

W. Rate Sheet Dated: 7/15/2021

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	100.626	100.626	100.236	2.250	100.611	100.611	100.221	2.250	98.520	98.520	98.220	3.125	96.391	96.391	96.091
2.375	100.841	100.841	100.451	2.375	100.795	100.795	100.404	2.500	98.852	98.852	98.552	3.250	97.657	97.657	97.357
2.500	101.057	101.057	100.666	2.500	100.968	100.968	100.577	2.625	99.016	99.016	98.716	3.375	97.735	97.735	97.435
2.625	101.256	101.256	100.865	2.625	101.145	101.145	100.754	2.750	100.508	100.508	100.208	3.500	97.813	97.813	97.513
2.750	102.232	102.232	101.873	2.750	102.238	102.238	101.878	2.875	100.669	100.669	100.369	3.625	97.891	97.891	97.591
2.875	102.439	102.439	102.079	2.875	102.411	102.411	102.051	3.000	100.826	100.826	100.526	Margin = 2.250		Index = 0.080	
3.000	102.639	102.639	102.279	3.000	102.580	102.580	102.221	3.125	100.944	100.944	100.644	30 Year OTC			
3.125	102.827	102.827	102.467	3.125	102.711	102.711	102.351	3.250	101.923	101.923	101.623	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	102.081	102.081	101.781	4.000	101.369	101.369	100.869
3.375	103.100	103.100	102.800	3.375	102.994	102.994	102.694	3.500	102.214	102.214	101.914	4.125	101.528	101.528	101.028
3.500	103.288	103.288	102.988	3.500	103.138	103.138	102.838	3.625	102.266	102.266	101.966	4.375	101.603	101.603	101.103
3.625	103.475	103.475	103.175	3.625	103.149	103.149	102.849	3.750	103.600	103.600	103.300	4.500	101.751	101.751	101.251
3.750	103.329	103.329	103.029	3.750	103.250	103.250	102.950	3.875	103.716	103.716	103.416	4.625	101.881	101.881	101.381
3.875	103.407	103.407	103.107	3.875	103.275	103.275	102.975	4.000	103.826	103.826	103.526	4.875	102.308	102.308	101.808
4.000	103.544	103.544	103.244	4.000	103.393	103.393	103.093	4.125	103.908	103.908	103.608	5.000	102.455	102.455	101.955
4.125	103.703	103.703	103.403	4.125	103.485	103.485	103.185	4.250	103.732	103.732	103.432	5.125	102.586	102.586	102.086
4.250	103.053	103.053	102.853	4.250	103.005	103.005	102.805	4.375	103.847	103.847	103.547	5.500	103.238	103.238	102.738
4.375	103.078	103.078	102.878	4.375	103.029	103.029	102.829	4.500	103.957	103.957	103.657	5.625	103.369	103.369	102.869
6.250	106.000	106.000	105.800	6.250	106.790	106.790	106.590	4.625	104.040	104.040	103.740	6.250	106.063	106.063	105.563

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	100.726	100.626	100.626	100.236	2.250	100.561	100.461	100.461	100.071	2.250	100.650	100.550	100.550	100.250
2.375	100.941	100.841	100.841	100.451	2.375	100.745	100.645	100.645	100.254	2.375	100.821	100.721	100.721	100.421
2.500	101.157	101.057	101.057	100.666	2.500	100.918	100.818	100.818	100.427	2.500	100.982	100.882	100.882	100.582
2.625	101.356	101.256	101.256	100.865	2.625	101.095	100.995	100.995	100.604	2.625	101.146	101.046	101.046	100.746
2.750	102.332	102.232	102.232	101.873	2.750	102.063	101.963	101.963	101.603	2.750	101.538	101.438	101.438	101.138
2.875	102.539	102.439	102.439	102.079	2.875	102.236	102.136	102.136	101.776	2.875	101.699	101.599	101.599	101.299
3.000	102.739	102.639	102.639	102.279	3.000	102.405	102.305	102.305	101.946	3.000	101.856	101.756	101.756	101.456
3.125	102.927	102.827	102.827	102.467	3.125	102.536	102.436	102.436	102.076	3.125	101.974	101.874	101.874	101.574
3.250	103.103	103.003	103.003	102.703	3.250	102.772	102.672	102.672	102.372	3.250	103.553	103.453	103.453	103.153
3.375	103.300	103.200	103.200	102.900	3.375	102.894	102.794	102.794	102.494	3.375	103.711	103.611	103.611	103.311
3.500	103.488	103.388	103.388	103.088	3.500	103.038	102.938	102.938	102.638	3.500	103.844	103.744	103.744	103.444
3.625	103.675	103.575	103.575	102.775	3.625	103.049	102.949	102.949	102.649	3.625	103.896	103.796	103.796	103.496
3.750	103.529	103.429	103.429	103.129	3.750	103.450	103.350	103.350	103.050	3.750	105.730	105.630	105.630	105.330

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	98.619	98.619	98.119	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.778	98.778	98.278	4.750	101.000	101.000	100.500
3.875	99.349	99.349	98.849	6.250	103.750	103.750	103.500	4.375	98.853	98.853	98.353	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.212	99.212	98.712					4.500	99.001	99.001	98.501	Rate	30 Day	45 Day	60 Day
4.125	99.053	99.053	98.553					4.625	99.131	99.131	98.631	5.750	103.000	103.000	102.500
4.250	100.040	100.040	99.540					4.875	99.558	99.558	99.058	6.250	105.750	105.750	105.250
4.375	99.915	99.915	99.415					5.000	99.705	99.705	99.205	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.768	99.768	99.268					5.125	99.836	99.836	99.336				
4.625	99.637	99.637	99.137					5.500	100.488	100.488	99.988				
4.750	100.773	100.773	100.273					5.625	100.619	100.619	100.119				
Borrower Paid Como Only				Lender Paid Only				6.250	103.313	103.313	102.813				

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 **-.0018**. 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	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/15/2021

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	99.057	99.057	98.757	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	99.218	99.218	98.918	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	99.374	99.374	99.074	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.493	99.493	99.193	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.728	100.728	100.428	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	100.886	100.886	100.586	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	101.019	101.019	100.719	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	101.071	101.071	100.771	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	102.905	102.905	102.605	3.625	102.425	102.425	101.925
3.750	101.579	101.579	101.279	3.750	101.600	101.600	101.300	3.875	N/A	N/A	N/A	3.750	101.579	101.579	101.079
3.875	101.757	101.757	101.457	3.875	101.725	101.725	101.425	4.000	N/A	N/A	N/A	3.875	101.757	101.757	101.257
4.000	101.894	101.894	101.594	4.000	101.843	101.843	101.543	4.125	N/A	N/A	N/A	4.000	101.894	101.894	101.394
4.125	102.053	102.053	101.753	4.125	101.935	101.935	101.635	4.250	N/A	N/A	N/A	4.125	102.053	102.053	101.553
4.250	101.191	101.191	100.991	4.250	101.242	101.242	101.042	4.375	N/A	N/A	N/A	4.250	101.191	101.191	100.691
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	101.420	101.320	101.320	100.961	2.750	101.500	101.400	101.400	101.041	2.750	100.876	100.776	100.776	100.476
2.875	101.626	101.526	101.526	101.167	2.875	101.673	101.573	101.573	101.214	2.875	101.036	100.936	100.936	100.636
3.000	101.826	101.726	101.726	101.367	3.000	101.843	101.743	101.743	101.384	3.000	101.193	101.093	101.093	100.793
3.125	102.014	101.914	101.914	101.555	3.125	101.973	101.873	101.873	101.514	3.125	101.311	101.211	101.211	100.911
3.250	101.953	101.853	101.853	101.553	3.250	102.022	101.922	101.922	101.622	3.250	102.703	102.603	102.603	102.303
3.375	102.150	102.050	102.050	101.750	3.375	102.144	102.044	102.044	101.744	3.375	102.861	102.761	102.761	102.461
3.500	102.338	102.238	102.238	101.938	3.500	102.288	102.188	102.188	101.888	3.500	102.994	102.894	102.894	102.594
3.625	102.525	102.425	102.425	102.125	3.625	102.299	102.199	102.199	101.899	3.625	103.046	102.946	102.946	102.646
3.750	101.679	101.579	101.579	101.279	3.750	101.700	101.600	101.600	101.300	3.750	103.880	103.780	103.780	103.480

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/16/2021

45 Day Lock Exp.: 8/30/2021

60 Day Lock Exp.: 9/13/2021

W. Rate Sheet Dated: 7/15/2021

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	98.926	98.926	98.926	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.943	98.943	98.743	2.000	N/A	N/A	N/A	2.500	98.917	98.796	98.717
2.625	99.720	99.720	99.520	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.731	99.731	99.531	2.125	N/A	N/A	N/A	2.625	99.687	99.538	99.438
2.750	100.501	100.501	100.301	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.441	100.441	100.241	2.250	N/A	N/A	N/A	2.750	100.268	100.119	100.019
2.875	101.122	101.122	100.922	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.011	101.011	100.811	2.375	N/A	N/A	N/A	2.875	101.088	100.939	100.839
2.990	101.522	101.522	101.322	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.315	101.315	101.115	2.500	N/A	N/A	N/A	2.990	101.489	101.340	101.240
3.000	101.622	101.622	101.422	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.415	101.415	101.215	2.625	N/A	N/A	N/A	3.000	101.589	101.440	101.340
3.125	102.034	102.034	101.834	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.765	101.765	101.565	2.750	N/A	N/A	N/A	3.125	102.001	101.852	101.752
3.250	102.615	102.615	102.415	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.407	102.407	102.207	2.875	N/A	N/A	N/A	3.250	102.575	102.426	102.326
3.375	103.278	103.278	103.078	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.039	103.039	102.839	2.990	N/A	N/A	N/A	3.375	103.138	102.989	102.889
3.500	103.654	103.654	103.454	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.327	103.327	103.127	3.000	N/A	N/A	N/A	3.500	103.514	103.365	103.265
3.625	103.976	103.976	103.776	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.485	103.485	103.285	3.125	N/A	N/A	N/A	3.625	103.735	103.586	103.486
3.750	103.520	103.520	103.320	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.540	102.540	102.340	3.250	N/A	N/A	N/A	3.750	102.844	102.744	102.644
3.875	103.958	103.958	103.758	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	102.948	102.948	102.748	3.375	N/A	N/A	N/A	3.875	103.282	103.182	103.082
3.990	104.194	104.194	103.994	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.141	103.141	102.941	3.500	N/A	N/A	N/A	3.990	103.518	103.418	103.318
4.000	104.294	104.294	104.094	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.241	103.241	103.041	3.625	N/A	N/A	N/A	4.000	103.618	103.518	103.418
4.125	104.622	104.622	104.422	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.447	103.447	103.247	3.750	N/A	N/A	N/A	4.125	103.946	103.846	103.746
4.250	104.625	104.625	104.425	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.445	102.445	102.245	3.875	N/A	N/A	N/A	4.250	103.970	103.870	103.770
4.375	105.012	105.012	104.812	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.865	102.865	102.665	3.990	N/A	N/A	N/A	4.375	104.257	104.157	104.057
4.500	105.388	105.388	105.188	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.194	103.194	102.994	4.000	N/A	N/A	N/A	4.500	105.033	104.933	104.833
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	100.496	100.496	100.296	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.870	99.870	99.670	2.000	99.822	99.687	99.594
2.875	N/A	N/A	N/A	2.625	100.969	100.969	100.769	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.443	100.443	100.243	2.125	100.394	100.259	100.166
2.990	N/A	N/A	N/A	2.750	101.404	101.404	101.204	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.910	100.910	100.710	2.250	100.861	100.726	100.633
3.000	N/A	N/A	N/A	2.875	102.017	102.017	101.817	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.306	101.306	101.106	2.375	101.257	101.122	101.029
3.125	N/A	N/A	N/A	2.990	102.380	102.380	102.180	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.727	101.727	101.527	2.500	101.662	101.543	101.462
3.250	N/A	N/A	N/A	3.000	102.480	102.480	102.280	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.234	102.234	102.034	2.625	102.169	102.050	101.969
3.375	N/A	N/A	N/A	3.125	102.888	102.888	102.688	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.704	102.704	102.504	2.750	102.639	102.520	102.439
3.500	N/A	N/A	N/A	3.250	103.147	103.147	102.947	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.065	103.065	102.865	2.875	103.000	102.881	102.800
3.625	N/A	N/A	N/A	3.375	103.792	103.792	103.592	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.373	103.373	103.173	2.990	103.308	103.189	103.108
3.750	N/A	N/A	N/A	3.500	104.138	104.138	103.938	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.473	103.473	103.273	3.000	103.408	103.289	103.208
3.875	N/A	N/A	N/A	3.625	104.457	104.457	104.257	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.840	103.840	103.640	3.125	103.775	103.656	103.575
3.990	N/A	N/A	N/A	3.750	103.732	103.732	103.532	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.322	104.322	104.122	3.250	103.938	103.830	103.738
4.000	N/A	N/A	N/A	3.875	104.166	104.166	103.966	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.812	104.812	104.612	3.375	104.428	104.320	104.228
4.125	N/A	N/A	N/A	3.990	104.372	104.372	104.172	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.133	105.133	104.933	3.500	104.749	104.641	104.549
4.250	N/A	N/A	N/A	4.000	104.472	104.472	104.272	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.550	105.550	105.350	3.625	105.165	105.057	104.965
4.375	N/A	N/A	N/A	4.125	104.799	104.799	104.599	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.991	104.991	104.791	3.750	104.678	104.578	104.478
4.500	N/A	N/A	N/A	4.250	104.815	104.815	104.615	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.437	105.437	105.237	3.875	105.124	105.024	104.924
4.625	N/A	N/A	N/A	4.375	105.200	105.200	105.000	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.787	105.787	105.587	3.990	105.474	105.374	105.274
4.750	N/A	N/A	N/A	4.500	105.558	105.558	105.358	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.887	105.887	105.687	4.000	105.574	105.474	105.374
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.024	100.024	99.824	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.464	100.464	100.264
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.464	100.464	100.264	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.037	101.037	100.837
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.786	100.786	100.586	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.504	101.504	101.304
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.149	101.149	100.949	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.899	101.899	101.699
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.646	101.646	101.446	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.267	102.267	102.067
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.031	102.031	101.831	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.676	102.676	102.476
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.357	102.357	102.157	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.860	102.860	102.660
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.606	102.606	102.406	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.221	103.221	103.021
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.789	102.789	102.589	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.529	103.529	103.329
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.889	102.889	102.689	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.629	103.629	103.429
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.141	103.141	102.941	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.996	103.996	103.796
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.121	103.121													



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.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/15/2021

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	98.926	98.926	98.726	2.500	98.943	98.943	98.743	2.875	102.017	102.017	101.817	2.000	99.870	99.870	99.670	2.000	100.024	100.024	99.824
2.625	99.720	99.720	99.520	2.625	99.731	99.731	99.531	2.990	102.380	102.380	102.180	2.125	100.443	100.443	100.243	2.125	100.464	100.464	100.264
2.750	100.501	100.501	100.301	2.750	100.441	100.441	100.241	3.000	102.480	102.480	102.280	2.250	100.910	100.910	100.710	2.250	100.786	100.786	100.586
2.875	101.122	101.122	100.922	2.875	101.011	101.011	100.811	3.125	102.888	102.888	102.688	2.375	101.306	101.306	101.106	2.375	101.149	101.149	100.949
2.990	101.522	101.522	101.322	2.990	101.315	101.315	101.115	3.250	103.147	103.147	102.947	2.500	101.727	101.727	101.527	2.500	101.646	101.646	101.446
3.000	101.622	101.622	101.422	3.000	101.415	101.415	101.215	3.375	103.792	103.792	103.592	2.625	102.234	102.234	102.034	2.625	102.031	102.031	101.831
3.125	102.034	102.034	101.834	3.125	101.765	101.765	101.565	3.500	104.138	104.138	103.938	2.750	102.704	102.704	102.504	2.750	102.357	102.357	102.157
3.250	102.615	102.615	102.415	3.250	102.407	102.407	102.207	3.625	104.457	104.457	104.257	2.875	103.065	103.065	102.865	2.875	102.606	102.606	102.406
3.375	103.278	103.278	103.078	3.375	103.039	103.039	102.839	3.750	103.732	103.732	103.532	2.990	103.373	103.373	103.173	2.990	102.789	102.789	102.589
3.500	103.654	103.654	103.454	3.500	103.327	103.327	103.127	3.875	104.166	104.166	103.966	3.000	103.473	103.473	103.273	3.000	102.889	102.889	102.689
3.625	103.976	103.976	103.776	3.625	103.485	103.485	103.285	3.990	104.372	104.372	104.172	3.125	103.840	103.840	103.640	3.125	103.141	103.141	102.941
3.750	103.520	103.520	103.320	3.750	102.540	102.540	102.340	4.000	104.472	104.472	104.272	3.250	104.322	104.322	104.122	3.250	103.121	103.121	102.921
3.875	103.958	103.958	103.758	3.875	102.948	102.948	102.748	4.125	104.799	104.799	104.599	3.375	104.812	104.812	104.612	3.375	103.501	103.501	103.301
3.990	104.194	104.194	103.994	3.990	103.141	103.141	102.941	4.250	104.815	104.815	104.615	3.500	105.133	105.133	104.933	3.500	103.722	103.722	103.522
4.000	104.294	104.294	104.094	4.000	103.241	103.241	103.041	4.375	105.200	105.200	105.000	3.625	105.550	105.550	105.350	3.625	104.013	104.013	103.813
4.125	104.622	104.622	104.422	4.125	103.447	103.447	103.247	4.500	105.558	105.558	105.358	3.750	104.991	104.991	104.791	3.750	102.842	102.842	102.642
4.250	104.625	104.625	104.425	4.250	102.445	102.445	102.245	4.625	105.765	105.765	105.565	3.875	105.437	105.437	105.237	3.875	103.154	103.154	102.954
4.375	105.012	105.012	104.812	4.375	102.865	102.865	102.665	4.750	105.875	105.875	105.675	3.990	105.787	105.787	105.587	3.990	103.367	103.367	103.167
4.500	105.388	105.388	105.188	4.500	103.194	103.194	102.994	4.875	106.195	106.195	105.995	4.000	105.887	105.887	105.687	4.000	103.467	103.467	103.267

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	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
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	N/A	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	N/A	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	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	N/A	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	-0.500
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt =<\$125K	

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrowholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/15/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.692	98.692	98.462	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.150	97.150	96.920	2.750	N/A	N/A	N/A	2.500	98.442	98.342	98.212
2.625	99.738	99.738	99.509	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.196	98.196	97.967	2.875	N/A	N/A	N/A	2.625	99.488	99.388	99.259
2.750	100.654	100.654	100.427	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.112	99.112	98.885	2.990	N/A	N/A	N/A	2.750	100.404	100.304	100.177
2.875	101.339	101.339	101.114	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.797	99.797	99.572	3.000	N/A	N/A	N/A	2.875	101.089	100.989	100.864
2.990	101.709	101.709	101.486	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.167	100.167	99.944	3.125	N/A	N/A	N/A	2.990	101.459	101.359	101.236
3.000	101.809	101.809	101.586	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.267	100.267	100.044	3.250	N/A	N/A	N/A	3.000	101.559	101.459	101.336
3.125	102.017	102.017	101.817	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.533	100.533	100.333	3.375	N/A	N/A	N/A	3.125	101.767	101.622	101.567
3.250	102.708	102.708	102.508	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.224	101.224	101.024	3.500	N/A	N/A	N/A	3.250	102.458	102.321	102.258
3.375	103.283	103.283	103.083	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.799	101.799	101.599	3.625	N/A	N/A	N/A	3.375	103.033	102.897	102.833
3.500	103.584	103.584	103.384	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.100	102.100	101.900	3.750	N/A	N/A	N/A	3.500	103.334	103.199	103.134
3.625	103.886	103.886	103.686	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.402	102.402	102.202	3.875	N/A	N/A	N/A	3.625	103.636	103.502	103.436
3.750	103.889	103.889	103.289	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.001	100.001	99.801	3.990	N/A	N/A	N/A	3.750	103.239	103.139	103.039
3.875	103.922	103.922	103.722	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.434	100.434	100.234	4.000	N/A	N/A	N/A	3.875	103.672	103.572	103.472
3.990	104.188	104.188	103.988	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.700	100.700	100.500	4.125	N/A	N/A	N/A	3.990	103.938	103.838	103.738
4.000	104.288	104.288	104.088	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.800	100.800	100.600	4.250	N/A	N/A	N/A	4.000	104.038	103.938	103.838
4.125	104.415	104.415	104.215	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	99.051	99.051	98.851	4.375	N/A	N/A	N/A	4.125	104.165	104.065	103.965
4.250	104.966	104.966	104.766	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.602	99.602	99.402	4.500	N/A	N/A	N/A	4.250	104.716	104.616	104.516
4.375	105.324	105.324	105.124	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.960	99.960	99.760	4.625	N/A	N/A	N/A	4.375	105.074	104.974	104.874
4.500	105.610	105.610	105.410	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.246	100.246	100.046	4.750	N/A	N/A	N/A	4.500	105.360	105.260	105.160
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	99.583	99.583	99.364	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.816	99.816	99.616	2.000	99.566	99.466	99.366
2.875	N/A	N/A	N/A	2.625	100.576	100.576	100.357	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.438	100.438	100.238	2.125	100.188	100.088	99.988
2.990	N/A	N/A	N/A	2.750	101.301	101.301	101.082	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.062	101.062	100.862	2.250	100.812	100.712	100.612
3.000	N/A	N/A	N/A	2.875	101.907	101.907	101.688	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.495	101.495	101.295	2.375	101.245	101.145	101.045
3.125	N/A	N/A	N/A	2.990	102.279	102.279	102.061	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.776	101.776	101.576	2.500	101.526	101.426	101.326
3.250	N/A	N/A	N/A	3.000	102.379	102.379	102.161	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.422	102.422	102.222	2.625	102.172	102.072	101.972
3.375	N/A	N/A	N/A	3.125	102.492	102.492	102.291	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.901	102.901	102.701	2.750	102.651	102.551	102.451
3.500	N/A	N/A	N/A	3.250	103.044	103.044	102.844	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.259	103.259	103.059	2.875	103.009	102.909	102.809
3.625	N/A	N/A	N/A	3.375	103.674	103.674	103.473	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.557	103.557	103.357	2.990	103.307	103.207	103.107
3.750	N/A	N/A	N/A	3.500	104.045	104.045	103.844	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.657	103.657	103.457	3.000	103.407	103.307	103.207
3.875	N/A	N/A	N/A	3.625	104.287	104.287	104.086	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.497	103.497	103.297	3.125	103.247	103.147	103.047
3.990	N/A	N/A	N/A	3.750	103.849	103.849	103.649	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.932	103.932	103.732	3.250	103.682	103.582	103.482
4.000	N/A	N/A	N/A	3.875	104.127	104.127	103.927	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.366	104.366	104.166	3.375	104.116	104.016	103.916
4.125	N/A	N/A	N/A	3.990	104.365	104.365	104.165	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.567	104.567	104.367	3.500	104.317	104.217	104.117
4.250	N/A	N/A	N/A	4.000	104.465	104.465	104.265	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.058	104.058	103.858	3.625	103.808	103.708	103.608
4.375	N/A	N/A	N/A	4.125	104.347	104.347	104.129	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.473	104.473	104.273	3.750	104.223	104.123	104.023
4.500	N/A	N/A	N/A	4.250	104.723	104.723	104.523	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.715	104.715	104.515	3.875	104.465	104.365	104.265
4.625	N/A	N/A	N/A	4.375	105.077	105.077	104.877	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.110	105.110	104.910	3.990	104.860	104.760	104.660
4.750	N/A	N/A	N/A	4.500	105.405	105.405	105.205	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.210	105.210	105.010	4.000	104.960	104.860	104.760

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.590	98.590	98.390	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	99.212	99.212	99.012	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.836	99.836	99.636	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.269	100.269	100.069	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.550	100.550	100.350	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.758	99.758	99.558	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.237	100.237	100.037	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.595	100.595	100.395	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	100.893	100.893	100.693	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	100.993	100.993	100.793	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.147	101.147	100.947	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.582	101.582	101.382	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.016	102.016	101.816	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.217	102.217	102.017	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.482	100.482	100.282	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.897	100.897	100.697	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.139	101.139	100.939	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.534	101.534	101.334	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.634	101.634	101.434	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/15/2021

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	100.654	100.654	100.427	2.750	99.112	99.112	98.885	2.500	99.583	99.583	99.364	2.000	99.816	99.816	99.616	2.000	98.590	98.590	98.390
2.875	101.339	101.339	101.114	2.875	99.797	99.797	99.572	2.625	100.576	100.576	100.357	2.125	100.438	100.438	100.238	2.125	99.212	99.212	99.012
2.990	101.709	101.709	101.486	2.990	100.167	100.167	99.944	2.750	101.301	101.301	101.082	2.250	101.062	101.062	100.862	2.250	99.836	99.836	99.636
3.000	101.809	101.809	101.586	3.000	100.267	100.267	100.044	2.875	101.907	101.907	101.688	2.375	101.495	101.495	101.295	2.375	100.269	100.269	100.069
3.125	102.017	102.017	101.817	3.125	100.533	100.533	100.333	2.990	102.279	102.279	102.061	2.500	101.776	101.776	101.576	2.500	100.550	100.550	100.350
3.250	102.708	102.708	102.508	3.250	101.224	101.224	101.024	3.000	102.379	102.379	102.161	2.625	102.422	102.422	102.222	2.625	99.758	99.758	99.558
3.375	103.283	103.283	103.083	3.375	101.799	101.799	101.599	3.125	102.492	102.492	102.291	2.750	102.901	102.901	102.701	2.750	100.237	100.237	100.037
3.500	103.584	103.584	103.384	3.500	102.100	102.100	101.900	3.250	103.044	103.044	102.844	2.875	103.259	103.259	103.059	2.875	100.595	100.595	100.395
3.625	103.886	103.886	103.686	3.625	102.402	102.402	102.202	3.375	103.674	103.674	103.474	2.990	103.557	103.557	103.357	2.990	100.893	100.893	100.693
3.750	103.489	103.489	103.289	3.750	100.001	100.001	99.801	3.500	104.045	104.045	103.844	3.000	103.657	103.657	103.457	3.000	100.993	100.993	100.793
3.875	103.922	103.922	103.722	3.875	100.434	100.434	100.234	3.625	104.287	104.287	104.086	3.125	103.497	103.497	103.297	3.125	101.147	101.147	100.947
3.990	104.188	104.188	103.988	3.990	100.700	100.700	100.500	3.750	103.849	103.849	103.649	3.250	103.932	103.932	103.732	3.250	101.582	101.582	101.382
4.000	104.288	104.288	104.088	4.000	100.800	100.800	100.600	3.875	104.127	104.127	103.927	3.375	104.366	104.366	104.166	3.375	102.016	102.016	101.816
4.125	104.415	104.415	104.215	4.125	99.051	99.051	98.851	3.990	104.365	104.365	104.165	3.500	104.567	104.567	104.367	3.500	102.217	102.217	102.017
4.250	104.966	104.966	104.766	4.250	99.602	99.602	99.402	4.000	104.465	104.465	104.265	3.625	104.058	104.058	103.858	3.625	100.482	100.482	100.282
4.375	105.324	105.324	105.124	4.375	99.960	99.960	99.760	4.125	104.347	104.347	104.129	3.750	104.473	104.473	104.273	3.750	100.897	100.897	100.697
4.500	105.610	105.610	105.410	4.500	100.246	100.246	100.046	4.250	104.723	104.723	104.523	3.875	104.715	104.715	104.515	3.875	101.139	101.139	100.939
4.625	105.359	105.359	105.159	4.625	99.745	99.745	99.545	4.375	105.077	105.077	104.877	3.990	105.110	105.110	104.910	3.990	101.534	101.534	101.334
4.750	105.769	105.769	105.569	4.750	100.155	100.155	99.955	4.500	105.405	105.405	105.205	4.000	105.210	105.210	105.010	4.000	101.634	101.634	101.434

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.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/15/2021

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



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.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/15/2021

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	98.692	98.692	98.462	2.500	99.583	99.583	99.364	2.000	99.816	99.816	99.616	2.500	97.246	97.246	97.016	2.000	98.553	98.553	98.353
2.625	99.738	99.738	99.509	2.625	100.576	100.576	100.357	2.125	100.438	100.438	100.238	2.625	98.292	98.292	98.063	2.125	99.175	99.175	98.975
2.750	100.654	100.654	100.427	2.750	101.301	101.301	101.082	2.250	101.062	101.062	100.862	2.750	99.208	99.208	98.981	2.250	99.799	99.799	99.599
2.875	101.339	101.339	101.114	2.875	101.907	101.907	101.688	2.375	101.495	101.495	101.295	2.875	99.893	99.893	99.668	2.375	100.232	100.232	100.032
2.990	101.709	101.709	101.486	2.990	102.279	102.279	102.061	2.500	101.776	101.776	101.576	2.990	100.263	100.263	100.040	2.500	100.513	100.513	100.313
3.000	101.809	101.809	101.586	3.000	102.379	102.379	102.161	2.625	102.422	102.422	102.222	3.000	100.363	100.363	100.140	2.625	100.440	100.440	100.240
3.125	102.017	102.017	101.817	3.125	102.492	102.492	102.291	2.750	102.901	102.901	102.701	3.125	100.600	100.600	100.400	2.750	100.919	100.919	100.719
3.250	102.708	102.708	102.508	3.250	103.044	103.044	102.844	2.875	103.259	103.259	103.059	3.250	101.291	101.291	101.091	2.875	101.277	101.277	101.077
3.375	103.283	103.283	103.083	3.375	103.674	103.674	103.473	2.990	103.557	103.557	103.357	3.375	101.866	101.866	101.666	2.990	101.575	101.575	101.375
3.500	103.584	103.584	103.384	3.500	104.045	104.045	103.844	3.000	103.657	103.657	103.457	3.500	102.167	102.167	101.967	3.000	101.675	101.675	101.475
3.625	103.886	103.886	103.686	3.625	104.287	104.287	104.086	3.125	103.497	103.497	103.297	3.625	102.469	102.469	102.269	3.125	101.672	101.672	101.472
3.750	103.489	103.489	103.289	3.750	103.849	103.849	103.649	3.250	103.932	103.932	103.732	3.750	101.070	101.070	100.870	3.250	102.107	102.107	101.907
3.875	103.922	103.922	103.722	3.875	104.127	104.127	103.927	3.375	104.366	104.366	104.166	3.875	101.503	101.503	101.303	3.375	102.541	102.541	102.341
3.990	104.188	104.188	103.988	3.990	104.365	104.365	104.165	3.500	104.567	104.567	104.367	3.990	101.769	101.769	101.569	3.500	102.742	102.742	102.542
4.000	104.288	104.288	104.088	4.000	104.465	104.465	104.265	3.625	104.058	104.058	103.858	4.000	101.869	101.869	101.669	3.625	101.620	101.620	101.420
4.125	104.415	104.415	104.215	4.125	104.347	104.347	104.129	3.750	104.473	104.473	104.273	4.125	101.058	101.058	100.858	3.750	102.035	102.035	101.835
4.250	104.966	104.966	104.766	4.250	104.723	104.723	104.523	3.875	104.715	104.715	104.515	4.250	101.609	101.609	101.409	3.875	102.277	102.277	102.077
4.375	105.324	105.324	105.124	4.375	105.077	105.077	104.877	3.990	105.110	105.110	104.910	4.375	101.967	101.967	101.767	3.990	102.672	102.672	102.472
4.500	105.610	105.610	105.410	4.500	105.405	105.405	105.205	4.000	105.210	105.210	105.010	4.500	102.253	102.253	102.053	4.000	102.772	102.772	102.572

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

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	-14.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
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.:

8/16/2021

45 Day Lock Exp.:

8/30/2021

60 Day Lock Exp.:

9/13/2021

W. Rate Sheet Dated: 7/15/2021

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)