



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.: 8/13/2021

45 Day Lock Exp.: 8/30/2021

60 Day Lock Exp.: 9/13/2021

W. Rate Sheet Dated: 7/14/2021

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	100.439	100.439	100.095	2.250	100.424	100.424	100.080	2.250	98.434	98.434	98.134	3.125	96.391	96.391	96.091
2.375	100.654	100.654	100.310	2.375	100.607	100.607	100.264	2.500	98.766	98.766	98.466	3.250	97.657	97.657	97.357
2.500	100.869	100.869	100.525	2.500	100.780	100.780	100.437	2.625	98.930	98.930	98.630	3.375	97.735	97.735	97.435
2.625	101.068	101.068	100.724	2.625	100.958	100.958	100.614	2.750	100.430	100.430	100.130	3.500	97.813	97.813	97.513
2.750	102.045	102.045	101.670	2.750	102.050	102.050	101.675	2.875	100.591	100.591	100.291	3.625	97.891	97.891	97.591
2.875	102.251	102.251	101.876	2.875	102.223	102.223	101.848	3.000	100.748	100.748	100.448	Margin = 2.250		Index = 0.080	
3.000	102.451	102.451	102.076	3.000	102.393	102.393	102.018	3.125	100.866	100.866	100.566	30 Year OTC			
3.125	102.639	102.639	102.264	3.125	102.523	102.523	102.148	3.250	102.204	102.204	101.904	Rate	30 Day	45 Day	60 Day
3.250	103.003	103.003	102.703	3.250	102.972	102.972	102.672	3.375	102.362	102.362	102.062	4.000	101.447	101.447	100.947
3.375	103.100	103.100	102.800	3.375	102.994	102.994	102.694	3.500	102.495	102.495	102.195	4.125	101.606	101.606	101.106
3.500	103.288	103.288	102.988	3.500	103.138	103.138	102.838	3.625	102.547	102.547	102.247	4.375	101.635	101.635	101.135
3.625	103.475	103.475	103.175	3.625	103.149	103.149	102.849	3.750	103.631	103.631	103.331	4.500	101.782	101.782	101.282
3.750	103.407	103.407	103.107	3.750	103.328	103.328	103.028	3.875	103.747	103.747	103.447	4.625	101.913	101.913	101.413
3.875	103.485	103.485	103.185	3.875	103.353	103.353	103.053	4.000	103.857	103.857	103.557	4.875	102.511	102.511	102.011
4.000	103.622	103.622	103.322	4.000	103.471	103.471	103.171	4.125	103.940	103.940	103.640	5.000	102.659	102.659	102.159
4.125	103.781	103.781	103.481	4.125	103.563	103.563	103.263	4.250	103.732	103.732	103.432	5.125	102.789	102.789	102.289
4.250	103.085	103.085	102.885	4.250	103.036	103.036	102.836	4.375	103.847	103.847	103.547	5.500	103.363	103.363	102.863
4.375	103.110	103.110	102.910	4.375	103.061	103.061	102.861	4.500	103.957	103.957	103.657	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	104.040	104.040	103.740	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	60 Day
2.250	100.539	100.439	100.439	100.095	2.250	100.374	100.274	100.274	99.930	2.250	100.564	100.464	100.164
2.375	100.754	100.654	100.654	100.310	2.375	100.557	100.457	100.457	100.114	2.375	100.735	100.635	100.335
2.500	100.969	100.869	100.869	100.525	2.500	100.730	100.630	100.630	100.287	2.500	100.896	100.796	100.496
2.625	101.168	101.068	101.068	100.724	2.625	100.908	100.808	100.808	100.464	2.625	101.060	100.960	100.660
2.750	102.145	102.045	102.045	101.670	2.750	101.875	101.775	101.775	101.400	2.750	101.460	101.360	101.060
2.875	102.351	102.251	102.251	101.876	2.875	102.048	101.948	101.948	101.573	2.875	101.621	101.521	101.221
3.000	102.551	102.451	102.451	102.076	3.000	102.218	102.118	102.118	101.743	3.000	101.778	101.678	101.378
3.125	102.739	102.639	102.639	102.264	3.125	102.348	102.248	102.248	101.873	3.125	101.896	101.796	101.496
3.250	103.103	103.003	103.003	102.703	3.250	102.772	102.672	102.672	102.372	3.250	103.834	103.734	103.434
3.375	103.300	103.200	103.200	102.900	3.375	102.894	102.794	102.794	102.494	3.375	103.992	103.892	103.592
3.500	103.488	103.388	103.388	103.088	3.500	103.038	102.938	102.938	102.638	3.500	104.125	104.025	103.725
3.625	103.675	103.575	103.575	103.275	3.625	103.049	102.949	102.949	102.649	3.625	104.177	104.077	103.777
3.750	103.607	103.507	103.507	103.207	3.750	103.528	103.428	103.428	103.128	3.750	105.761	105.661	105.361

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 >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
2.25-2.625	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	98.697	98.697	98.197	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.856	98.856	98.356	4.750	101.000	101.000	100.500
3.875	99.427	99.427	98.927	6.250	103.750	103.750	103.500	4.375	98.885	98.885	98.385	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.290	99.290	98.790					4.500	99.032	99.032	98.532	Rate	30 Day	45 Day	60 Day
4.125	99.131	99.131	98.631					4.625	99.163	99.163	98.663	5.750	103.000	103.000	102.500
4.250	100.072	100.072	99.572					4.875	99.761	99.761	99.261	6.250	105.750	105.750	105.250
4.375	99.947	99.947	99.447					5.000	99.909	99.909	99.409		DPA Advantage Adjustment		
4.500	99.799	99.799	99.299					5.125	100.039	100.039	99.539		203(k) / 203(k)s		-1.000
4.625	99.669	99.669	99.169					5.500	100.613	100.613	100.113		203(k) & 203(k)s are Borrower Paid		
4.750	100.976	100.976	100.476					5.625	100.744	100.744	100.244		only		
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)	



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.:

8/13/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/14/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.141	96.141	95.841
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	97.407	97.407	97.107
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	97.485	97.485	97.185
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.979	98.979	98.679	3.500	97.563	97.563	97.263
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.139	99.139	98.839	3.625	97.641	97.641	97.341
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.296	99.296	98.996	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.414	99.414	99.114	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.009	101.009	100.709	Rate	30 Day	45 Day	60 Day
3.250	101.853	101.853	101.553	3.250	101.922	101.922	101.622	3.375	101.167	101.167	100.867	3.250	101.853	101.853	101.353
3.375	102.050	102.050	101.750	3.375	102.044	102.044	101.744	3.500	101.300	101.300	101.000	3.375	102.050	102.050	101.550
3.500	102.238	102.238	101.938	3.500	102.188	102.188	101.888	3.625	101.352	101.352	101.052	3.500	102.238	102.238	101.738
3.625	102.425	102.425	102.125	3.625	102.199	102.199	101.899	3.750	102.936	102.936	102.636	3.625	102.425	102.425	101.925
3.750	101.657	101.657	101.357	3.750	101.678	101.678	101.378	3.875	N/A	N/A	N/A	3.750	101.657	101.657	101.157
3.875	101.835	101.835	101.535	3.875	101.803	101.803	101.503	4.000	N/A	N/A	N/A	3.875	101.835	101.835	101.335
4.000	101.972	101.972	101.672	4.000	101.921	101.921	101.621	4.125	N/A	N/A	N/A	4.000	101.972	101.972	101.472
4.125	102.131	102.131	101.831	4.125	102.013	102.013	101.713	4.250	N/A	N/A	N/A	4.125	102.131	102.131	101.631
4.250	101.222	101.222	101.022	4.250	101.274	101.274	101.074	4.375	N/A	N/A	N/A	4.250	101.222	101.222	100.722
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	101.232	101.132	101.132	100.757	2.750	101.313	101.213	101.213	100.838	2.750	100.797	100.697	100.697	100.397
2.875	101.439	101.339	101.339	100.964	2.875	101.486	101.386	101.386	101.011	2.875	100.958	100.858	100.858	100.558
3.000	101.639	101.539	101.539	101.164	3.000	101.655	101.555	101.555	101.180	3.000	101.115	101.015	101.015	100.715
3.125	101.827	101.727	101.727	101.352	3.125	101.786	101.686	101.686	101.311	3.125	101.233	101.133	101.133	100.833
3.250	101.953	101.853	101.853	101.553	3.250	102.022	101.922	101.922	101.622	3.250	102.984	102.884	102.884	102.584
3.375	102.150	102.050	102.050	101.750	3.375	102.144	102.044	102.044	101.744	3.375	103.142	103.042	103.042	102.742
3.500	102.338	102.238	102.238	101.938	3.500	102.288	102.188	102.188	101.888	3.500	103.275	103.175	103.175	102.875
3.625	102.525	102.425	102.425	102.125	3.625	102.299	102.199	102.199	101.899	3.625	103.327	103.227	103.227	102.927
3.750	101.757	101.657	101.657	101.357	3.750	101.778	101.678	101.678	101.378	3.750	103.911	103.811	103.811	103.511

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				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/13/2021

45 Day Lock Exp.: 8/30/2021

60 Day Lock Exp.: 9/13/2021

W. Rate Sheet Dated: 7/14/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.635	98.635	98.435	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.644	98.644	98.444	2.000	N/A	N/A	N/A	2.500	98.618	98.497	98.418
2.625	99.487	99.487	99.287	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.436	99.436	99.236	2.125	N/A	N/A	N/A	2.625	99.455	99.306	99.206
2.750	100.274	100.274	100.074	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.152	100.152	99.952	2.250	N/A	N/A	N/A	2.750	100.042	99.893	99.793
2.875	100.905	100.905	100.705	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.730	100.730	100.530	2.375	N/A	N/A	N/A	2.875	100.873	100.724	100.624
2.990	101.313	101.313	101.113	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.040	101.040	100.840	2.500	N/A	N/A	N/A	2.990	101.281	101.132	101.032
3.000	101.413	101.413	101.213	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.140	101.140	100.940	2.625	N/A	N/A	N/A	3.000	101.381	101.232	101.132
3.125	101.832	101.832	101.632	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.702	101.702	101.502	2.750	N/A	N/A	N/A	3.125	101.800	101.651	101.551
3.250	102.468	102.468	102.268	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.354	102.354	102.154	2.875	N/A	N/A	N/A	3.250	102.429	102.280	102.180
3.375	103.140	103.140	102.940	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.993	102.993	102.793	2.990	N/A	N/A	N/A	3.375	103.000	102.851	102.751
3.500	103.524	103.524	103.324	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.287	103.287	103.087	3.000	N/A	N/A	N/A	3.500	103.385	103.236	103.136
3.625	103.849	103.849	103.649	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.449	103.449	103.249	3.125	N/A	N/A	N/A	3.625	103.609	103.460	103.360
3.750	103.525	103.525	103.325	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.544	102.544	102.344	3.250	N/A	N/A	N/A	3.750	102.851	102.751	102.651
3.875	103.970	103.970	103.770	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.959	102.959	102.759	3.375	N/A	N/A	N/A	3.875	103.296	103.196	103.096
3.990	104.212	104.212	104.012	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.159	103.159	102.959	3.500	N/A	N/A	N/A	3.990	103.538	103.438	103.338
4.000	104.312	104.312	104.112	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.259	103.259	103.059	3.625	N/A	N/A	N/A	4.000	103.638	103.538	103.438
4.125	104.623	104.623	104.423	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.448	103.448	103.248	3.750	N/A	N/A	N/A	4.125	103.949	103.849	103.749
4.250	104.436	104.436	104.236	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.256	102.256	102.056	3.875	N/A	N/A	N/A	4.250	103.780	103.680	103.580
4.375	104.808	104.808	104.608	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.659	102.659	102.459	3.990	N/A	N/A	N/A	4.375	104.051	103.951	103.851
4.500	105.153	105.153	104.953	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	102.959	102.959	102.759	4.000	N/A	N/A	N/A	4.500	104.797	104.697	104.597
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	100.196	100.196	99.996	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.716	99.716	99.516	2.000	99.667	99.535	99.442
2.875	N/A	N/A	N/A	2.625	100.677	100.677	100.477	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.293	100.293	100.093	2.125	100.244	100.112	100.019
2.990	N/A	N/A	N/A	2.750	101.179	101.179	100.979	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.765	100.765	100.565	2.250	100.716	100.584	100.491
3.000	N/A	N/A	N/A	2.875	101.803	101.803	101.603	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.169	101.169	100.969	2.375	101.120	100.988	100.895
3.125	N/A	N/A	N/A	2.990	102.173	102.173	101.973	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.665	101.665	101.465	2.500	101.600	101.481	101.400
3.250	N/A	N/A	N/A	3.000	102.273	102.273	102.073	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.180	102.180	101.980	2.625	102.115	101.996	101.915
3.375	N/A	N/A	N/A	3.125	102.688	102.688	102.488	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.658	102.658	102.458	2.750	102.593	102.474	102.393
3.500	N/A	N/A	N/A	3.250	103.002	103.002	102.802	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.026	103.026	102.826	2.875	102.961	102.842	102.761
3.625	N/A	N/A	N/A	3.375	103.656	103.656	103.456	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.340	103.340	103.140	2.990	103.276	103.157	103.076
3.750	N/A	N/A	N/A	3.500	104.010	104.010	103.810	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.440	103.440	103.240	3.000	103.376	103.257	103.176
3.875	N/A	N/A	N/A	3.625	104.331	104.331	104.131	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.814	103.814	103.614	3.125	103.749	103.630	103.549
3.990	N/A	N/A	N/A	3.750	103.739	103.739	103.539	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.296	104.296	104.096	3.250	103.920	103.810	103.720
4.000	N/A	N/A	N/A	3.875	104.179	104.179	103.979	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.792	104.792	104.592	3.375	104.416	104.306	104.216
4.125	N/A	N/A	N/A	3.990	104.392	104.392	104.192	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.116	105.116	104.916	3.500	104.740	104.630	104.540
4.250	N/A	N/A	N/A	4.000	104.492	104.492	104.292	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.511	105.511	105.311	3.625	105.135	105.025	104.935
4.375	N/A	N/A	N/A	4.125	104.800	104.800	104.600	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.922	104.922	104.722	3.750	104.620	104.520	104.420
4.500	N/A	N/A	N/A	4.250	104.625	104.625	104.425	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.342	105.342	105.142	3.875	105.040	104.940	104.840
4.625	N/A	N/A	N/A	4.375	104.992	104.992	104.792	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.649	105.649	105.449	3.990	105.346	105.246	105.146
4.750	N/A	N/A	N/A	4.500	105.319	105.319	105.119	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.749	105.749	105.549	4.000	105.446	105.346	105.246
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	99.860	99.860	99.660	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.299	100.299	100.099
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.303	100.303	100.103	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.876	100.876	100.676
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.626	100.626	100.426	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.348	101.348	101.148
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.075	101.075	100.875	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.752	101.752	101.552
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.575	101.575	101.375	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.124	102.124	101.924
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	101.965	101.965	101.765	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.539	102.539	102.339
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.296	102.296	102.096	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.803	102.803	102.603
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.550	102.550	102.350	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.171	103.171	102.971
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.738	102.738	102.538	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.486	103.486	103.286
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.838	102.838	102.638	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.586	103.586	103.386
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.093	103.093	102.893	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.960	103.960	103.760
3.250																							



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.:

8/13/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/14/2021

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	98.635	98.635	98.435	2.500	98.644	98.644	98.444	2.875	101.803	101.803	101.603	2.000	99.716	99.716	99.516	2.000	99.860	99.860	99.660
2.625	99.487	99.487	99.287	2.625	99.436	99.436	99.236	2.990	102.173	102.173	101.973	2.125	100.293	100.293	100.093	2.125	100.303	100.303	100.103
2.750	100.274	100.274	100.074	2.750	100.152	100.152	99.952	3.000	102.273	102.273	102.073	2.250	100.765	100.765	100.565	2.250	100.626	100.626	100.426
2.875	100.905	100.905	100.705	2.875	100.730	100.730	100.530	3.125	102.688	102.688	102.488	2.375	101.169	101.169	100.969	2.375	101.075	101.075	100.875
2.990	101.313	101.313	101.113	2.990	101.040	101.040	100.840	3.250	103.002	103.002	102.802	2.500	101.665	101.665	101.465	2.500	101.575	101.575	101.375
3.000	101.413	101.413	101.213	3.000	101.140	101.140	100.940	3.375	103.656	103.656	103.456	2.625	102.180	102.180	101.980	2.625	101.965	101.965	101.765
3.125	101.832	101.832	101.632	3.125	101.702	101.702	101.502	3.500	104.010	104.010	103.810	2.750	102.658	102.658	102.458	2.750	102.296	102.296	102.096
3.250	102.468	102.468	102.268	3.250	102.354	102.354	102.154	3.625	104.331	104.331	104.131	2.875	103.026	103.026	102.826	2.875	102.550	102.550	102.350
3.375	103.140	103.140	102.940	3.375	102.993	102.993	102.793	3.750	103.739	103.739	103.539	2.990	103.340	103.340	103.140	2.990	102.738	102.738	102.538
3.500	103.524	103.524	103.324	3.500	103.287	103.287	103.087	3.875	104.179	104.179	103.979	3.000	103.440	103.440	103.240	3.000	102.838	102.838	102.638
3.625	103.849	103.849	103.649	3.625	103.449	103.449	103.249	3.990	104.392	104.392	104.192	3.125	103.814	103.814	103.614	3.125	103.093	103.093	102.893
3.750	103.525	103.525	103.325	3.750	102.544	102.544	102.344	4.000	104.492	104.492	104.292	3.250	104.296	104.296	104.096	3.250	103.079	103.079	102.879
3.875	103.970	103.970	103.770	3.875	102.959	102.959	102.759	4.125	104.800	104.800	104.600	3.375	104.792	104.792	104.592	3.375	103.464	103.464	103.264
3.990	104.212	104.212	104.012	3.990	103.159	103.159	102.959	4.250	104.625	104.625	104.425	3.500	105.116	105.116	104.916	3.500	103.690	103.690	103.490
4.000	104.312	104.312	104.112	4.000	103.259	103.259	103.059	4.375	104.992	104.992	104.792	3.625	105.511	105.511	105.311	3.625	103.964	103.964	103.764
4.125	104.623	104.623	104.423	4.125	103.448	103.448	103.248	4.500	105.319	105.319	105.119	3.750	104.922	104.922	104.722	3.750	102.776	102.776	102.576
4.250	104.436	104.436	104.236	4.250	102.256	102.256	102.056	4.625	105.534	105.534	105.334	3.875	105.342	105.342	105.142	3.875	103.068	103.068	102.868
4.375	104.808	104.808	104.608	4.375	102.659	102.659	102.459	4.750	105.684	105.684	105.484	3.990	105.649	105.649	105.449	3.990	103.255	103.255	103.055
4.500	105.153	105.153	104.953	4.500	102.959	102.959	102.759	4.875	106.008	106.008	105.808	4.000	105.749	105.749	105.549	4.000	103.355	103.355	103.155

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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

W. Rate Sheet Dated: 7/14/2021

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	Rate	30 Day	45 Day	60 Day		
2.500	98.430	98.430	98.196	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	96.888	96.888	96.654	2.750	N/A	N/A	N/A	2.500	98.180	98.080	97.946	2.500	98.180	98.080	97.946		
2.625	99.490	99.490	99.256	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	97.948	97.948	97.714	2.875	N/A	N/A	N/A	2.625	99.240	99.140	99.006	2.625	99.240	99.140	99.006		
2.750	100.423	100.423	100.191	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	98.881	98.881	98.649	2.990	N/A	N/A	N/A	2.750	100.173	100.073	99.941	2.750	100.173	100.073	99.941		
2.875	101.131	101.131	100.900	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.589	99.589	99.358	3.000	N/A	N/A	N/A	2.875	100.881	100.781	100.650	2.875	100.881	100.781	100.650		
2.990	101.521	101.521	101.292	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	99.979	99.979	99.750	3.125	N/A	N/A	N/A	2.990	101.271	101.171	101.042	2.990	101.271	101.171	101.042		
3.000	101.621	101.621	101.392	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.079	100.079	99.850	3.250	N/A	N/A	N/A	3.000	101.371	101.271	101.142	3.000	101.371	101.271	101.142		
3.125	101.861	101.861	101.629	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.377	100.377	100.145	3.375	N/A	N/A	N/A	3.125	101.611	101.448	101.379	3.125	101.611	101.448	101.379		
3.250	102.575	102.575	102.340	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.091	101.091	100.856	3.500	N/A	N/A	N/A	3.250	102.325	102.170	102.090	3.250	102.325	102.170	102.090		
3.375	103.161	103.161	102.926	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.677	101.677	101.442	3.625	N/A	N/A	N/A	3.375	102.911	102.758	102.676	3.375	102.911	102.758	102.676		
3.500	103.471	103.471	103.236	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	101.987	101.987	101.752	3.750	N/A	N/A	N/A	3.500	103.221	103.069	102.986	3.500	103.221	103.069	102.986		
3.625	103.783	103.783	103.547	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.299	102.299	102.063	3.875	N/A	N/A	N/A	3.625	103.533	103.382	103.297	3.625	103.533	103.382	103.297		
3.750	103.496	103.496	103.296	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.008	100.008	99.808	3.990	N/A	N/A	N/A	3.750	103.246	103.146	103.046	3.750	103.246	103.146	103.046		
3.875	103.942	103.942	103.742	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.454	100.454	100.254	4.000	N/A	N/A	N/A	3.875	103.692	103.592	103.492	3.875	103.692	103.592	103.492		
3.990	104.222	104.222	104.022	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.734	100.734	100.534	4.125	N/A	N/A	N/A	3.990	103.972	103.872	103.772	3.990	103.972	103.872	103.772		
4.000	104.322	104.322	104.122	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.834	100.834	100.634	4.250	N/A	N/A	N/A	4.000	104.072	103.972	103.872	4.000	104.072	103.972	103.872		
4.125	104.259	104.259	104.059	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.895	98.895	98.695	4.375	N/A	N/A	N/A	4.125	104.009	103.909	103.809	4.125	104.009	103.909	103.809		
4.250	104.823	104.823	104.623	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.459	99.459	99.259	4.500	N/A	N/A	N/A	4.250	104.573	104.473	104.373	4.250	104.573	104.473	104.373		
4.375	105.191	105.191	104.991	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.827	99.827	99.627	4.625	N/A	N/A	N/A	4.375	104.941	104.841	104.741	4.375	104.941	104.841	104.741		
4.500	105.486	105.486	105.286	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.122	100.122	99.922	4.750	N/A	N/A	N/A	4.500	105.236	105.136	105.036	4.500	105.236	105.136	105.036		
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	2.500	99.351	99.351	99.121	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.762	99.762	99.562	2.000	99.512	99.373	99.312	2.000	99.512	99.373	99.312		
2.875	N/A	N/A	N/A	2.625	100.354	100.354	100.124	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.391	100.391	100.191	2.125	100.141	100.002	99.941	2.125	100.141	100.002	99.941		
2.990	N/A	N/A	N/A	2.750	101.088	101.088	100.859	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.026	101.026	100.826	2.250	100.776	100.639	100.576	2.250	100.776	100.639	100.576		
3.000	N/A	N/A	N/A	2.875	101.708	101.708	101.479	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.470	101.470	101.270	2.375	101.220	101.084	101.020	2.375	101.220	101.084	101.020		
3.125	N/A	N/A	N/A	2.990	102.094	102.094	101.864	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.715	101.715	101.515	2.500	101.465	101.365	101.265	2.500	101.465	101.365	101.265		
3.250	N/A	N/A	N/A	3.000	102.194	102.194	101.964	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.374	102.374	102.174	2.625	102.124	102.024	101.924	2.625	102.124	102.024	101.924		
3.375	N/A	N/A	N/A	3.125	102.366	102.366	102.088	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.862	102.862	102.662	2.750	102.612	102.512	102.412	2.750	102.612	102.512	102.412		
3.500	N/A	N/A	N/A	3.250	102.933	102.933	102.655	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.225	103.225	103.025	2.875	102.975	102.875	102.775	2.875	102.975	102.875	102.775		
3.625	N/A	N/A	N/A	3.375	103.578	103.578	103.300	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.531	103.531	103.331	2.990	103.281	103.181	103.081	2.990	103.281	103.181	103.081		
3.750	N/A	N/A	N/A	3.500	103.957	103.957	103.679	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.631	103.631	103.431	3.000	103.381	103.281	103.181	3.000	103.381	103.281	103.181		
3.875	N/A	N/A	N/A	3.625	104.209	104.209	103.931	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.519	103.519	103.319	3.125	103.269	103.169	103.069	3.125	103.269	103.169	103.069		
3.990	N/A	N/A	N/A	3.750	103.887	103.887	103.687	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.965	103.965	103.765	3.250	103.715	103.615	103.515	3.250	103.715	103.615	103.515		
4.000	N/A	N/A	N/A	3.875	104.175	104.175	103.975	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.405	104.405	104.205	3.375	104.155	104.055	103.955	3.375	104.155	104.055	103.955		
4.125	N/A	N/A	N/A	3.990	104.424	104.424	104.224	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.607	104.607	104.407	3.500	104.357	104.257	104.157	3.500	104.357	104.257	104.157		
4.250	N/A	N/A	N/A	4.000	104.524	104.524	104.324	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.358	104.358	104.158	3.625	104.108	104.008	103.908	3.625	104.108	104.008	103.908		
4.375	N/A	N/A	N/A	4.125	104.203	104.203	103.962	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.714	104.714	104.514	3.750	104.464	104.364	104.264	3.750	104.464	104.364	104.264		
4.500	N/A	N/A	N/A	4.250	104.624	104.624	104.424	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.875	104.875	104.675	3.875	104.624	104.524	104.425	3.875	104.624	104.524	104.425		
4.625	N/A	N/A	N/A	4.375	105.001	105.001	104.801	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.154	105.154	104.954	3.990	104.904	104.804	104.704	3.990	104.904	104.804	104.704		
4.750	N/A	N/A	N/A	4.500	105.343	105.343	105.143	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.254	105.254	105.054	4.000	105.004	104.904	104.804	4.000	105.004	104.904	104.804		
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	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	98.536	98.536	98.336	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	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	99.165	99.165	98.965	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A		
2																													



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.:

8/13/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/14/2021

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	100.423	100.423	100.191	2.750	98.881	98.881	98.649	2.500	99.351	99.351	99.121	2.000	99.762	99.762	99.562	2.000	98.536	98.536	98.336
2.875	101.131	101.131	100.900	2.875	99.589	99.589	99.358	2.625	100.354	100.354	100.124	2.125	100.391	100.391	100.191	2.125	99.165	99.165	98.965
2.990	101.521	101.521	101.292	2.990	99.979	99.979	99.750	2.750	101.088	101.088	100.859	2.250	101.026	101.026	100.826	2.250	99.800	99.800	99.600
3.000	101.621	101.621	101.392	3.000	100.079	100.079	99.850	2.875	101.708	101.708	101.479	2.375	101.470	101.470	101.270	2.375	100.244	100.244	100.044
3.125	101.861	101.861	101.629	3.125	100.377	100.377	100.145	2.990	102.094	102.094	101.864	2.500	101.715	101.715	101.515	2.500	100.489	100.489	100.289
3.250	102.575	102.575	102.340	3.250	101.091	101.091	100.856	3.000	102.194	102.194	101.964	2.625	102.374	102.374	102.174	2.625	99.710	99.710	99.510
3.375	103.161	103.161	102.926	3.375	101.677	101.677	101.442	3.125	102.366	102.366	102.088	2.750	102.862	102.862	102.662	2.750	100.198	100.198	99.998
3.500	103.471	103.471	103.236	3.500	101.987	101.987	101.752	3.250	102.933	102.933	102.655	2.875	103.225	103.225	103.025	2.875	100.561	100.561	100.361
3.625	103.783	103.783	103.547	3.625	102.299	102.299	102.063	3.375	103.578	103.578	103.300	2.990	103.531	103.531	103.331	2.990	100.867	100.867	100.667
3.750	103.496	103.496	103.296	3.750	100.008	100.008	99.808	3.500	103.957	103.957	103.679	3.000	103.631	103.631	103.431	3.000	100.967	100.967	100.767
3.875	103.942	103.942	103.742	3.875	100.454	100.454	100.254	3.625	104.209	104.209	103.931	3.125	103.519	103.519	103.312	3.125	101.169	101.169	100.962
3.990	104.222	104.222	104.022	3.990	100.734	100.734	100.534	3.750	103.887	103.887	103.687	3.250	103.965	103.965	103.761	3.250	101.615	101.615	101.411
4.000	104.322	104.322	104.122	4.000	100.834	100.834	100.634	3.875	104.175	104.175	103.975	3.375	104.405	104.405	104.205	3.375	102.055	102.055	101.855
4.125	104.259	104.259	104.059	4.125	98.895	98.895	98.695	3.990	104.424	104.424	104.224	3.500	104.607	104.607	104.407	3.500	102.257	102.257	102.057
4.250	104.823	104.823	104.623	4.250	99.459	99.459	99.259	4.000	104.524	104.524	104.324	3.625	104.358	104.358	104.158	3.625	100.782	100.782	100.582
4.375	105.191	105.191	104.991	4.375	99.827	99.827	99.627	4.125	104.203	104.203	103.962	3.750	104.714	104.714	104.514	3.750	101.138	101.138	100.938
4.500	105.486	105.486	105.286	4.500	100.122	100.122	99.922	4.250	104.624	104.624	104.424	3.875	104.875	104.875	104.675	3.875	101.299	101.299	101.099
4.625	105.328	105.328	105.128	4.625	99.714	99.714	99.514	4.375	105.001	105.001	104.801	3.990	105.154	105.154	104.954	3.990	101.578	101.578	101.378
4.750	105.746	105.746	105.546	4.750	100.132	100.132	99.932	4.500	105.343	105.343	105.143	4.000	105.254	105.254	105.054	4.000	101.678	101.678	101.478

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/13/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/14/2021

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.

For use by mortgage professionals only



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.:

8/13/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/14/2021

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	98.196	2.500	99.351	99.351	99.121	2.000	99.762	99.762	99.562	2.500	96.984	96.984	96.750	2.000	98.499	98.499	98.299
2.625	99.490	99.490	99.256	2.625	100.354	100.354	100.124	2.125	100.391	100.391	100.191	2.625	98.044	98.044	97.810	2.125	99.128	99.128	98.928
2.750	100.423	100.423	100.191	2.750	101.088	101.088	100.859	2.250	101.026	101.026	100.826	2.750	98.977	98.977	98.745	2.250	99.763	99.763	99.563
2.875	101.131	101.131	100.900	2.875	101.708	101.708	101.479	2.375	101.470	101.470	101.270	2.875	99.685	99.685	99.454	2.375	100.207	100.207	100.007
2.990	101.521	101.521	101.292	2.990	102.094	102.094	101.864	2.500	101.715	101.715	101.515	2.990	100.075	100.075	99.846	2.500	100.452	100.452	100.252
3.000	101.621	101.621	101.392	3.000	102.194	102.194	101.964	2.625	102.374	102.374	102.174	3.000	100.175	100.175	99.946	2.625	100.392	100.392	100.192
3.125	101.861	101.861	101.629	3.125	102.366	102.366	102.088	2.750	102.862	102.862	102.662	3.125	100.444	100.444	100.212	2.750	100.880	100.880	100.680
3.250	102.575	102.575	102.340	3.250	102.933	102.933	102.655	2.875	103.225	103.225	103.025	3.250	101.158	101.158	100.923	2.875	101.243	101.243	101.043
3.375	103.161	103.161	102.926	3.375	103.578	103.578	103.300	2.990	103.531	103.531	103.331	3.375	101.744	101.744	101.509	2.990	101.549	101.549	101.349
3.500	103.471	103.471	103.236	3.500	103.957	103.957	103.679	3.000	103.631	103.631	103.431	3.500	102.054	102.054	101.819	3.000	101.649	101.649	101.449
3.625	103.783	103.783	103.547	3.625	104.209	104.209	103.931	3.125	103.519	103.519	103.312	3.625	102.366	102.366	102.130	3.125	101.694	101.694	101.487
3.750	103.496	103.496	103.296	3.750	103.887	103.887	103.687	3.250	103.965	103.965	103.761	3.750	101.077	101.077	100.877	3.250	102.140	102.140	101.936
3.875	103.942	103.942	103.742	3.875	104.175	104.175	103.975	3.375	104.405	104.405	104.205	3.875	101.523	101.523	101.323	3.375	102.580	102.580	102.380
3.990	104.222	104.222	104.022	3.990	104.424	104.424	104.224	3.500	104.607	104.607	104.407	3.990	101.803	101.803	101.603	3.500	102.782	102.782	102.582
4.000	104.322	104.322	104.122	4.000	104.524	104.524	104.324	3.625	104.358	104.358	104.158	4.000	101.903	101.903	101.703	3.625	101.920	101.920	101.720
4.125	104.259	104.259	104.059	4.125	104.203	104.203	103.962	3.750	104.714	104.714	104.514	4.125	100.902	100.902	100.702	3.750	102.276	102.276	102.076
4.250	104.823	104.823	104.623	4.250	104.624	104.624	104.424	3.875	104.875	104.875	104.675	4.250	101.466	101.466	101.266	3.875	102.437	102.437	102.237
4.375	105.191	105.191	104.991	4.375	105.001	105.001	104.801	3.990	105.154	105.154	104.954	4.375	101.834	101.834	101.634	3.990	102.716	102.716	102.516
4.500	105.486	105.486	105.286	4.500	105.343	105.343	105.143	4.000	105.254	105.254	105.054	4.500	102.129	102.129	101.929	4.000	102.816	102.816	102.616

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%	> 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			
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/13/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/14/2021

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)