



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.: 8/23/2021

45 Day Lock Exp.: 9/6/2021

60 Day Lock Exp.: 9/20/2021

W. Rate Sheet Dated: 7/22/2021

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	100.605	100.605	100.261	2.250	100.440	100.440	100.096	2.250	98.524	98.524	98.224	3.125	96.391	96.391	96.091
2.375	100.819	100.819	100.476	2.375	100.623	100.623	100.279	2.500	98.856	98.856	98.556	3.250	97.657	97.657	97.357
2.500	101.035	101.035	100.691	2.500	100.796	100.796	100.452	2.625	99.020	99.020	98.720	3.375	97.735	97.735	97.435
2.625	101.234	101.234	100.890	2.625	100.973	100.973	100.629	2.750	100.551	100.551	100.251	3.500	97.813	97.813	97.513
2.750	102.132	102.132	101.710	2.750	101.988	101.988	101.566	2.875	100.712	100.712	100.412	3.625	97.891	97.891	97.591
2.875	102.339	102.339	101.917	2.875	102.161	102.161	101.739	3.000	100.869	100.869	100.569	Margin = 2.250		Index = 0.080	
3.000	102.539	102.539	102.117	3.000	102.330	102.330	101.908	3.125	100.987	100.987	100.687	30 Year OTC			
3.125	102.727	102.727	102.305	3.125	102.461	102.461	102.039	3.250	102.071	102.071	101.771	Rate	30 Day	45 Day	60 Day
3.250	103.043	103.043	102.743	3.250	102.863	102.863	102.563	3.375	102.229	102.229	101.929	4.000	101.091	101.091	100.591
3.375	103.141	103.141	102.841	3.375	102.885	102.885	102.585	3.500	102.363	102.363	102.063	4.125	101.249	101.249	100.749
3.500	103.328	103.328	103.028	3.500	103.029	103.029	102.729	3.625	102.415	102.415	102.115	4.375	101.896	101.896	101.396
3.625	103.515	103.515	103.215	3.625	103.039	103.039	102.739	3.750	103.280	103.280	102.980	4.500	102.043	102.043	101.543
3.750	103.072	103.072	102.772	3.750	102.844	102.844	102.544	3.875	103.396	103.396	103.096	4.625	102.174	102.174	101.674
3.875	103.151	103.151	102.851	3.875	102.868	102.868	102.568	4.000	103.505	103.505	103.205	4.875	102.929	102.929	102.429
4.000	103.266	103.266	102.966	4.000	102.987	102.987	102.687	4.125	103.588	103.588	103.288	5.000	103.076	103.076	102.576
4.125	103.424	103.424	103.124	4.125	103.078	103.078	102.778	4.250	103.732	103.732	103.432	5.125	103.207	103.207	102.707
4.250	103.346	103.346	103.146	4.250	103.192	103.192	102.992	4.375	103.847	103.847	103.547	5.500	103.687	103.687	103.187
4.375	103.371	103.371	103.171	4.375	103.217	103.217	103.017	4.500	103.957	103.957	103.657	5.625	103.818	103.818	103.318
6.250	106.000	106.000	105.800	6.250	105.868	105.868	105.668	4.625	104.040	104.040	103.740	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	100.705	100.605	100.605	100.261	2.250	100.390	100.290	100.290	99.946	2.250	100.654	100.554	100.554	100.254	
2.375	100.919	100.819	100.819	100.476	2.375	100.573	100.473	100.473	100.129	2.375	100.825	100.725	100.725	100.425	
2.500	101.135	101.035	101.035	100.691	2.500	100.746	100.646	100.646	100.302	2.500	100.986	100.886	100.886	100.586	
2.625	101.334	101.234	101.234	100.890	2.625	100.923	100.823	100.823	100.479	2.625	101.150	101.050	101.050	100.750	
2.750	102.232	102.132	102.132	101.710	2.750	101.813	101.713	101.713	101.291	2.750	101.581	101.481	101.481	101.181	
2.875	102.439	102.339	102.339	101.917	2.875	101.986	101.886	101.886	101.464	2.875	101.742	101.642	101.642	101.342	
3.000	102.639	102.539	102.539	102.117	3.000	102.155	102.055	102.055	101.633	3.000	101.899	101.799	101.799	101.499	
3.125	102.827	102.727	102.727	102.305	3.125	102.286	102.186	102.186	101.764	3.125	102.017	101.917	101.917	101.617	
3.250	103.143	103.043	103.043	102.743	3.250	102.663	102.563	102.563	102.263	3.250	103.701	103.601	103.601	103.301	
3.375	103.341	103.241	103.241	102.941	3.375	102.785	102.685	102.685	102.385	3.375	103.859	103.759	103.759	103.459	
3.500	103.528	103.428	103.428	103.128	3.500	102.929	102.829	102.829	102.529	3.500	103.993	103.893	103.893	103.593	
3.625	103.715	103.615	103.615	103.315	3.625	102.939	102.839	102.839	102.539	3.625	104.045	103.945	103.945	103.645	
3.750	103.272	103.172	103.172	102.872	3.750	103.044	102.944	102.944	102.644	3.750	105.410	105.310	105.310	105.010	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	0.000	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%			Max Note Rate = 4.750
Specialty Adjustment			N/A
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	98.341	98.341	97.841	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.499	98.499	97.999	4.750	101.000	101.000	100.500
3.875	98.793	98.793	98.293	6.250	103.750	103.750	103.500	4.375	99.146	99.146	98.646	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.678	98.678	98.178					4.500	99.293	99.293	98.793	Rate	30 Day	45 Day	60 Day
4.125	98.519	98.519	98.019					4.625	99.424	99.424	98.924	5.750	103.000	103.000	102.500
4.250	100.123	100.123	99.623					4.875	100.179	100.179	99.679	6.250	105.750	105.750	105.250
4.375	99.998	99.998	99.498					5.000	100.326	100.326	99.826		DPA Advantage Adjustment		
4.500	99.851	99.851	99.351					5.125	100.457	100.457	99.957		203(k) / 203(k)s		-1.000
4.625	99.720	99.720	99.220					5.500	100.937	100.937	100.437		203(k) & 203(k)s are Borrower Paid only		
4.750	101.184	101.184	100.684					5.625	101.068	101.068	100.568				
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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/23/2021

45 Day Lock Exp.:

9/6/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/22/2021

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	99.100	99.100	98.800	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	99.260	99.260	98.960	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	99.417	99.417	99.117	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.536	99.536	99.236	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.876	100.876	100.576	Rate	30 Day	45 Day	60 Day
3.250	101.831	101.831	101.531	3.250	101.751	101.751	101.451	3.375	101.034	101.034	100.734	3.250	101.831	101.831	101.331
3.375	102.028	102.028	101.728	3.375	101.872	101.872	101.572	3.500	101.168	101.168	100.868	3.375	102.028	102.028	101.528
3.500	102.216	102.216	101.916	3.500	102.016	102.016	101.716	3.625	101.220	101.220	100.920	3.500	102.216	102.216	101.716
3.625	102.403	102.403	102.103	3.625	102.027	102.027	101.727	3.750	102.585	102.585	102.285	3.625	102.403	102.403	101.903
3.750	101.010	101.010	100.710	3.750	100.881	100.881	100.581	3.875	N/A	N/A	N/A	3.750	101.010	101.010	100.510
3.875	101.189	101.189	100.889	3.875	101.006	101.006	100.706	4.000	N/A	N/A	N/A	3.875	101.189	101.189	100.689
4.000	101.303	101.303	101.003	4.000	101.124	101.124	100.824	4.125	N/A	N/A	N/A	4.000	101.303	101.303	100.803
4.125	101.462	101.462	101.162	4.125	101.216	101.216	100.916	4.250	N/A	N/A	N/A	4.125	101.462	101.462	100.962
4.250	101.483	101.483	101.283	4.250	101.430	101.430	101.230	4.375	N/A	N/A	N/A	4.250	101.483	101.483	100.983
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	101.257	101.157	101.157	100.735	2.750	101.188	101.088	101.088	100.666	2.750	100.856	100.756	100.756	100.456
2.875	101.464	101.364	101.364	100.942	2.875	101.361	101.261	101.261	100.839	2.875	101.017	100.917	100.917	100.617
3.000	101.664	101.564	101.564	101.142	3.000	101.530	101.430	101.430	101.008	3.000	101.174	101.074	101.074	100.774
3.125	101.852	101.752	101.752	101.330	3.125	101.661	101.561	101.561	101.139	3.125	101.292	101.192	101.192	100.892
3.250	101.931	101.831	101.831	101.531	3.250	101.851	101.751	101.751	101.451	3.250	102.789	102.689	102.689	102.389
3.375	102.128	102.028	102.028	101.728	3.375	101.972	101.872	101.872	101.572	3.375	102.947	102.847	102.847	102.547
3.500	102.316	102.216	102.216	101.916	3.500	102.116	102.016	102.016	101.716	3.500	103.080	102.980	102.980	102.680
3.625	102.503	102.403	102.403	102.103	3.625	102.127	102.027	102.027	101.727	3.625	103.132	103.032	103.032	102.732
3.750	101.110	101.010	101.010	100.710	3.750	100.981	100.881	100.881	100.581	3.750	103.247	103.147	103.147	102.847

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				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, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

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45 Day Lock Exp.:

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60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/22/2021

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					
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	99.011	99.011	98.811	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.911	98.911	98.711	2.000	N/A	N/A	N/A	2.500	98.996	98.875	98.795
2.625	99.801	99.801	99.601	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.686	99.686	99.486	2.125	N/A	N/A	N/A	2.625	99.759	99.610	99.509
2.750	100.570	100.570	100.370	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.385	100.385	100.185	2.250	N/A	N/A	N/A	2.750	100.328	100.179	100.078
2.875	101.178	101.178	100.978	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.944	100.944	100.744	2.375	N/A	N/A	N/A	2.875	101.136	100.987	100.886
2.990	101.559	101.559	101.359	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.232	101.232	101.032	2.500	N/A	N/A	N/A	2.990	101.517	101.368	101.267
3.000	101.659	101.659	101.459	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.332	101.332	101.132	2.625	N/A	N/A	N/A	3.000	101.617	101.468	101.367
3.125	102.053	102.053	101.853	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.610	101.610	101.410	2.750	N/A	N/A	N/A	3.125	102.011	101.862	101.761
3.250	102.603	102.603	102.403	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.208	102.208	102.008	2.875	N/A	N/A	N/A	3.250	102.558	102.409	102.308
3.375	103.220	103.220	103.020	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.793	102.793	102.593	2.990	N/A	N/A	N/A	3.375	103.075	102.926	102.825
3.500	103.610	103.610	103.410	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.099	103.099	102.899	3.000	N/A	N/A	N/A	3.500	103.465	103.316	103.215
3.625	103.929	103.929	103.729	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.260	103.260	103.060	3.125	N/A	N/A	N/A	3.625	103.684	103.535	103.434
3.750	103.586	103.586	103.386	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.700	102.700	102.500	3.250	N/A	N/A	N/A	3.750	102.898	102.798	102.698
3.875	104.011	104.011	103.811	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.095	103.095	102.895	3.375	N/A	N/A	N/A	3.875	103.322	103.222	103.122
3.990	104.269	104.269	104.069	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.312	103.312	103.112	3.500	N/A	N/A	N/A	3.990	103.581	103.481	103.381
4.000	104.369	104.369	104.169	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.412	103.412	103.212	3.625	N/A	N/A	N/A	4.000	103.681	103.581	103.481
4.125	104.670	104.670	104.470	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.595	103.595	103.395	3.750	N/A	N/A	N/A	4.125	103.981	103.881	103.781
4.250	104.741	104.741	104.541	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.749	102.749	102.549	3.875	N/A	N/A	N/A	4.250	104.074	103.974	103.874
4.375	105.098	105.098	104.898	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.136	103.136	102.936	3.990	N/A	N/A	N/A	4.375	104.330	104.230	104.130
4.500	105.432	105.432	105.232	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.427	103.427	103.227	4.000	N/A	N/A	N/A	4.500	105.064	104.964	104.864
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.500	100.517	100.517	100.317	2.875	N/A	N/A	2.750	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.039	100.039	99.839
2.875	N/A	N/A	N/A	N/A	2.625	100.975	100.975	100.775	2.990	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.603	100.603	100.403	2.125	100.546	100.418	100.338
2.990	N/A	N/A	N/A	N/A	2.750	101.376	101.376	101.176	3.000	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.059	101.059	100.859	2.250	101.002	100.874	100.794
3.000	N/A	N/A	N/A	N/A	2.875	101.976	101.976	101.776	3.125	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.442	101.442	101.242	2.375	101.386	101.258	101.178
3.125	N/A	N/A	N/A	N/A	2.990	102.319	102.319	102.119	3.250	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.890	101.890	101.690	2.500	101.824	101.704	101.624
3.250	N/A	N/A	N/A	N/A	3.000	102.419	102.419	102.219	3.375	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.384	102.384	102.184	2.625	102.318	102.198	102.118
3.375	N/A	N/A	N/A	N/A	3.125	102.810	102.810	102.610	3.500	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.841	102.841	102.641	2.750	102.775	102.655	102.575
3.500	N/A	N/A	N/A	N/A	3.250	103.100	103.100	102.900	3.625	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.193	103.193	102.993	2.875	103.127	103.007	102.927
3.625	N/A	N/A	N/A	N/A	3.375	103.699	103.699	103.499	3.750	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.491	103.491	103.291	2.990	103.425	103.305	103.225
3.750	N/A	N/A	N/A	N/A	3.500	104.060	104.060	103.860	3.875	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.591	103.591	103.391	3.000	103.525	103.405	103.325
3.875	N/A	N/A	N/A	N/A	3.625	104.378	104.378	104.178	3.990	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.948	103.948	103.748	3.125	103.882	103.762	103.682
3.990	N/A	N/A	N/A	N/A	3.750	103.794	103.794	103.594	4.000	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.426	104.426	104.226	3.250	104.087	103.987	103.887
4.000	N/A	N/A	N/A	N/A	3.875	104.215	104.215	104.015	4.125	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.908	104.908	104.708	3.375	104.569	104.469	104.369
4.125	N/A	N/A	N/A	N/A	3.990	104.446	104.446	104.246	4.250	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.220	105.220	105.020	3.500	104.881	104.781	104.681
4.250	N/A	N/A	N/A	N/A	4.000	104.546	104.546	104.346	4.375	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.601	105.601	105.401	3.625	105.262	105.162	105.062
4.375	N/A	N/A	N/A	N/A	4.125	104.843	104.843	104.643	4.500	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.073	105.073	104.873	3.750	104.709	104.609	104.509
4.500	N/A	N/A	N/A	N/A	4.250	104.926	104.926	104.726	4.625	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.475	105.475	105.275	3.875	105.111	105.011	104.911
4.625	N/A	N/A	N/A	N/A	4.375	105.278	105.278	105.078	4.750	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.771	105.771	105.571	3.990	105.407	105.307	105.207
4.750	N/A	N/A	N/A	N/A	4.500	105.595	105.595	105.395	4.875	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.871	105.871	105.671	4.000	105.507	105.407	105.307
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year >125 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	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	100.238	100.238	100.038	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.571	100.571	100.371
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.672	100.672	100.472	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.134	101.134	100.934
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.983	100.983	100.783	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.590	101.590	101.390
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.379	101.379	101.179	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.973	101.973	101.773
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.869	101.869	101.669	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.322	102.322	102.122
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.245	102.245	102.045	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.724	102.724	102.524
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.563	102.563	102.363	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.935	102.935	102.735
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.804	102.804	102.604	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.287	103.287	103.087



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.:

8/23/2021

45 Day Lock Exp.:

9/6/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/22/2021

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	99.011	99.011	98.811	2.500	98.911	98.911	98.711	2.875	101.976	101.976	101.776	2.000	100.039	100.039	99.839	2.000	100.238	100.238	100.038
2.625	99.801	99.801	99.601	2.625	99.686	99.686	99.486	2.990	102.319	102.319	102.119	2.125	100.603	100.603	100.403	2.125	100.672	100.672	100.472
2.750	100.570	100.570	100.370	2.750	100.385	100.385	100.185	3.000	102.419	102.419	102.219	2.250	101.059	101.059	100.859	2.250	100.983	100.983	100.783
2.875	101.178	101.178	100.978	2.875	100.944	100.944	100.744	3.125	102.810	102.810	102.610	2.375	101.442	101.442	101.242	2.375	101.379	101.379	101.179
2.990	101.559	101.559	101.359	2.990	101.232	101.232	101.032	3.250	103.100	103.100	102.900	2.500	101.890	101.890	101.690	2.500	101.869	101.869	101.669
3.000	101.659	101.659	101.459	3.000	101.332	101.332	101.132	3.375	103.699	103.699	103.499	2.625	102.384	102.384	102.184	2.625	102.245	102.245	102.045
3.125	102.053	102.053	101.853	3.125	101.610	101.610	101.410	3.500	104.060	104.060	103.860	2.750	102.841	102.841	102.641	2.750	102.563	102.563	102.363
3.250	102.603	102.603	102.403	3.250	102.208	102.208	102.008	3.625	104.378	104.378	104.178	2.875	103.193	103.193	102.993	2.875	102.804	102.804	102.604
3.375	103.220	103.220	103.020	3.375	102.793	102.793	102.593	3.750	103.794	103.794	103.594	2.990	103.491	103.491	103.291	2.990	102.979	102.979	102.779
3.500	103.610	103.610	103.410	3.500	103.099	103.099	102.899	3.875	104.215	104.215	104.015	3.000	103.591	103.591	103.391	3.000	103.079	103.079	102.879
3.625	103.929	103.929	103.729	3.625	103.260	103.260	103.060	3.990	104.446	104.446	104.246	3.125	103.948	103.948	103.748	3.125	103.328	103.328	103.128
3.750	103.586	103.586	103.386	3.750	102.700	102.700	102.500	4.000	104.546	104.546	104.346	3.250	104.426	104.426	104.226	3.250	103.371	103.371	103.171
3.875	104.011	104.011	103.811	3.875	103.095	103.095	102.895	4.125	104.843	104.843	104.643	3.375	104.908	104.908	104.708	3.375	103.744	103.744	103.544
3.990	104.269	104.269	104.069	3.990	103.312	103.312	103.112	4.250	104.926	104.926	104.726	3.500	105.220	105.220	105.020	3.500	103.963	103.963	103.763
4.000	104.369	104.369	104.169	4.000	103.412	103.412	103.212	4.375	105.278	105.278	105.078	3.625	105.601	105.601	105.401	3.625	104.227	104.227	104.027
4.125	104.670	104.670	104.470	4.125	103.595	103.595	103.395	4.500	105.595	105.595	105.395	3.750	105.073	105.073	104.873	3.750	103.135	103.135	102.935
4.250	104.741	104.741	104.541	4.250	102.749	102.749	102.549	4.625	105.804	105.804	105.604	3.875	105.475	105.475	105.275	3.875	103.417	103.417	103.217
4.375	105.098	105.098	104.898	4.375	103.136	103.136	102.936	4.750	105.956	105.956	105.756	3.990	105.771	105.771	105.571	3.990	103.593	103.593	103.393
4.500	105.432	105.432	105.232	4.500	103.427	103.427	103.227	4.875	106.267	106.267	106.067	4.000	105.871	105.871	105.671	4.000	103.693	103.693	103.493

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
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 LPAs 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)
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@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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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	98.723	98.723	98.470	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.193	97.193	96.940	2.750	N/A	N/A	N/A	2.500	98.473	98.373	98.220
2.625	99.755	99.755	99.503	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.225	98.225	97.973	2.875	N/A	N/A	N/A	2.625	99.505	99.405	99.253
2.750	100.690	100.690	100.444	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.160	99.160	98.914	2.990	N/A	N/A	N/A	2.750	100.440	100.340	100.194
2.875	101.362	101.362	101.122	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.832	99.832	99.592	3.000	N/A	N/A	N/A	2.875	101.112	101.012	100.872
2.990	101.733	101.733	101.503	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.203	100.203	99.973	3.125	N/A	N/A	N/A	2.990	101.483	101.383	101.253
3.000	101.833	101.833	101.603	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.303	100.303	100.073	3.250	N/A	N/A	N/A	3.000	101.583	101.483	101.353
3.125	102.013	102.013	101.813	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.289	100.289	100.089	3.375	N/A	N/A	N/A	3.125	101.763	101.621	101.563
3.250	102.681	102.681	102.481	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.957	100.957	100.757	3.500	N/A	N/A	N/A	3.250	102.431	102.297	102.231
3.375	103.256	103.256	103.056	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.532	101.532	101.332	3.625	N/A	N/A	N/A	3.375	103.006	102.873	102.806
3.500	103.588	103.588	103.388	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	101.864	101.864	101.664	3.750	N/A	N/A	N/A	3.500	103.338	103.206	103.138
3.625	103.897	103.897	103.697	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.173	102.173	101.973	3.875	N/A	N/A	N/A	3.625	103.647	103.515	103.447
3.750	103.536	103.536	103.336	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.736	99.736	99.536	3.990	N/A	N/A	N/A	3.750	103.286	103.186	103.086
3.875	103.966	103.966	103.766	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.166	100.166	99.966	4.000	N/A	N/A	N/A	3.875	103.716	103.616	103.516
3.990	104.255	104.255	104.055	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.455	100.455	100.255	4.125	N/A	N/A	N/A	3.990	104.005	103.905	103.805
4.000	104.355	104.355	104.155	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.555	100.555	100.355	4.250	N/A	N/A	N/A	4.000	104.105	104.005	103.905
4.125	104.527	104.527	104.327	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.913	98.913	98.713	4.375	N/A	N/A	N/A	4.125	104.277	104.177	104.077
4.250	105.087	105.087	104.887	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.473	99.473	99.273	4.500	N/A	N/A	N/A	4.250	104.837	104.737	104.637
4.375	105.444	105.444	105.244	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.830	99.830	99.630	4.625	N/A	N/A	N/A	4.375	105.194	105.094	104.994
4.500	105.728	105.728	105.528	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.114	100.114	99.914	4.750	N/A	N/A	N/A	4.500	105.478	105.378	105.278
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	99.651	99.651	99.427	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.992	99.992	99.792	2.000	99.742	99.642	99.542
2.875	N/A	N/A	N/A	2.625	100.650	100.650	100.426	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.619	100.619	100.419	2.125	100.369	100.269	100.169
2.990	N/A	N/A	N/A	2.750	101.374	101.374	101.150	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.242	101.242	101.042	2.250	100.992	100.892	100.792
3.000	N/A	N/A	N/A	2.875	101.976	101.976	101.754	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.678	101.678	101.478	2.375	101.428	101.328	101.228
3.125	N/A	N/A	N/A	2.990	102.342	102.342	102.121	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.894	101.894	101.694	2.500	101.644	101.544	101.444
3.250	N/A	N/A	N/A	3.000	102.442	102.442	102.221	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.550	102.550	102.350	2.625	102.300	102.200	102.100
3.375	N/A	N/A	N/A	3.125	102.543	102.543	102.325	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.032	103.032	102.832	2.750	102.782	102.682	102.582
3.500	N/A	N/A	N/A	3.250	103.069	103.069	102.853	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.389	103.389	103.189	2.875	103.139	103.039	102.939
3.625	N/A	N/A	N/A	3.375	103.661	103.661	103.450	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.688	103.688	103.488	2.990	103.438	103.338	103.238
3.750	N/A	N/A	N/A	3.500	104.054	104.054	103.842	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.788	103.788	103.588	3.000	103.538	103.438	103.338
3.875	N/A	N/A	N/A	3.625	104.306	104.306	104.096	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.740	103.740	103.540	3.125	103.490	103.390	103.290
3.990	N/A	N/A	N/A	3.750	103.893	103.893	103.693	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.179	104.179	103.979	3.250	103.929	103.829	103.729
4.000	N/A	N/A	N/A	3.875	104.168	104.168	103.968	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.616	104.616	104.416	3.375	104.366	104.266	104.166
4.125	N/A	N/A	N/A	3.990	104.437	104.437	104.237	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.816	104.816	104.616	3.500	104.566	104.466	104.366
4.250	N/A	N/A	N/A	4.000	104.537	104.537	104.337	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.332	104.332	104.132	3.625	104.082	103.982	103.882
4.375	N/A	N/A	N/A	4.125	104.351	104.351	104.138	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.683	104.683	104.483	3.750	104.433	104.333	104.233
4.500	N/A	N/A	N/A	4.250	104.735	104.735	104.524	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.838	104.838	104.638	3.875	104.588	104.488	104.388
4.625	N/A	N/A	N/A	4.375	104.978	104.978	104.778	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.076	105.076	104.876	3.990	104.826	104.726	104.626
4.750	N/A	N/A	N/A	4.500	105.315	105.315	105.115	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.176	105.176	104.976	4.000	104.926	104.826	104.726
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	98.766	98.766	98.566	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	99.393	99.393	99.193	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	100.016	100.016	99.816	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	100.452	100.452	100.252	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	100.668	100.668	100.468	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	100.074	100.074	99.874	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	100.556	100.556	100.356	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	100.913	100.913	100.713	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				



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.:

8/23/2021

45 Day Lock Exp.:

9/6/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/22/2021

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	100.690	100.690	100.444	2.750	99.160	99.160	98.914	2.500	99.651	99.651	99.427	2.000	99.992	99.992	99.792	2.000	98.766	98.766	98.566
2.875	101.362	101.362	101.122	2.875	99.832	99.832	99.592	2.625	100.650	100.650	100.426	2.125	100.619	100.619	100.419	2.125	99.393	99.393	99.193
2.990	101.733	101.733	101.503	2.990	100.203	100.203	99.973	2.750	101.374	101.374	101.150	2.250	101.242	101.242	101.042	2.250	100.016	100.016	99.816
3.000	101.833	101.833	101.603	3.000	100.303	100.303	100.073	2.875	101.976	101.976	101.754	2.375	101.678	101.678	101.478	2.375	100.452	100.452	100.252
3.125	102.013	102.013	101.813	3.125	100.289	100.289	100.089	2.990	102.342	102.342	102.121	2.500	101.894	101.894	101.694	2.500	100.668	100.668	100.468
3.250	102.681	102.681	102.481	3.250	100.957	100.957	100.757	3.000	102.442	102.442	102.221	2.625	102.550	102.550	102.350	2.625	100.074	100.074	99.874
3.375	103.256	103.256	103.056	3.375	101.532	101.532	101.332	3.125	102.543	102.543	102.325	2.750	103.032	103.032	102.832	2.750	100.556	100.556	100.356
3.500	103.588	103.588	103.388	3.500	101.864	101.864	101.664	3.250	103.069	103.069	102.853	2.875	103.389	103.389	103.189	2.875	100.913	100.913	100.713
3.625	103.897	103.897	103.697	3.625	102.173	102.173	101.973	3.375	103.661	103.661	103.450	2.990	103.688	103.688	103.488	2.990	101.212	101.212	101.012
3.750	103.536	103.536	103.336	3.750	99.736	99.736	99.536	3.500	104.054	104.054	103.842	3.000	103.788	103.788	103.588	3.000	101.312	101.312	101.112
3.875	103.966	103.966	103.766	3.875	100.166	100.166	99.966	3.625	104.306	104.306	104.096	3.125	103.740	103.740	103.540	3.125	101.514	101.514	101.314
3.990	104.255	104.255	104.055	3.990	100.455	100.455	100.255	3.750	103.893	103.893	103.693	3.250	104.179	104.179	103.979	3.250	101.953	101.953	101.753
4.000	104.355	104.355	104.155	4.000	100.555	100.555	100.355	3.875	104.168	104.168	103.968	3.375	104.616	104.616	104.416	3.375	102.390	102.390	102.190
4.125	104.527	104.527	104.327	4.125	98.913	98.913	98.713	3.990	104.437	104.437	104.237	3.500	104.816	104.816	104.616	3.500	102.590	102.590	102.390
4.250	105.087	105.087	104.887	4.250	99.473	99.473	99.273	4.000	104.537	104.537	104.337	3.625	104.332	104.332	104.132	3.625	101.150	101.150	100.950
4.375	105.444	105.444	105.244	4.375	99.830	99.830	99.630	4.125	104.351	104.351	104.138	3.750	104.683	104.683	104.483	3.750	101.501	101.501	101.301
4.500	105.728	105.728	105.528	4.500	100.114	100.114	99.914	4.250	104.735	104.735	104.524	3.875	104.838	104.838	104.638	3.875	101.656	101.656	101.456
4.625	105.296	105.296	105.096	4.625	99.558	99.558	99.358	4.375	104.978	104.978	104.778	3.990	105.076	105.076	104.876	3.990	101.894	101.894	101.694
4.750	105.713	105.713	105.513	4.750	99.975	99.975	99.775	4.500	105.315	105.315	105.115	4.000	105.176	105.176	104.976	4.000	101.994	101.994	101.794

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	N/A	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	0.000	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/23/2021

45 Day Lock Exp.:

9/6/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/22/2021

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

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Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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For use by mortgage professionals only and



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8/23/2021

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9/6/2021

60 Day Lock Exp.:

9/20/2021

W. Rate Sheet Dated: 7/22/2021

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	98.723	98.723	98.470	2.500	99.651	99.651	99.427	2.000	99.992	99.992	99.792	2.500	97.283	97.283	97.030	2.000	98.729	98.729	98.529
2.625	99.755	99.755	99.503	2.625	100.650	100.650	100.426	2.125	100.619	100.619	100.419	2.625	98.315	98.315	98.063	2.125	99.356	99.356	99.156
2.750	100.690	100.690	100.444	2.750	101.374	101.374	101.150	2.250	101.242	101.242	101.042	2.750	99.250	99.250	99.004	2.250	99.979	99.979	99.779
2.875	101.362	101.362	101.122	2.875	101.976	101.976	101.754	2.375	101.678	101.678	101.478	2.875	99.922	99.922	99.682	2.375	100.415	100.415	100.215
2.990	101.733	101.733	101.503	2.990	102.342	102.342	102.121	2.500	101.894	101.894	101.694	2.990	100.293	100.293	100.063	2.500	100.631	100.631	100.431
3.000	101.833	101.833	101.603	3.000	102.442	102.442	102.221	2.625	102.550	102.550	102.350	3.000	100.393	100.393	100.163	2.625	100.662	100.662	100.462
3.125	102.013	102.013	101.813	3.125	102.543	102.543	102.325	2.750	103.032	103.032	102.832	3.125	100.476	100.476	100.276	2.750	101.144	101.144	100.944
3.250	102.681	102.681	102.481	3.250	103.069	103.069	102.853	2.875	103.389	103.389	103.189	3.250	101.144	101.144	100.944	2.875	101.501	101.501	101.301
3.375	103.256	103.256	103.056	3.375	103.661	103.661	103.450	2.990	103.688	103.688	103.488	3.375	101.719	101.719	101.519	2.990	101.800	101.800	101.600
3.500	103.588	103.588	103.388	3.500	104.054	104.054	103.842	3.000	103.788	103.788	103.588	3.500	102.051	102.051	101.851	3.000	101.900	101.900	101.700
3.625	103.897	103.897	103.697	3.625	104.306	104.306	104.096	3.125	103.740	103.740	103.540	3.625	102.360	102.360	102.160	3.125	101.977	101.977	101.777
3.750	103.536	103.536	103.336	3.750	103.893	103.893	103.693	3.250	104.179	104.179	103.979	3.750	100.961	100.961	100.761	3.250	102.416	102.416	102.216
3.875	103.966	103.966	103.766	3.875	104.168	104.168	103.968	3.375	104.616	104.616	104.416	3.875	101.391	101.391	101.191	3.375	102.853	102.853	102.653
3.990	104.255	104.255	104.055	3.990	104.437	104.437	104.237	3.500	104.816	104.816	104.616	3.990	101.680	101.680	101.480	3.500	103.053	103.053	102.853
4.000	104.355	104.355	104.155	4.000	104.537	104.537	104.337	3.625	104.332	104.332	104.132	4.000	101.780	101.780	101.580	3.625	102.091	102.091	101.891
4.125	104.527	104.527	104.327	4.125	104.351	104.351	104.138	3.750	104.683	104.683	104.483	4.125	101.045	101.045	100.845	3.750	102.442	102.442	102.242
4.250	105.087	105.087	104.887	4.250	104.735	104.735	104.524	3.875	104.838	104.838	104.638	4.250	101.605	101.605	101.405	3.875	102.597	102.597	102.397
4.375	105.444	105.444	105.244	4.375	104.978	104.978	104.778	3.990	105.076	105.076	104.876	4.375	101.962	101.962	101.762	3.990	102.835	102.835	102.635
4.500	105.728	105.728	105.528	4.500	105.315	105.315	105.115	4.000	105.176	105.176	104.976	4.500	102.246	102.246	102.046	4.000	102.935	102.935	102.735

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

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9/20/2021

W. Rate Sheet Dated: 7/22/2021

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)