



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.: 8/19/2021

45 Day Lock Exp.: 9/3/2021

60 Day Lock Exp.: 9/20/2021

W. Rate Sheet Dated: 7/20/2021

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	101.073	101.073	100.714	2.250	100.908	100.908	100.549	2.250	98.696	98.696	98.396	3.125	96.391	96.391	96.091
2.375	101.288	101.288	100.929	2.375	101.092	101.092	100.732	2.500	99.027	99.027	98.727	3.250	97.657	97.657	97.357
2.500	101.504	101.504	101.144	2.500	101.265	101.265	100.905	2.625	99.192	99.192	98.892	3.375	97.735	97.735	97.435
2.625	101.703	101.703	101.343	2.625	101.442	101.442	101.083	2.750	100.774	100.774	100.474	3.500	97.813	97.813	97.513
2.750	102.398	102.398	101.992	2.750	102.253	102.253	101.847	2.875	100.934	100.934	100.634	3.625	97.891	97.891	97.591
2.875	102.604	102.604	102.198	2.875	102.426	102.426	102.020	3.000	101.091	101.091	100.791	Margin = 2.250		Index = 0.080	
3.000	102.804	102.804	102.398	3.000	102.596	102.596	102.190	3.125	101.209	101.209	100.909	30 Year OTC			
3.125	102.992	102.992	102.586	3.125	102.726	102.726	102.320	3.250	102.290	102.290	101.990	Rate	30 Day	45 Day	60 Day
3.250	103.153	103.153	102.853	3.250	102.972	102.972	102.672	3.375	102.448	102.448	102.148	4.000	101.606	101.606	101.106
3.375	103.250	103.250	102.950	3.375	102.994	102.994	102.694	3.500	102.581	102.581	102.281	4.125	101.765	101.765	101.265
3.500	103.438	103.438	103.138	3.500	103.138	103.138	102.838	3.625	102.633	102.633	102.333	4.375	102.443	102.443	101.943
3.625	103.625	103.625	103.325	3.625	103.149	103.149	102.849	3.750	103.702	103.702	103.402	4.500	102.590	102.590	102.090
3.750	103.588	103.588	103.288	3.750	103.360	103.360	103.060	3.875	103.817	103.817	103.517	4.625	102.721	102.721	102.221
3.875	103.667	103.667	103.367	3.875	103.384	103.384	103.084	4.000	103.927	103.927	103.627	4.875	102.897	102.897	102.397
4.000	103.781	103.781	103.481	4.000	103.502	103.502	103.202	4.125	104.010	104.010	103.710	5.000	103.045	103.045	102.545
4.125	103.940	103.940	103.640	4.125	103.594	103.594	103.294	4.250	103.763	103.763	103.463	5.125	103.175	103.175	102.675
4.250	103.893	103.893	103.693	4.250	103.739	103.739	103.539	4.375	103.878	103.878	103.578	5.500	103.718	103.718	103.218
4.375	103.918	103.918	103.718	4.375	103.764	103.764	103.564	4.500	103.988	103.988	103.688	5.625	103.849	103.849	103.349
6.250	106.000	106.000	105.800	6.250	105.868	105.868	105.668	4.625	104.071	104.071	103.771	6.250	105.246	105.246	104.746

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	101.173	101.073	101.073	100.714	2.250	100.858	100.758	100.758	100.399	2.250	100.826	100.726	100.726	100.426	
2.375	101.388	101.288	101.288	100.929	2.375	101.042	100.942	100.942	100.582	2.375	100.997	100.897	100.897	100.597	
2.500	101.604	101.504	101.504	101.144	2.500	101.215	101.115	101.115	100.755	2.500	101.157	101.057	101.057	100.757	
2.625	101.803	101.703	101.703	101.343	2.625	101.392	101.292	101.292	100.933	2.625	101.322	101.222	101.222	100.922	
2.750	102.498	102.398	102.398	101.992	2.750	102.078	101.978	101.978	101.572	2.750	101.804	101.704	101.704	101.404	
2.875	102.704	102.604	102.604	102.198	2.875	102.251	102.151	102.151	101.745	2.875	101.964	101.864	101.864	101.564	
3.000	102.904	102.804	102.804	102.398	3.000	102.421	102.321	102.321	101.915	3.000	102.121	102.021	102.021	101.721	
3.125	103.092	102.992	102.992	102.586	3.125	102.551	102.451	102.451	102.045	3.125	102.239	102.139	102.139	101.839	
3.250	103.253	103.153	103.153	102.853	3.250	102.772	102.672	102.672	102.372	3.250	103.920	103.820	103.820	103.520	
3.375	103.450	103.350	103.350	103.050	3.375	102.894	102.794	102.794	102.494	3.375	104.078	103.978	103.978	103.678	
3.500	103.638	103.538	103.538	103.238	3.500	103.038	102.938	102.938	102.638	3.500	104.211	104.111	104.111	103.811	
3.625	103.825	103.725	103.725	103.425	3.625	103.049	102.949	102.949	102.649	3.625	104.263	104.163	104.163	103.863	
3.750	103.788	103.688	103.688	103.388	3.750	103.560	103.460	103.460	103.160	3.750	105.832	105.732	105.732	105.432	

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	98.856	98.856	98.356	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.015	99.015	98.515	4.750	101.000	101.000	100.500
3.875	99.308	99.308	98.808	6.250	103.750	103.750	103.500	4.375	99.693	99.693	99.193	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.194	99.194	98.694					4.500	99.840	99.840	99.340	Rate	30 Day	45 Day	60 Day
4.125	99.035	99.035	98.535					4.625	99.971	99.971	99.471	5.750	103.000	103.000	102.500
4.250	100.670	100.670	100.170					4.875	100.147	100.147	99.647	6.250	105.750	105.750	105.250
4.375	100.545	100.545	100.045					5.000	100.295	100.295	99.795	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.397	100.397	99.897					5.125	100.425	100.425	99.925				
4.625	100.267	100.267	99.767					5.500	100.968	100.968	100.468				
4.750	101.153	101.153	100.653					5.625	101.099	101.099	100.599				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.496	102.496	101.996				

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



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30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

8/19/2021

9/3/2021

9/20/2021

W. Rate Sheet Dated: 7/20/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	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	99.322	99.322	99.022	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	99.483	99.483	99.183	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	99.640	99.640	99.340	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.758	99.758	99.458	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.095	101.095	100.795	Rate	30 Day	45 Day	60 Day
3.250	102.003	102.003	101.703	3.250	101.922	101.922	101.622	3.375	101.253	101.253	100.953	3.250	102.003	102.003	101.503
3.375	102.200	102.200	101.900	3.375	102.044	102.044	101.744	3.500	101.386	101.386	101.086	3.375	102.200	102.200	101.700
3.500	102.388	102.388	102.088	3.500	102.188	102.188	101.888	3.625	101.438	101.438	101.138	3.500	102.388	102.388	101.888
3.625	102.575	102.575	102.275	3.625	102.199	102.199	101.899	3.750	103.007	103.007	102.707	3.625	102.575	102.575	102.075
3.750	101.838	101.838	101.538	3.750	101.710	101.710	101.410	3.875	N/A	N/A	N/A	3.750	101.838	101.838	101.338
3.875	102.017	102.017	101.717	3.875	101.834	101.834	101.534	4.000	N/A	N/A	N/A	3.875	102.017	102.017	101.517
4.000	102.131	102.131	101.831	4.000	101.952	101.952	101.652	4.125	N/A	N/A	N/A	4.000	102.131	102.131	101.631
4.125	102.290	102.290	101.990	4.125	102.044	102.044	101.744	4.250	N/A	N/A	N/A	4.125	102.290	102.290	101.790
4.250	102.030	102.030	101.830	4.250	101.977	101.977	101.777	4.375	N/A	N/A	N/A	4.250	102.030	102.030	101.530
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	101.585	101.485	101.485	101.079	2.750	101.516	101.416	101.416	101.010	2.750	101.141	101.041	101.041	100.741
2.875	101.792	101.692	101.692	101.286	2.875	101.689	101.589	101.589	101.183	2.875	101.302	101.202	101.202	100.902
3.000	101.992	101.892	101.892	101.486	3.000	101.858	101.758	101.758	101.352	3.000	101.459	101.359	101.359	101.059
3.125	102.180	102.080	102.080	101.674	3.125	101.989	101.889	101.889	101.483	3.125	101.577	101.477	101.477	101.177
3.250	102.103	102.003	102.003	101.703	3.250	102.022	101.922	101.922	101.622	3.250	103.070	102.970	102.970	102.670
3.375	102.300	102.200	102.200	101.900	3.375	102.144	102.044	102.044	101.744	3.375	103.228	103.128	103.128	102.828
3.500	102.488	102.388	102.388	102.088	3.500	102.288	102.188	102.188	101.888	3.500	103.361	103.261	103.261	102.961
3.625	102.675	102.575	102.575	102.275	3.625	102.299	102.199	102.199	101.899	3.625	103.413	103.313	103.313	103.013
3.750	101.938	101.838	101.838	101.538	3.750	101.810	101.710	101.710	101.410	3.750	103.982	103.882	103.882	103.582

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

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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)	



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30 Day Lock Exp.:

8/19/2021

45 Day Lock Exp.:

9/3/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/20/2021

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	99.515	99.515	99.315	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.472	99.472	99.272	2.000	N/A	N/A	N/A	2.500	99.480	99.340	99.203
2.625	100.353	100.353	100.153	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.237	100.237	100.037	2.125	N/A	N/A	N/A	2.625	100.317	100.175	100.033
2.750	101.103	101.103	100.903	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.919	100.919	100.719	2.250	N/A	N/A	N/A	2.750	100.866	100.724	100.582
2.875	101.690	101.690	101.490	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.457	101.457	101.257	2.375	N/A	N/A	N/A	2.875	101.654	101.512	101.370
2.990	102.049	102.049	101.849	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.730	101.730	101.530	2.500	N/A	N/A	N/A	2.990	102.013	101.871	101.729
3.000	102.149	102.149	101.949	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.830	101.830	101.630	2.625	N/A	N/A	N/A	3.000	102.113	101.971	101.829
3.125	102.538	102.538	102.338	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.035	102.035	101.835	2.750	N/A	N/A	N/A	3.125	102.502	102.360	102.218
3.250	102.947	102.947	102.747	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.552	102.552	102.352	2.875	N/A	N/A	N/A	3.250	102.906	102.764	102.669
3.375	103.578	103.578	103.378	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.153	103.153	102.953	2.990	N/A	N/A	N/A	3.375	103.437	103.295	103.200
3.500	103.924	103.924	103.724	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.418	103.418	103.218	3.000	N/A	N/A	N/A	3.500	103.784	103.642	103.547
3.625	104.223	104.223	104.023	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.562	103.562	103.362	3.125	N/A	N/A	N/A	3.625	103.983	103.841	103.746
3.750	103.613	103.613	103.413	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.633	102.633	102.433	3.250	N/A	N/A	N/A	3.750	102.935	102.835	102.735
3.875	104.022	104.022	103.822	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.015	103.015	102.815	3.375	N/A	N/A	N/A	3.875	103.344	103.244	103.144
3.990	104.237	104.237	104.037	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.188	103.188	102.988	3.500	N/A	N/A	N/A	3.990	103.559	103.459	103.359
4.000	104.337	104.337	104.137	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.288	103.288	103.088	3.625	N/A	N/A	N/A	4.000	103.659	103.559	103.459
4.125	104.629	104.629	104.429	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.466	103.466	103.266	3.750	N/A	N/A	N/A	4.125	103.951	103.851	103.751
4.250	104.693	104.693	104.493	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.513	102.513	102.313	3.875	N/A	N/A	N/A	4.250	104.044	103.944	103.844
4.375	105.039	105.039	104.839	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	102.887	102.887	102.687	3.990	N/A	N/A	N/A	4.375	104.290	104.190	104.090
4.500	105.361	105.361	105.161	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.170	103.170	102.970	4.000	N/A	N/A	N/A	4.500	105.012	104.912	104.812
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	100.964	100.964	100.764	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.269	100.269	100.069	2.000	100.216	100.088	100.008
2.875	N/A	N/A	N/A	2.625	101.410	101.410	101.210	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.822	100.822	100.622	2.125	100.769	100.641	100.561
2.990	N/A	N/A	N/A	2.750	101.905	101.905	101.705	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.264	101.264	101.064	2.250	101.212	101.084	101.004
3.000	N/A	N/A	N/A	2.875	102.484	102.484	102.284	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.632	101.632	101.432	2.375	101.580	101.452	101.372
3.125	N/A	N/A	N/A	2.990	102.806	102.806	102.606	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	102.031	102.031	101.831	2.500	101.966	101.846	101.766
3.250	N/A	N/A	N/A	3.000	102.906	102.906	102.706	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.508	102.508	102.308	2.625	102.442	102.322	102.242
3.375	N/A	N/A	N/A	3.125	103.292	103.292	103.092	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.949	102.949	102.749	2.750	102.884	102.764	102.684
3.500	N/A	N/A	N/A	3.250	103.439	103.439	103.239	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.286	103.286	103.086	2.875	103.220	103.100	103.020
3.625	N/A	N/A	N/A	3.375	104.052	104.052	103.852	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.569	103.569	103.369	2.990	103.504	103.384	103.304
3.750	N/A	N/A	N/A	3.500	104.371	104.371	104.171	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.669	103.669	103.469	3.000	103.604	103.484	103.404
3.875	N/A	N/A	N/A	3.625	104.667	104.667	104.467	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.011	104.011	103.811	3.125	103.946	103.826	103.746
3.990	N/A	N/A	N/A	3.750	103.833	103.833	103.633	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.439	104.439	104.239	3.250	104.117	104.017	103.917
4.000	N/A	N/A	N/A	3.875	104.238	104.238	104.038	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.907	104.907	104.707	3.375	104.585	104.485	104.385
4.125	N/A	N/A	N/A	3.990	104.426	104.426	104.226	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.210	105.210	105.010	3.500	104.888	104.788	104.688
4.250	N/A	N/A	N/A	4.000	104.526	104.526	104.326	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.578	105.578	105.378	3.625	105.256	105.156	105.056
4.375	N/A	N/A	N/A	4.125	104.816	104.816	104.616	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.990	104.990	104.790	3.750	104.675	104.575	104.475
4.500	N/A	N/A	N/A	4.250	104.891	104.891	104.691	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.380	105.380	105.180	3.875	105.065	104.965	104.865
4.625	N/A	N/A	N/A	4.375	105.233	105.233	105.033	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.659	105.659	105.459	3.990	105.344	105.244	105.144
4.750	N/A	N/A	N/A	4.500	105.537	105.537	105.337	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.759	105.759	105.559	4.000	105.444	105.344	105.244
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	100.419	100.419	100.219	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.800	100.800	100.600
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.846	100.846	100.646	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.353	101.353	101.153
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.150	101.150	100.950	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.795	101.795	101.595
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.464	101.464	101.264	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.164	102.164	101.964
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.945	101.945	101.745	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.495	102.495	102.295
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.309	102.309	102.109	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.878	102.878	102.678
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.616	102.616	102.416	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.043	103.043	102.843
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.850	102.850	102.650	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.380	103.380	103.180
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.012	103.012	102.812	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.663	103.663	103.463
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.112	103.112	102.912	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.763	103.763	103.563
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.350	103.350	103.150	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.105	104.105	103.905
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.314	103.314	103.114	3.250	N/A	N/A	N/A	3.250	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.:

8/19/2021

45 Day Lock Exp.:

9/3/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/20/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	99.515	99.515	99.315	2.500	99.472	99.472	99.272	2.875	102.484	102.484	102.284	2.000	100.269	100.269	100.069	2.000	100.419	100.419	100.219
2.625	100.353	100.353	100.153	2.625	100.237	100.237	100.037	2.990	102.806	102.806	102.606	2.125	100.822	100.822	100.622	2.125	100.846	100.846	100.646
2.750	101.103	101.103	100.903	2.750	100.919	100.919	100.719	3.000	102.906	102.906	102.706	2.250	101.264	101.264	101.064	2.250	101.150	101.150	100.950
2.875	101.690	101.690	101.490	2.875	101.457	101.457	101.257	3.125	103.292	103.292	103.092	2.375	101.632	101.632	101.432	2.375	101.464	101.464	101.264
2.990	102.049	102.049	101.849	2.990	101.730	101.730	101.530	3.250	103.439	103.439	103.239	2.500	102.031	102.031	101.831	2.500	101.945	101.945	101.745
3.000	102.149	102.149	101.949	3.000	101.830	101.830	101.630	3.375	104.052	104.052	103.852	2.625	102.508	102.508	102.308	2.625	102.309	102.309	102.109
3.125	102.538	102.538	102.338	3.125	102.035	102.035	101.835	3.500	104.371	104.371	104.171	2.750	102.949	102.949	102.749	2.750	102.616	102.616	102.416
3.250	102.947	102.947	102.747	3.250	102.552	102.552	102.352	3.625	104.667	104.667	104.467	2.875	103.286	103.286	103.086	2.875	102.850	102.850	102.650
3.375	103.578	103.578	103.378	3.375	103.153	103.153	102.953	3.750	103.833	103.833	103.633	2.990	103.569	103.569	103.369	2.990	103.012	103.012	102.812
3.500	103.924	103.924	103.724	3.500	103.418	103.418	103.218	3.875	104.238	104.238	104.038	3.000	103.669	103.669	103.469	3.000	103.112	103.112	102.912
3.625	104.223	104.223	104.023	3.625	103.562	103.562	103.362	3.990	104.426	104.426	104.226	3.125	104.011	104.011	103.811	3.125	103.350	103.350	103.150
3.750	103.613	103.613	103.413	3.750	102.633	102.633	102.433	4.000	104.526	104.526	104.326	3.250	104.439	104.439	104.239	3.250	103.314	103.314	103.114
3.875	104.022	104.022	103.822	3.875	103.015	103.015	102.815	4.125	104.816	104.816	104.616	3.375	104.907	104.907	104.707	3.375	103.677	103.677	103.477
3.990	104.237	104.237	104.037	3.990	103.188	103.188	102.988	4.250	104.891	104.891	104.691	3.500	105.210	105.210	105.010	3.500	103.887	103.887	103.687
4.000	104.337	104.337	104.137	4.000	103.288	103.288	103.088	4.375	105.233	105.233	105.033	3.625	105.578	105.578	105.378	3.625	104.142	104.142	103.942
4.125	104.629	104.629	104.429	4.125	103.466	103.466	103.266	4.500	105.537	105.537	105.337	3.750	104.990	104.990	104.790	3.750	102.857	102.857	102.657
4.250	104.693	104.693	104.493	4.250	102.513	102.513	102.313	4.625	105.739	105.739	105.539	3.875	105.380	105.380	105.180	3.875	103.131	103.131	102.931
4.375	105.039	105.039	104.839	4.375	102.887	102.887	102.687	4.750	105.953	105.953	105.753	3.990	105.659	105.659	105.459	3.990	103.295	103.295	103.095
4.500	105.361	105.361	105.161	4.500	103.170	103.170	102.970	4.875	106.255	106.255	106.055	4.000	105.759	105.759	105.559	4.000	103.395	103.395	103.195

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	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	-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" ***	0.000
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@afrownhouse.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/19/2021

45 Day Lock Exp.:

9/3/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/20/2021

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	99.368	99.368	99.145	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	98.002	98.002	97.779	2.750	N/A	N/A	N/A	2.500	99.118	99.018	98.895
2.625	100.360	100.360	100.139	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.994	98.994	98.773	2.875	N/A	N/A	N/A	2.625	100.110	100.010	99.889
2.750	101.239	101.239	101.025	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.873	99.873	99.659	2.990	N/A	N/A	N/A	2.750	100.989	100.889	100.775
2.875	101.850	101.850	101.646	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.484	100.484	100.280	3.000	N/A	N/A	N/A	2.875	101.600	101.500	101.396
2.990	102.172	102.172	101.972	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.806	100.806	100.606	3.125	N/A	N/A	N/A	2.990	101.922	101.822	101.722
3.000	102.272	102.272	102.072	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.906	100.906	100.706	3.250	N/A	N/A	N/A	3.000	102.022	101.922	101.822
3.125	102.430	102.430	102.230	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.754	100.754	100.554	3.375	N/A	N/A	N/A	3.125	102.180	102.039	101.980
3.250	103.067	103.067	102.867	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.391	101.391	101.191	3.500	N/A	N/A	N/A	3.250	102.817	102.685	102.617
3.375	103.641	103.641	103.441	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.965	101.965	101.765	3.625	N/A	N/A	N/A	3.375	103.391	103.259	103.191
3.500	103.920	103.920	103.720	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.244	102.244	102.044	3.750	N/A	N/A	N/A	3.500	103.670	103.538	103.470
3.625	104.190	104.190	103.990	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.514	102.514	102.314	3.875	N/A	N/A	N/A	3.625	103.940	103.809	103.740
3.750	103.641	103.641	103.441	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.905	99.905	99.705	3.990	N/A	N/A	N/A	3.750	103.391	103.291	103.191
3.875	104.037	104.037	103.837	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.301	100.301	100.101	4.000	N/A	N/A	N/A	3.875	103.787	103.687	103.587
3.990	104.264	104.264	104.064	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.528	100.528	100.328	4.125	N/A	N/A	N/A	3.990	104.014	103.914	103.814
4.000	104.364	104.364	104.164	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.628	100.628	100.428	4.250	N/A	N/A	N/A	4.000	104.114	104.014	103.914
4.125	104.434	104.434	104.234	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.884	98.884	98.684	4.375	N/A	N/A	N/A	4.125	104.184	104.084	103.984
4.250	104.962	104.962	104.762	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.412	99.412	99.212	4.500	N/A	N/A	N/A	4.250	104.712	104.612	104.512
4.375	105.294	105.294	105.094	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.744	99.744	99.544	4.625	N/A	N/A	N/A	4.375	105.044	104.944	104.844
4.500	105.560	105.560	105.360	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.010	100.010	99.810	4.750	N/A	N/A	N/A	4.500	105.310	105.210	105.110
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	100.184	100.184	99.975	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.251	100.251	100.051	2.000	100.001	99.901	99.801
2.875	N/A	N/A	N/A	2.625	101.158	101.158	100.950	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.858	100.858	100.658	2.125	100.608	100.508	100.408
2.990	N/A	N/A	N/A	2.750	101.848	101.848	101.642	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.454	101.454	101.254	2.250	101.204	101.104	101.004
3.000	N/A	N/A	N/A	2.875	102.412	102.412	102.207	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.865	101.865	101.665	2.375	101.615	101.515	101.415
3.125	N/A	N/A	N/A	2.990	102.740	102.740	102.539	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.068	102.068	101.868	2.500	101.818	101.718	101.618
3.250	N/A	N/A	N/A	3.000	102.840	102.840	102.639	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.694	102.694	102.494	2.625	102.444	102.344	102.244
3.375	N/A	N/A	N/A	3.125	102.886	102.886	102.682	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.155	103.155	102.955	2.750	102.905	102.805	102.705
3.500	N/A	N/A	N/A	3.250	103.398	103.398	103.178	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.500	103.500	103.300	2.875	103.250	103.150	103.050
3.625	N/A	N/A	N/A	3.375	103.986	103.986	103.770	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.779	103.779	103.579	2.990	103.529	103.429	103.329
3.750	N/A	N/A	N/A	3.500	104.318	104.318	104.109	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.879	103.879	103.679	3.000	103.629	103.529	103.429
3.875	N/A	N/A	N/A	3.625	104.543	104.543	104.333	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.832	103.832	103.632	3.125	103.582	103.482	103.382
3.990	N/A	N/A	N/A	3.750	103.962	103.962	103.762	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.246	104.246	104.046	3.250	103.996	103.896	103.796
4.000	N/A	N/A	N/A	3.875	104.212	104.212	104.012	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.667	104.667	104.467	3.375	104.417	104.317	104.217
4.125	N/A	N/A	N/A	3.990	104.418	104.418	104.218	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.860	104.860	104.660	3.500	104.610	104.510	104.410
4.250	N/A	N/A	N/A	4.000	104.518	104.518	104.318	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.539	104.539	104.339	3.625	104.289	104.189	104.089
4.375	N/A	N/A	N/A	4.125	104.332	104.332	104.105	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.870	104.870	104.670	3.750	104.620	104.520	104.420
4.500	N/A	N/A	N/A	4.250	104.807	104.807	104.607	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	105.010	105.010	104.810	3.875	104.760	104.660	104.560
4.625	N/A	N/A	N/A	4.375	105.147	105.147	104.947	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.376	105.376	105.176	3.990	105.126	105.026	104.926
4.750	N/A	N/A	N/A	4.500	105.451	105.451	105.251	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.476	105.476	105.276	4.000	105.226	105.126	105.026
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
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.025	99.025	98.825	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	99.632	99.632	99.432	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.228	100.228	100.028	2.250	N/A	N/A	N/A	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	100.639	100.639	100.439	2.375	N/A	N/A	N/A	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	100.842	100.842	100.642	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.218	100.218	100.018	2.625	N/A	N/A	N/A	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	100.679	100.679	100.479	2.750	N/A	N/A	N/A	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	101.024	101.024	100.824	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.303	101.303	101.103	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.403	101.403	101.203	3.000	N/A	N/A	N/A	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	101.606	101.606	101.406	3.125	N/A	N/A	N/A	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	102.020	102.020	101.820	3.250	N/A	N/A	N/A	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	102.441	102.441	102.241	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N																					



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/19/2021

45 Day Lock Exp.:

9/3/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/20/2021

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	101.239	101.239	101.025	2.750	99.873	99.873	99.659	2.500	100.184	100.184	99.975	2.000	100.251	100.251	100.051	2.000	99.025	99.025	98.825
2.875	101.850	101.850	101.646	2.875	100.484	100.484	100.280	2.625	101.158	101.158	100.950	2.125	100.858	100.858	100.658	2.125	99.632	99.632	99.432
2.990	102.172	102.172	101.972	2.990	100.806	100.806	100.606	2.750	101.848	101.848	101.642	2.250	101.454	101.454	101.254	2.250	100.228	100.228	100.028
3.000	102.272	102.272	102.072	3.000	100.906	100.906	100.706	2.875	102.412	102.412	102.207	2.375	101.865	101.865	101.665	2.375	100.639	100.639	100.439
3.125	102.430	102.430	102.230	3.125	100.754	100.754	100.554	2.990	102.740	102.740	102.539	2.500	102.068	102.068	101.868	2.500	100.842	100.842	100.642
3.250	103.067	103.067	102.867	3.250	101.391	101.391	101.191	3.000	102.840	102.840	102.639	2.625	102.694	102.694	102.494	2.625	100.218	100.218	100.018
3.375	103.641	103.641	103.441	3.375	101.965	101.965	101.765	3.125	102.886	102.886	102.682	2.750	103.155	103.155	102.955	2.750	100.679	100.679	100.479
3.500	103.920	103.920	103.720	3.500	102.244	102.244	102.044	3.250	103.398	103.398	103.178	2.875	103.500	103.500	103.300	2.875	101.024	101.024	100.824
3.625	104.190	104.190	103.990	3.625	102.514	102.514	102.314	3.375	103.986	103.986	103.770	2.990	103.779	103.779	103.579	2.990	101.303	101.303	101.103
3.750	103.641	103.641	103.441	3.750	99.905	99.905	99.705	3.500	104.318	104.318	104.109	3.000	103.879	103.879	103.679	3.000	101.403	101.403	101.203
3.875	104.037	104.037	103.837	3.875	100.301	100.301	100.101	3.625	104.543	104.543	104.333	3.125	103.832	103.832	103.632	3.125	101.606	101.606	101.406
3.990	104.264	104.264	104.064	3.990	100.528	100.528	100.328	3.750	103.962	103.962	103.762	3.250	104.246	104.246	104.046	3.250	102.020	102.020	101.820
4.000	104.364	104.364	104.164	4.000	100.628	100.628	100.428	3.875	104.212	104.212	104.012	3.375	104.667	104.667	104.467	3.375	102.441	102.441	102.241
4.125	104.434	104.434	104.234	4.125	98.884	98.884	98.684	3.990	104.418	104.418	104.218	3.500	104.860	104.860	104.660	3.500	102.634	102.634	102.434
4.250	104.962	104.962	104.762	4.250	99.412	99.412	99.212	4.000	104.518	104.518	104.318	3.625	104.539	104.539	104.339	3.625	101.189	101.189	100.989
4.375	105.294	105.294	105.094	4.375	99.744	99.744	99.544	4.125	104.332	104.332	104.105	3.750	104.870	104.870	104.670	3.750	101.520	101.520	101.320
4.500	105.560	105.560	105.360	4.500	100.010	100.010	99.810	4.250	104.807	104.807	104.607	3.875	105.010	105.010	104.810	3.875	101.660	101.660	101.460
4.625	105.385	105.385	105.185	4.625	99.709	99.709	99.509	4.375	105.147	105.147	104.947	3.990	105.376	105.376	105.176	3.990	102.026	102.026	101.826
4.750	105.784	105.784	105.584	4.750	100.108	100.108	99.908	4.500	105.451	105.451	105.251	4.000	105.476	105.476	105.276	4.000	102.126	102.126	101.926

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" ***	0.000
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
*** 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.:

8/19/2021

45 Day Lock Exp.:

9/3/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/20/2021

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.:

8/19/2021

45 Day Lock Exp.:

9/3/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/20/2021

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	99.368	99.368	99.145	2.500	100.184	100.184	99.975	2.000	100.251	100.251	100.051	2.500	98.010	98.010	97.787	2.000	98.988	98.988	98.788
2.625	100.360	100.360	100.139	2.625	101.158	101.158	100.950	2.125	100.858	100.858	100.658	2.625	99.002	99.002	98.781	2.125	99.595	99.595	99.395
2.750	101.239	101.239	101.025	2.750	101.848	101.848	101.642	2.250	101.454	101.454	101.254	2.750	99.881	99.881	99.667	2.250	100.191	100.191	99.991
2.875	101.850	101.850	101.646	2.875	102.412	102.412	102.207	2.375	101.865	101.865	101.665	2.875	100.492	100.492	100.288	2.375	100.602	100.602	100.402
2.990	102.172	102.172	101.972	2.990	102.740	102.740	102.539	2.500	102.068	102.068	101.868	2.990	100.814	100.814	100.614	2.500	100.805	100.805	100.605
3.000	102.272	102.272	102.072	3.000	102.840	102.840	102.639	2.625	102.694	102.694	102.494	3.000	100.914	100.914	100.714	2.625	100.806	100.806	100.606
3.125	102.430	102.430	102.230	3.125	102.886	102.886	102.662	2.750	103.155	103.155	102.955	3.125	100.917	100.917	100.717	2.750	101.267	101.267	101.067
3.250	103.067	103.067	102.867	3.250	103.398	103.398	103.178	2.875	103.500	103.500	103.300	3.250	101.554	101.554	101.354	2.875	101.612	101.612	101.412
3.375	103.641	103.641	103.441	3.375	103.986	103.986	103.770	2.990	103.779	103.779	103.579	3.375	102.128	102.128	101.928	2.990	101.891	101.891	101.691
3.500	103.920	103.920	103.720	3.500	104.318	104.318	104.109	3.000	103.879	103.879	103.679	3.500	102.407	102.407	102.207	3.000	101.991	101.991	101.791
3.625	104.190	104.190	103.990	3.625	104.543	104.543	104.333	3.125	103.832	103.832	103.632	3.625	102.677	102.677	102.477	3.125	102.069	102.069	101.869
3.750	103.641	103.641	103.441	3.750	103.962	103.962	103.762	3.250	104.246	104.246	104.046	3.750	101.098	101.098	100.898	3.250	102.483	102.483	102.283
3.875	104.037	104.037	103.837	3.875	104.212	104.212	104.012	3.375	104.667	104.667	104.467	3.875	101.494	101.494	101.294	3.375	102.904	102.904	102.704
3.990	104.264	104.264	104.064	3.990	104.418	104.418	104.218	3.500	104.860	104.860	104.660	3.990	101.721	101.721	101.521	3.500	103.097	103.097	102.897
4.000	104.364	104.364	104.164	4.000	104.518	104.518	104.318	3.625	104.539	104.539	104.339	4.000	101.821	101.821	101.621	3.625	102.214	102.214	102.014
4.125	104.434	104.434	104.234	4.125	104.332	104.332	104.105	3.750	104.870	104.870	104.670	4.125	100.984	100.984	100.784	3.750	102.545	102.545	102.345
4.250	104.962	104.962	104.762	4.250	104.807	104.807	104.607	3.875	105.010	105.010	104.810	4.250	101.512	101.512	101.312	3.875	102.685	102.685	102.485
4.375	105.294	105.294	105.094	4.375	105.147	105.147	104.947	3.990	105.376	105.376	105.176	4.375	101.844	101.844	101.644	3.990	103.051	103.051	102.851
4.500	105.560	105.560	105.360	4.500	105.451	105.451	105.251	4.000	105.476	105.476	105.276	4.500	102.110	102.110	101.910	4.000	103.151	103.151	102.951

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)	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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/19/2021

45 Day Lock Exp.:

9/3/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/20/2021

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)