286	101.286	101.086	2.990	101.047	101.047	100.847	3.250	102.925	102.925	102.725	2.500	101.578	101.578	101.378	2.500	101.488	101.488	101.288
3.000	101.386	101.386	101.186	3.000	101.147	101.147	100.947	3.375	103.573	103.573	103.373	2.625	102.087	102.087	101.887	2.625	101.874	101.874	101.674
3.125	101.799	101.799	101.599	3.125	101.667	101.667	101.467	3.500	103.919	103.919	103.719	2.750	102.558	102.558	102.358	2.750	102.202	102.202	102.002
3.250	102.393	102.393	102.193	3.250	102.310	102.310	102.110	3.625	104.238	104.238	104.038	2.875	102.920	102.920	102.720	2.875	102.452	102.452	102.252
3.375	103.059	103.059	102.859	3.375	102.943	102.943	102.743	3.750	103.720	103.720	103.520	2.990	103.229	103.229	103.029	2.990	102.632	102.632	102.432
3.500	103.435	103.435	103.235	3.500	103.232	103.232	103.032	3.875	104.154	104.154	103.954	3.000	103.329	103.329	103.129	3.000	102.732	102.732	102.532
3.625	103.757	103.757	103.557	3.625	103.391	103.391	103.191	3.990	104.362	104.362	104.162	3.125	103.698	103.698	103.498	3.125	102.989	102.989	102.789
3.750	103.508	103.508	103.308	3.750	102.527	102.527	102.327	4.000	104.462	104.462	104.262	3.250	104.278	104.278	104.078	3.250	103.067	103.067	102.867
3.875	103.947	103.947	103.747	3.875	102.938	102.938	102.738	4.125	104.769	104.769	104.569	3.375	104.769	104.769	104.569	3.375	103.445	103.445	103.245
3.990	104.183	104.183	103.983	3.990	103.131	103.131	102.931	4.250	104.608	104.608	104.408	3.500	105.091	105.091	104.891	3.500	103.670	103.670	103.470
4.000	104.283	104.283	104.083	4.000	103.231	103.231	103.031	4.375	104.970	104.970	104.770	3.625	105.481	105.481	105.281	3.625	103.941	103.941	103.741
4.125	104.593	104.593	104.393	4.125	103.420	103.420	103.220	4.500	105.293	105.293	105.093	3.750	104.885	104.885	104.685	3.750	102.741	102.741	102.541
4.250	104.421	104.421	104.221	4.250	102.241	102.241	102.041	4.625	105.508	105.508	105.308	3.875	105.301	105.301	105.101	3.875	103.030	103.030	102.830
4.375	104.787	104.787	104.587	4.375	102.638	102.638	102.438	4.750	105.669	105.669	105.469	3.990	105.602	105.602	105.402	3.990	103.213	103.213	103.013
4.500	105.128	105.128	104.928	4.500	102.937	102.937	102.737	4.875	105.988	105.988	105.788	4.000	105.702	105.702	105.502	4.000	103.313	103.313	103.113

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	N/A	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	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.			
For use by mortgage professionals only and should not be distributed to borrowers.			



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.:

8/12/2021

45 Day Lock Exp.:

8/27/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/13/2021

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					
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
2.500	98.430	98.430	98.182	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.898	96.898	96.650	2.750	N/A
2.625	99.486	99.486	99.242	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.954	97.954	97.710	2.875	N/A
2.750	100.415	100.415	100.175	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.883	98.883	98.643	2.990	N/A
2.875	101.116	101.116	100.879	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.584	99.584	99.347	3.000	N/A
2.990	101.495	101.495	101.268	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.963	99.963	99.736	3.125	N/A
3.000	101.595	101.595	101.368	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.063	100.063	99.836	3.250	N/A
3.125	101.817	101.817	101.611	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.337	100.337	100.131	3.375	N/A
3.250	102.517	102.517	102.317	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.037	101.037	100.837	3.500	N/A
3.375	103.096	103.096	102.896	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.616	101.616	101.416	3.625	N/A
3.500	103.404	103.404	103.204	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	101.924	101.924	101.724	3.750	N/A
3.625	103.714	103.714	103.514	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.234	102.234	102.034	3.875	N/A
3.750	103.468	103.468	103.268	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.976	99.976	99.776	3.990	N/A
3.875	103.909	103.909	103.709	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.417	100.417	100.217	4.000	N/A
3.990	104.180	104.180	103.980	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.688	100.688	100.488	4.125	N/A
4.000	104.280	104.280	104.080	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.788	100.788	100.588	4.250	N/A
4.125	104.281	104.281	104.081	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.917	98.917	98.717	4.375	N/A
4.250	104.838	104.838	104.638	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.474	99.474	99.274	4.500	N/A
4.375	105.200	105.200	105.000	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.836	99.836	99.636	4.625	N/A
4.500	105.490	105.490	105.290	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.126	100.126	99.926	4.750	N/A
30/25 Year SC >125						20 Year						20 Year 105-125					
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
2.750	N/A	N/A	N/A	2.500	99.329	99.329	99.094	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.734
2.875	N/A	N/A	N/A	2.625	100.331	100.331	100.094	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.362
2.990	N/A	N/A	N/A	2.750	101.063	101.063	100.827	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.993
3.000	N/A	N/A	N/A	2.875	101.679	101.679	101.443	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.435
3.125	N/A	N/A	N/A	2.990	102.058	102.058	101.824	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.626
3.250	N/A	N/A	N/A	3.000	102.158	102.158	101.924	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.282
3.375	N/A	N/A	N/A	3.125	102.337	102.337	102.085	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.768
3.500	N/A	N/A	N/A	3.250	102.899	102.899	102.649	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.129
3.625	N/A	N/A	N/A	3.375	103.536	103.536	103.290	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.436
3.750	N/A	N/A	N/A	3.500	103.908	103.908	103.669	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.536
3.875	N/A	N/A	N/A	3.625	104.159	104.159	103.919	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.492
3.990	N/A	N/A	N/A	3.750	103.867	103.867	103.667	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.936
4.000	N/A	N/A	N/A	3.875	104.149	104.149	103.949	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.373
4.125	N/A	N/A	N/A	3.990	104.391	104.391	104.191	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.578
4.250	N/A	N/A	N/A	4.000	104.491	104.491	104.291	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.329
4.375	N/A	N/A	N/A	4.125	104.213	104.213	103.960	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.683
4.500	N/A	N/A	N/A	4.250	104.593	104.593	104.344	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.842
4.625	N/A	N/A	N/A	4.375	104.927	104.927	104.712	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.146
4.750	N/A	N/A	N/A	4.500	105.265	105.265	105.049	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.246
15 Year 105-125						15 Year >125						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
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.508	98.508	98.308	2.000	N/A	N/A	N/A	2.000	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.136	99.136	98.936	2.125	N/A	N/A	N/A	2.125	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.767	99.767	99.567	2.250	N/A	N/A	N/A	2.250	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.209	100.209	100.009	2.375	N/A	N/A	N/A	2.375	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.400	100.400	100.200	2.500	N/A	N/A	N/A	2.500	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.806	99.806	99.606	2.625	N/A	N/A	N/A	2.625	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.292	100.292	100.092	2.750	N/A	N/A	N/A	2.750	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.653	100.653	100.453	2.875	N/A	N/A	N/A	2.875	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.960	100.960	100.760	2.990	N/A	N/A	N/A	2.990	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.060	101.060	100.860	3.000	N/A	N/A	N/A	3.000	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.266	101.266	101.066	3.125	N/A	N/A	N/A	3.125	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.710	101.710	101.510	3.250	N/A	N/A	N/A	3.250	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.147	102.147	101.947	3.375	N/A	N/A	N/A	3.375	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.352	102.352	102.152	3.500	N/A	N/A	N/A	3.500	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.115	101.115	100.915	3.625	N/A	N/A	N/A	3.625	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.469	101.469	101.269	3.750	N/A	N/A	N/A	3.750	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.628	101.628	101.428	3.875	N/A	N/A	N/A	3.875	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.932	101.932	101.732	3.990	N/A	N/A	N/A	3.990	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.032	102.032	101.832	4.000	N/A	N/A	N/A	4.000	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	N/A	2.000	N/A	N/A	N/A	N/A	2.000	98.508	98.508	98.308	2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	2.125	99.136	99.136	98.936	2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	99.767	99.767	99.567	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	100.209	100.209	100.009	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	100.400	100.400	100.200	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	99.806	99.806	99.606	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.750	100.292	100.292	100.092	2.750	N/A	N/A	N/A	N/A	2.750	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	2.875	100.653	100.653	100.453	2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	2.990	100.960	100.960	100.760	2.990	N/A	N/A	N/A	N/A	2.990	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	3.000	101.060	101.060	100.860	3.000	N/A	N/A	N/A	N/A	3.000	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	3.125	101.266	101.266	101.066	3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	3.250	101.710	101.710	101.510	3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	3.375	102.147	102.147	101.947	3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	3.500	102.352	102.352	102.152	3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	3.625	101.115	101.115	100.915	3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	3.750	101.469	101.469	101.269	3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	3.875	101.628	101.628	101.428	3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	
3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	3.990	101.932	101.932	101.732	3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	4.000	102.032	102.032	101.832	4.000	N/A	N/A	N/A	N/A	4.000	N/A	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.:

8/12/2021

45 Day Lock Exp.:

8/27/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/13/2021

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	100.415	100.415	100.175	2.750	98.883	98.883	98.643	2.500	99.329	99.329	99.094	2.000	99.734	99.734	99.534	2.000	98.508	98.508	98.308
2.875	101.116	101.116	100.879	2.875	99.584	99.584	99.347	2.625	100.331	100.331	100.094	2.125	100.362	100.362	100.162	2.125	99.136	99.136	98.936
2.990	101.495	101.495	101.268	2.990	99.963	99.963	99.736	2.750	101.063	101.063	100.827	2.250	100.993	100.993	100.793	2.250	99.767	99.767	99.567
3.000	101.595	101.595	101.368	3.000	100.063	100.063	99.836	2.875	101.679	101.679	101.443	2.375	101.435	101.435	101.235	2.375	100.209	100.209	100.009
3.125	101.817	101.817	101.611	3.125	100.337	100.337	100.131	2.990	102.058	102.058	101.824	2.500	101.626	101.626	101.426	2.500	100.400	100.400	100.200
3.250	102.517	102.517	102.317	3.250	101.037	101.037	100.837	3.000	102.158	102.158	101.924	2.625	102.282	102.282	102.082	2.625	99.806	99.806	99.606
3.375	103.096	103.096	102.896	3.375	101.616	101.616	101.416	3.125	102.337	102.337	102.085	2.750	102.768	102.768	102.568	2.750	100.292	100.292	100.092
3.500	103.404	103.404	103.204	3.500	101.924	101.924	101.724	3.250	102.899	102.899	102.649	2.875	103.129	103.129	102.929	2.875	100.653	100.653	100.453
3.625	103.714	103.714	103.514	3.625	102.234	102.234	102.034	3.375	103.536	103.536	103.290	2.990	103.436	103.436	103.236	2.990	100.960	100.960	100.760
3.750	103.468	103.468	103.268	3.750	99.976	99.976	99.776	3.500	103.908	103.908	103.669	3.000	103.536	103.536	103.336	3.000	101.060	101.060	100.860
3.875	103.909	103.909	103.709	3.875	100.417	100.417	100.217	3.625	104.159	104.159	103.919	3.125	103.492	103.492	103.292	3.125	101.266	101.266	101.066
3.990	104.180	104.180	103.980	3.990	100.688	100.688	100.488	3.750	103.867	103.867	103.667	3.250	103.936	103.936	103.736	3.250	101.710	101.710	101.510
4.000	104.280	104.280	104.080	4.000	100.788	100.788	100.588	3.875	104.149	104.149	103.949	3.375	104.373	104.373	104.173	3.375	102.147	102.147	101.947
4.125	104.281	104.281	104.081	4.125	98.917	98.917	98.717	3.990	104.391	104.391	104.191	3.500	104.578	104.578	104.378	3.500	102.352	102.352	102.152
4.250	104.838	104.838	104.638	4.250	99.474	99.474	99.274	4.000	104.491	104.491	104.291	3.625	104.329	104.329	104.129	3.625	101.115	101.115	100.915
4.375	105.200	105.200	105.000	4.375	99.836	99.836	99.636	4.125	104.213	104.213	103.960	3.750	104.683	104.683	104.483	3.750	101.469	101.469	101.269
4.500	105.490	105.490	105.290	4.500	100.126	100.126	99.926	4.250	104.593	104.593	104.344	3.875	104.842	104.842	104.642	3.875	101.628	101.628	101.428
4.625	105.212	105.212	105.012	4.625	99.598	99.598	99.398	4.375	104.927	104.927	104.712	3.990	105.146	105.146	104.946	3.990	101.932	101.932	101.732
4.750	105.625	105.625	105.425	4.750	100.011	100.011	99.811	4.500	105.265	105.265	105.049	4.000	105.246	105.246	105.046	4.000	102.032	102.032	101.832

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	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/12/2021

45 Day Lock Exp.:

8/27/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/13/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.125	0.125	0.125	0.000	0.000
2.625	0.500	0.375	0.375	0.250	0.125	0.000	0.000
2.750	0.625	0.500	0.375	0.250	0.125	0.000	0.000
2.875	0.625	0.500	0.375	0.375	0.250	0.000	0.000
2.990	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.125	1.000	0.875	0.750	0.625	0.500	0.250	0.125
3.250	1.000	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.000	0.875	0.750	0.625	0.500	0.250	0.125
3.500	1.000	0.875	0.750	0.625	0.500	0.250	0.125
3.625	1.125	0.875	0.750	0.750	0.500	0.250	0.125
3.750	1.625	1.500	1.250	1.250	1.000	0.750	0.500
3.875	1.625	1.500	1.250	1.250	1.000	0.750	0.500
3.990	1.625	1.500	1.250	1.250	1.000	0.750	0.500
4.000	1.625	1.500	1.250	1.250	1.000	0.750	0.000
4.125	1.875	1.500	1.250	1.250	1.000	0.750	0.000
4.250	2.250	1.875	1.625	1.375	1.250	0.750	0.000
4.375	2.250	1.875	1.625	1.375	1.250	0.750	0.000
4.500	2.250	1.875	1.625	1.375	1.250	0.750	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.250	0.125	0.000	0.000	0.000	0.000	0.000
2.625	0.625	0.500	0.250	0.250	0.250	0.125	0.000
2.750	0.625	0.500	0.250	0.250	0.250	0.125	0.000
2.875	0.625	0.500	0.250	0.250	0.250	0.125	0.000
2.990	0.625	0.500	0.250	0.250	0.250	0.125	0.000
3.000	0.625	0.500	0.250	0.250	0.250	0.125	0.000
3.125	0.750	0.500	0.375	0.375	0.250	0.125	0.000
3.250	1.000	0.875	0.750	0.750	0.625	0.250	0.125
3.375	1.375	1.125	0.750	0.750	0.625	0.250	0.125
3.500	1.375	1.125	0.750	0.750	0.625	0.250	0.125
3.625	1.500	1.125	0.875	0.750	0.625	0.250	0.125
3.750	1.500	1.125	0.875	0.750	0.625	0.250	0.125
3.875	2.250	1.875	1.625	1.500	1.375	1.000	0.500
3.990	2.250	1.875	1.625	1.500	1.375	1.000	0.500
4.000	2.250	1.875	1.625	1.500	1.375	1.000	0.500
4.125	2.250	1.875	1.625	1.500	1.375	1.000	0.500
4.250	2.750	2.375	2.000	1.875	1.500	1.125	0.625
4.375	2.750	2.375	2.000	1.875	1.500	1.125	0.625
4.500	2.750	2.375	2.000	1.875	1.500	1.125	0.625

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.875	-0.125	-0.125	-0.125	0.000	0.000
2.625	0.250	0.875	0.125	0.125	0.000	0.000	0.000
2.750	0.375	0.875	0.250	0.250	0.125	0.000	0.000
2.875	0.375	0.875	0.250	0.250	0.125	0.000	0.000
2.990	0.375	0.875	0.250	0.250	0.125	0.000	0.000
3.000	0.375	0.875	0.250	0.250	0.125	0.000	0.000
3.125	0.375	1.000	0.250	0.250	0.125	0.000	0.000
3.250	0.500	1.125	0.375	0.250	0.125	0.000	0.000
3.375	0.500	1.000	0.375	0.250	0.125	0.000	0.000
3.500	0.500	1.000	0.375	0.250	0.125	0.000	0.000
3.625	0.625	0.875	0.375	0.250	0.125	0.000	0.000
3.750	1.250	1.250	0.875	0.750	0.500	0.000	0.000
3.875	1.250	1.250	0.875	0.750	0.500	0.000	0.000
3.990	1.250	1.250	0.875	0.750	0.500	0.000	0.000
4.000	1.250	1.250	0.875	0.750	0.500	0.000	0.000
4.125	1.250	1.375	0.875	0.750	0.500	0.000	0.000
4.250	1.125	1.625	1.000	0.875	0.625	0.000	0.000
4.375	1.125	1.625	1.000	0.875	0.625	0.000	0.000
4.500	1.250	1.500	1.000	0.875	0.625	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.125	0.000	0.000
2.625	0.375	0.375	0.375	0.375	0.250	0.000	0.000
2.750	0.375	0.375	0.375	0.375	0.250	0.000	0.000
2.875	0.375	0.375	0.375	0.375	0.250	0.000	0.000
2.990	0.375	0.375	0.375	0.375	0.250	0.000	0.000
3.000	0.375	0.375	0.375	0.375	0.250	0.000	0.000
3.125	0.375	0.375	0.375	0.375	0.250	0.000	0.000
3.250	0.750	0.625	0.625	0.625	0.375	0.000	0.000
3.375	0.750	0.625	0.625	0.625	0.375	0.000	0.000
3.500	0.750	0.625	0.625	0.625	0.375	0.000	0.000
3.625	0.750	0.625	0.625	0.625	0.375	0.000	0.000
3.750	0.750	0.750	0.625	0.625	0.375	0.000	0.000
3.875	1.375	1.375	1.000	1.000	0.750	0.000	0.000
3.990	1.375	1.375	1.000	1.000	0.750	0.000	0.000
4.000	1.375	1.375	1.000	1.000	0.750	0.000	0.000
4.125	1.375	1.375	1.000	1.000	0.750	0.000	0.000
4.250	1.500	1.375	1.000	1.000	0.875	0.000	0.000
4.375	1.750	1.500	1.000	1.000	0.875	0.000	0.000
4.500	1.750	1.500	1.000	1.000	0.875	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.500	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.625	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.750	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.875	0.250	0.250	0.125	0.125	0.000	0.000	0.000
2.990	0.250	0.250	0.125	0.125	0.000	0.000	0.000
3.000	0.375	0.250	0.250	0.125	0.125	0.000	0.000
3.125	0.375	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.375	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.500	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.625	0.375	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.875	0.750	0.625	0.500	0.375	0.000	0.000
3.875	0.875	0.750	0.625	0.500	0.375	0.000	0.000
3.990	0.875	0.750	0.625	0.500	0.375	0.000	0.000
4.000	0.875	0.750	0.625	0.500	0.375	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.125	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.250	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.375	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.125	0.250	0.250	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.625	0.500	0.500	0.375	0.375	0.000
3.375	0.625	0.625	0.500	0.500	0.375	0.375	0.000
3.500	0.625	0.625	0.500	0.500	0.375	0.375	0.000
3.625	0.625	0.625	0.500	0.500	0.375	0.375	0.000
3.750	1.000	0.875	0.750	0.625	0.500	0.625	0.000
3.875	1.125	1.000	0.750	0.750	0.625	0.625	0.000
3.990	1.125	1.000	0.750	0.750	0.625	0.625	0.000
4.000	1.125	1.000	0.750	0.750	0.625	0.625	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/12/2021

45 Day Lock Exp.:

8/27/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/13/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.430	98.430	98.182	2.500	99.329	99.329	99.094	2.000	99.734	99.734	99.534	2.500	96.989	96.989	96.741	2.000	98.471	98.471	98.271
2.625	99.486	99.486	99.242	2.625	100.331	100.331	100.094	2.125	100.362	100.362	100.162	2.625	98.045	98.045	97.801	2.125	99.099	99.099	98.899
2.750	100.415	100.415	100.175	2.750	101.063	101.063	100.827	2.250	100.993	100.993	100.793	2.750	98.974	98.974	98.734	2.250	99.730	99.730	99.530
2.875	101.116	101.116	100.879	2.875	101.679	101.679	101.443	2.375	101.435	101.435	101.235	2.875	99.675	99.675	99.438	2.375	100.172	100.172	99.972
2.990	101.495	101.495	101.268	2.990	102.058	102.058	101.824	2.500	101.626	101.626	101.426	2.990	100.054	100.054	99.827	2.500	100.363	100.363	100.163
3.000	101.595	101.595	101.368	3.000	102.158	102.158	101.924	2.625	102.282	102.282	102.082	3.000	100.154	100.154	99.927	2.625	100.394	100.394	100.194
3.125	101.817	101.817	101.611	3.125	102.337	102.337	102.085	2.750	102.768	102.768	102.568	3.125	100.402	100.402	100.196	2.750	100.880	100.880	100.680
3.250	102.517	102.517	102.317	3.250	102.899	102.899	102.649	2.875	103.129	103.129	102.929	3.250	101.102	101.102	100.902	2.875	101.241	101.241	101.041
3.375	103.096	103.096	102.896	3.375	103.536	103.536	103.290	2.990	103.436	103.436	103.236	3.375	101.681	101.681	101.481	2.990	101.548	101.548	101.348
3.500	103.404	103.404	103.204	3.500	103.908	103.908	103.669	3.000	103.536	103.536	103.336	3.500	101.989	101.989	101.789	3.000	101.648	101.648	101.448
3.625	103.714	103.714	103.514	3.625	104.159	104.159	103.919	3.125	103.492	103.492	103.292	3.625	102.299	102.299	102.099	3.125	101.729	101.729	101.529
3.750	103.468	103.468	103.268	3.750	103.867	103.867	103.667	3.250	103.936	103.936	103.736	3.750	101.047	101.047	100.847	3.250	102.173	102.173	101.973
3.875	103.909	103.909	103.709	3.875	104.149	104.149	103.949	3.375	104.373	104.373	104.173	3.875	101.488	101.488	101.288	3.375	102.610	102.610	102.410
3.990	104.180	104.180	103.980	3.990	104.391	104.391	104.191	3.500	104.578	104.578	104.378	3.990	101.759	101.759	101.559	3.500	102.815	102.815	102.615
4.000	104.280	104.280	104.080	4.000	104.491	104.491	104.291	3.625	104.329	104.329	104.129	4.000	101.859	101.859	101.659	3.625	102.072	102.072	101.872
4.125	104.281	104.281	104.081	4.125	104.213	104.213	103.960	3.750	104.683	104.683	104.483	4.125	100.924	100.924	100.724	3.750	102.426	102.426	102.226
4.250	104.838	104.838	104.638	4.250	104.593	104.593	104.344	3.875	104.842	104.842	104.642	4.250	101.481	101.481	101.281	3.875	102.585	102.585	102.385
4.375	105.200	105.200	105.000	4.375	104.927	104.927	104.712	3.990	105.146	105.146	104.946	4.375	101.843	101.843	101.643	3.990	102.889	102.889	102.689
4.500	105.490	105.490	105.290	4.500	105.265	105.265	105.049	4.000	105.246	105.246	105.046	4.500	102.133	102.133	101.933	4.000	102.989	102.989	102.789

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.:

8/12/2021

45 Day Lock Exp.:

8/27/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/13/2021

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)