



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.: 9/21/2021

W. Rate Sheet Dated: 7/23/2021

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	100.667	100.667	100.308	2.250	100.502	100.502	100.143	2.250	98.618	98.618	98.318	3.125	96.391	96.391	96.091
2.375	100.882	100.882	100.522	2.375	100.685	100.685	100.326	2.500	98.949	98.949	98.649	3.250	97.657	97.657	97.357
2.500	101.097	101.097	100.738	2.500	100.859	100.859	100.499	2.625	99.114	99.114	98.814	3.375	97.735	97.735	97.435
2.625	101.296	101.296	100.937	2.625	101.036	101.036	100.676	2.750	100.649	100.649	100.349	3.500	97.813	97.813	97.513
2.750	102.257	102.257	101.835	2.750	102.113	102.113	101.691	2.875	100.809	100.809	100.509	3.625	97.891	97.891	97.591
2.875	102.464	102.464	102.042	2.875	102.286	102.286	101.864	3.000	100.966	100.966	100.666	Margin = 2.250		Index = 0.080	
3.000	102.664	102.664	102.242	3.000	102.455	102.455	102.033	3.125	101.084	101.084	100.784	30 Year OTC			
3.125	102.852	102.852	102.430	3.125	102.586	102.586	102.164	3.250	102.282	102.282	101.982	Rate	30 Day	45 Day	60 Day
3.250	103.090	103.090	102.784	3.250	102.910	102.910	102.604	3.375	102.440	102.440	102.140	4.000	101.387	101.387	100.887
3.375	103.187	103.187	102.881	3.375	102.932	102.932	102.626	3.500	102.573	102.573	102.273	4.125	101.546	101.546	101.046
3.500	103.375	103.375	103.069	3.500	103.076	103.076	102.770	3.625	102.625	102.625	102.325	4.375	101.990	101.990	101.490
3.625	103.562	103.562	103.256	3.625	103.086	103.086	102.780	3.750	103.588	103.588	103.288	4.500	102.137	102.137	101.637
3.750	103.369	103.369	103.069	3.750	103.141	103.141	102.841	3.875	103.704	103.704	103.404	4.625	102.268	102.268	101.768
3.875	103.448	103.448	103.148	3.875	103.165	103.165	102.865	4.000	103.814	103.814	103.514	4.875	103.054	103.054	102.554
4.000	103.562	103.562	103.262	4.000	103.284	103.284	102.984	4.125	103.897	103.897	103.597	5.000	103.201	103.201	102.701
4.125	103.721	103.721	103.421	4.125	103.375	103.375	103.075	4.250	103.528	103.528	103.228	5.125	103.332	103.332	102.832
4.250	103.440	103.440	103.240	4.250	103.286	103.286	103.086	4.375	103.644	103.644	103.344	5.500	103.687	103.687	103.187
4.375	103.465	103.465	103.265	4.375	103.311	103.311	103.111	4.500	103.754	103.754	103.454	5.625	103.818	103.818	103.318
6.250	106.000	106.000	105.800	6.250	106.290	106.290	106.090	4.625	103.837	103.837	103.537	6.250	105.668	105.668	105.168

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	100.767	100.667	100.667	100.308	2.250	100.452	100.352	100.352	99.993	2.250	100.748	100.648	100.648	100.348	
2.375	100.982	100.882	100.882	100.522	2.375	100.635	100.535	100.535	100.176	2.375	100.919	100.819	100.819	100.519	
2.500	101.197	101.097	101.097	100.738	2.500	100.809	100.709	100.709	100.349	2.500	101.079	100.979	100.979	100.679	
2.625	101.396	101.296	101.296	100.937	2.625	100.986	100.886	100.886	100.526	2.625	101.244	101.144	101.144	100.844	
2.750	102.357	102.257	102.257	101.835	2.750	101.938	101.838	101.838	101.416	2.750	101.679	101.579	101.579	101.279	
2.875	102.564	102.464	102.464	102.042	2.875	102.111	102.011	102.011	101.589	2.875	101.839	101.739	101.739	101.439	
3.000	102.764	102.664	102.664	102.242	3.000	102.280	102.180	102.180	101.758	3.000	101.996	101.896	101.896	101.596	
3.125	102.952	102.852	102.852	102.430	3.125	102.411	102.311	102.311	101.889	3.125	102.114	102.014	102.014	101.714	
3.250	103.190	103.090	103.090	102.784	3.250	102.710	102.610	102.610	102.304	3.250	103.912	103.812	103.812	103.512	
3.375	103.387	103.287	103.287	102.981	3.375	102.832	102.732	102.732	102.426	3.375	104.070	103.970	103.970	103.670	
3.500	103.575	103.475	103.475	103.169	3.500	102.976	102.876	102.876	102.570	3.500	104.203	104.103	104.103	103.803	
3.625	103.762	103.662	103.662	103.356	3.625	102.986	102.886	102.886	102.580	3.625	104.255	104.155	104.155	103.855	
3.750	103.569	103.469	103.469	103.169	3.750	103.341	103.241	103.241	102.941	3.750	105.718	105.618	105.618	105.318	

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	98.637	98.637	98.137	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.796	98.796	98.296	4.750	101.000	101.000	100.500
3.875	99.090	99.090	98.590	6.250	103.750	103.750	103.500	4.375	99.240	99.240	98.740	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.975	98.975	98.475					4.500	99.387	99.387	98.887	Rate	30 Day	45 Day	60 Day
4.125	98.816	98.816	98.316					4.625	99.518	99.518	99.018	5.750	103.000	103.000	102.500
4.250	100.217	100.217	99.717					4.875	100.304	100.304	99.804	6.250	105.750	105.750	105.250
4.375	100.092	100.092	99.592					5.000	100.451	100.451	99.951	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	99.944	99.944	99.444					5.125	100.582	100.582	100.082				
4.625	99.814	99.814	99.314					5.500	100.937	100.937	100.437				
4.750	101.309	101.309	100.809					5.625	101.068	101.068	100.568				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.918	102.918	102.418				

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.:

8/23/2021

9/6/2021

9/21/2021

W. Rate Sheet Dated: 7/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.141	96.141	95.841
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.407	97.407	97.107
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.485	97.485	97.185
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.197	99.197	98.897	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	99.358	99.358	99.058	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	99.515	99.515	99.215	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.633	99.633	99.333	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.087	101.087	100.787	Rate	30 Day	45 Day	60 Day
3.250	101.878	101.878	101.572	3.250	101.797	101.797	101.491	3.375	101.245	101.245	100.945	3.250	101.878	101.878	101.378
3.375	102.075	102.075	101.769	3.375	101.919	101.919	101.613	3.500	101.378	101.378	101.078	3.375	102.075	102.075	101.575
3.500	102.263	102.263	101.957	3.500	102.063	102.063	101.757	3.625	101.430	101.430	101.130	3.500	102.263	102.263	101.763
3.625	102.450	102.450	102.144	3.625	102.074	102.074	101.768	3.750	102.893	102.893	102.593	3.625	102.450	102.450	101.950
3.750	101.307	101.307	101.007	3.750	101.178	101.178	100.878	3.875	N/A	N/A	N/A	3.750	101.307	101.307	100.807
3.875	101.485	101.485	101.185	3.875	101.303	101.303	101.003	4.000	N/A	N/A	N/A	3.875	101.485	101.485	100.985
4.000	101.600	101.600	101.300	4.000	101.421	101.421	101.121	4.125	N/A	N/A	N/A	4.000	101.600	101.600	101.100
4.125	101.759	101.759	101.459	4.125	101.513	101.513	101.213	4.250	N/A	N/A	N/A	4.125	101.759	101.759	101.259
4.250	101.577	101.577	101.377	4.250	101.524	101.524	101.324	4.375	N/A	N/A	N/A	4.250	101.577	101.577	101.077
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	101.382	101.282	101.282	100.860	2.750	101.313	101.213	101.213	100.791	2.750	100.954	100.854	100.854	100.554
2.875	101.589	101.489	101.489	101.067	2.875	101.486	101.386	101.386	100.964	2.875	101.114	101.014	101.014	100.714
3.000	101.789	101.689	101.689	101.267	3.000	101.655	101.555	101.555	101.133	3.000	101.271	101.171	101.171	100.871
3.125	101.977	101.877	101.877	101.455	3.125	101.786	101.686	101.686	101.264	3.125	101.389	101.289	101.289	100.989
3.250	101.978	101.878	101.878	101.572	3.250	101.897	101.797	101.797	101.491	3.250	103.000	102.900	102.900	102.600
3.375	102.175	102.075	102.075	101.769	3.375	102.019	101.919	101.919	101.613	3.375	103.158	103.058	103.058	102.758
3.500	102.363	102.263	102.263	101.957	3.500	102.163	102.063	102.063	101.757	3.500	103.291	103.191	103.191	102.891
3.625	102.550	102.450	102.450	102.144	3.625	102.174	102.074	102.074	101.768	3.625	103.343	103.243	103.243	102.943
3.750	101.407	101.307	101.307	101.007	3.750	101.278	101.178	101.178	100.878	3.750	103.556	103.456	103.456	103.156

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

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

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

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



AFR Loan Center
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30 Day Lock Exp.: 8/23/2021
45 Day Lock Exp.: 9/6/2021
60 Day Lock Exp.: 9/21/2021

W. Rate Sheet Dated: 7/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	99.015	99.015	98.815	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.030	99.030	98.830	2.000	N/A	N/A	N/A	2.500	98.991	98.870	98.788
2.625	99.858	99.858	99.658	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.806	99.806	99.606	2.125	N/A	N/A	N/A	2.625	99.815	99.666	99.565
2.750	100.626	100.626	100.426	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.504	100.504	100.304	2.250	N/A	N/A	N/A	2.750	100.383	100.234	100.133
2.875	101.232	101.232	101.032	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.060	101.060	100.860	2.375	N/A	N/A	N/A	2.875	101.188	101.039	100.938
2.990	101.610	101.610	101.410	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.346	101.346	101.146	2.500	N/A	N/A	N/A	2.990	101.567	101.418	101.317
3.000	101.710	101.710	101.510	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.446	101.446	101.246	2.625	N/A	N/A	N/A	3.000	101.667	101.518	101.417
3.125	102.103	102.103	101.903	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.777	101.777	101.577	2.750	N/A	N/A	N/A	3.125	102.060	101.911	101.810
3.250	102.736	102.736	102.536	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.373	102.373	102.173	2.875	N/A	N/A	N/A	3.250	102.691	102.542	102.441
3.375	103.351	103.351	103.151	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.956	102.956	102.756	2.990	N/A	N/A	N/A	3.375	103.206	103.057	102.956
3.500	103.739	103.739	103.539	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.260	103.260	103.060	3.000	N/A	N/A	N/A	3.500	103.593	103.444	103.343
3.625	104.056	104.056	103.856	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.419	103.419	103.219	3.125	N/A	N/A	N/A	3.625	103.810	103.661	103.560
3.750	103.709	103.709	103.509	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.822	102.822	102.622	3.250	N/A	N/A	N/A	3.750	103.014	102.914	102.814
3.875	104.131	104.131	103.931	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.216	103.216	103.016	3.375	N/A	N/A	N/A	3.875	103.436	103.336	103.236
3.990	104.388	104.388	104.188	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.431	103.431	103.231	3.500	N/A	N/A	N/A	3.990	103.693	103.593	103.493
4.000	104.488	104.488	104.288	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.531	103.531	103.331	3.625	N/A	N/A	N/A	4.000	103.793	103.693	103.593
4.125	104.786	104.786	104.586	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.712	103.712	103.512	3.750	N/A	N/A	N/A	4.125	104.091	103.991	103.891
4.250	104.863	104.863	104.663	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.871	102.871	102.671	3.875	N/A	N/A	N/A	4.250	104.180	104.059	103.980
4.375	105.217	105.217	105.017	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.255	103.255	103.055	3.990	N/A	N/A	N/A	4.375	104.434	104.313	104.234
4.500	105.549	105.549	105.349	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.544	103.544	103.344	4.000	N/A	N/A	N/A	4.500	105.166	105.045	104.966
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	100.544	100.544	100.344	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.130	100.130	99.930	2.000	100.072	99.944	99.863
2.875	N/A	N/A	N/A	2.625	101.002	101.002	100.802	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.692	100.692	100.492	2.125	100.634	100.506	100.425
2.990	N/A	N/A	N/A	2.750	101.463	101.463	101.263	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.147	101.147	100.947	2.250	101.089	100.961	100.880
3.000	N/A	N/A	N/A	2.875	102.061	102.061	101.861	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.529	101.529	101.329	2.375	101.471	101.343	101.262
3.125	N/A	N/A	N/A	2.990	102.402	102.402	102.202	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.965	101.965	101.765	2.500	101.899	101.779	101.699
3.250	N/A	N/A	N/A	3.000	102.502	102.502	102.302	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.456	102.456	102.256	2.625	102.390	102.270	102.190
3.375	N/A	N/A	N/A	3.125	102.890	102.890	102.690	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.911	102.911	102.711	2.750	102.845	102.725	102.645
3.500	N/A	N/A	N/A	3.250	103.233	103.233	103.033	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.261	103.261	103.061	2.875	103.194	103.074	102.994
3.625	N/A	N/A	N/A	3.375	103.830	103.830	103.630	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.556	103.556	103.356	2.990	103.490	103.370	103.290
3.750	N/A	N/A	N/A	3.500	104.189	104.189	103.989	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.656	103.656	103.456	3.000	103.590	103.470	103.390
3.875	N/A	N/A	N/A	3.625	104.504	104.504	104.304	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	103.945	103.825	103.745
3.990	N/A	N/A	N/A	3.750	104.026	104.026	103.826	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.482	104.482	104.282	3.250	104.413	104.293	104.213
4.000	N/A	N/A	N/A	3.875	104.444	104.444	104.244	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.962	104.962	104.762	3.375	104.892	104.772	104.692
4.125	N/A	N/A	N/A	3.990	104.673	104.673	104.473	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.272	105.272	105.072	3.500	104.932	104.812	104.732
4.250	N/A	N/A	N/A	4.000	104.773	104.773	104.573	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.650	105.650	105.450	3.625	105.310	105.210	105.110
4.375	N/A	N/A	N/A	4.125	105.068	105.068	104.868	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.099	105.099	104.899	3.750	104.765	104.665	104.565
4.500	N/A	N/A	N/A	4.250	105.063	105.063	104.863	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.499	105.499	105.299	3.875	105.165	105.065	104.965
4.625	N/A	N/A	N/A	4.375	105.413	105.413	105.213	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.788	105.788	105.588	3.990	105.455	105.355	105.255
4.750	N/A	N/A	N/A	4.500	105.728	105.728	105.528	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.888	105.888	105.688	4.000	105.555	105.455	105.355
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	100.329	100.329	100.129	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.661	100.661	100.461
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.763	100.763	100.563	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.224	101.224	101.024
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.074	101.074	100.874	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.679	101.679	101.479
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.455	101.455	101.255	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.061	102.061	101.861
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.943	101.943	101.743	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.408	102.408	102.208
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.318	102.318	102.118	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.803	102.803	102.603
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.633	102.633	102.433	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.005	103.005	102.805
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.874	102.874	102.674	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.355	103.355	103.155
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.044	103.044	102.844	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.650	103.650	103.450
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.144	103.144	102.944	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.750	103.750	103.550
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.391	103.391	103.191	3.125	N/A	N/A	N/A	3.125	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.:

8/23/2021

45 Day Lock Exp.:

9/6/2021

60 Day Lock Exp.:

9/21/2021

W. Rate Sheet Dated: 7/23/2021

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	99.015	99.015	98.815	2.500	99.030	99.030	98.830	2.875	102.061	102.061	101.861	2.000	100.130	100.130	99.930	2.000	100.329	100.329	100.129
2.625	99.858	99.858	99.658	2.625	99.806	99.806	99.606	2.990	102.402	102.402	102.202	2.125	100.692	100.692	100.492	2.125	100.763	100.763	100.563
2.750	100.626	100.626	100.426	2.750	100.504	100.504	100.304	3.000	102.502	102.502	102.302	2.250	101.147	101.147	100.947	2.250	101.074	101.074	100.874
2.875	101.232	101.232	101.032	2.875	101.060	101.060	100.860	3.125	102.890	102.890	102.690	2.375	101.529	101.529	101.329	2.375	101.455	101.455	101.255
2.990	101.610	101.610	101.410	2.990	101.346	101.346	101.146	3.250	103.233	103.233	103.033	2.500	101.965	101.965	101.765	2.500	101.943	101.943	101.743
3.000	101.710	101.710	101.510	3.000	101.446	101.446	101.246	3.375	103.830	103.830	103.630	2.625	102.456	102.456	102.256	2.625	102.318	102.318	102.118
3.125	102.103	102.103	101.903	3.125	101.777	101.777	101.577	3.500	104.189	104.189	103.989	2.750	102.911	102.911	102.711	2.750	102.633	102.633	102.433
3.250	102.736	102.736	102.536	3.250	102.373	102.373	102.173	3.625	104.504	104.504	104.304	2.875	103.261	103.261	103.061	2.875	102.874	102.874	102.674
3.375	103.351	103.351	103.151	3.375	102.956	102.956	102.756	3.750	104.026	104.026	103.826	2.990	103.556	103.556	103.356	2.990	103.044	103.044	102.844
3.500	103.739	103.739	103.539	3.500	103.260	103.260	103.060	3.875	104.444	104.444	104.244	3.000	103.656	103.656	103.456	3.000	103.144	103.144	102.944
3.625	104.056	104.056	103.856	3.625	103.419	103.419	103.219	3.990	104.673	104.673	104.473	3.125	104.011	104.011	103.811	3.125	103.391	103.391	103.191
3.750	103.709	103.709	103.509	3.750	102.822	102.822	102.622	4.000	104.773	104.773	104.573	3.250	104.482	104.482	104.282	3.250	103.429	103.429	103.229
3.875	104.131	104.131	103.931	3.875	103.216	103.216	103.016	4.125	105.068	105.068	104.868	3.375	104.962	104.962	104.762	3.375	103.798	103.798	103.598
3.990	104.388	104.388	104.188	3.990	103.431	103.431	103.231	4.250	105.063	105.063	104.863	3.500	105.272	105.272	105.072	3.500	104.014	104.014	103.814
4.000	104.488	104.488	104.288	4.000	103.531	103.531	103.331	4.375	105.413	105.413	105.213	3.625	105.650	105.650	105.450	3.625	104.281	104.281	104.081
4.125	104.786	104.786	104.586	4.125	103.712	103.712	103.512	4.500	105.728	105.728	105.528	3.750	105.099	105.099	104.899	3.750	103.194	103.194	102.994
4.250	104.863	104.863	104.663	4.250	102.871	102.871	102.671	4.625	105.934	105.934	105.734	3.875	105.499	105.499	105.299	3.875	103.475	103.475	103.275
4.375	105.217	105.217	105.017	4.375	103.255	103.255	103.055	4.750	105.937	105.937	105.737	3.990	105.788	105.788	105.588	3.990	103.646	103.646	103.446
4.500	105.549	105.549	105.349	4.500	103.544	103.544	103.344	4.875	106.245	106.245	106.045	4.000	105.888	105.888	105.688	4.000	103.746	103.746	103.546

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

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
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@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.: 9/21/2021

W. Rate Sheet Dated: 7/23/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.912	98.912	98.647	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.562	97.562	97.297	2.750	N/A	N/A	N/A	2.500	98.662	98.562	98.397
2.625	99.802	99.802	99.539	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.452	98.452	98.189	2.875	N/A	N/A	N/A	2.625	99.552	99.452	99.289
2.750	100.736	100.736	100.481	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.386	99.386	99.131	2.990	N/A	N/A	N/A	2.750	100.486	100.386	100.231
2.875	101.406	101.406	101.158	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.056	100.056	99.808	3.000	N/A	N/A	N/A	2.875	101.156	101.056	100.908
2.990	101.774	101.774	101.535	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.424	100.424	100.185	3.125	N/A	N/A	N/A	2.990	101.524	101.424	101.285
3.000	101.874	101.874	101.635	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.524	100.524	100.285	3.250	N/A	N/A	N/A	3.000	101.624	101.524	101.385
3.125	102.150	102.150	101.950	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.296	100.296	100.096	3.375	N/A	N/A	N/A	3.125	101.900	101.758	101.700
3.250	102.816	102.816	102.616	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	100.962	100.962	100.762	3.500	N/A	N/A	N/A	3.250	102.566	102.432	102.366
3.375	103.391	103.391	103.191	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.537	101.537	101.337	3.625	N/A	N/A	N/A	3.375	103.141	103.008	102.941
3.500	103.721	103.721	103.521	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	101.867	101.867	101.667	3.750	N/A	N/A	N/A	3.500	103.471	103.339	103.271
3.625	104.030	104.030	103.830	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.176	102.176	101.976	3.875	N/A	N/A	N/A	3.625	103.780	103.649	103.580
3.750	103.624	103.624	103.424	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.894	99.894	99.694	3.990	N/A	N/A	N/A	3.750	103.374	103.274	103.174
3.875	104.054	104.054	103.854	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.324	100.324	100.124	4.000	N/A	N/A	N/A	3.875	103.804	103.704	103.604
3.990	104.341	104.341	104.141	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.611	100.611	100.411	4.125	N/A	N/A	N/A	3.990	104.091	103.991	103.891
4.000	104.441	104.441	104.241	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.711	100.711	100.511	4.250	N/A	N/A	N/A	4.000	104.191	104.091	103.991
4.125	104.538	104.538	104.338	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.988	98.988	98.788	4.375	N/A	N/A	N/A	4.125	104.288	104.188	104.088
4.250	105.046	105.046	104.846	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.496	99.496	99.296	4.500	N/A	N/A	N/A	4.250	104.796	104.696	104.596
4.375	105.412	105.412	105.212	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.862	99.862	99.662	4.625	N/A	N/A	N/A	4.375	105.162	105.062	104.962
4.500	105.698	105.698	105.498	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.148	100.148	99.948	4.750	N/A	N/A	N/A	4.500	105.448	105.348	105.248
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	99.809	99.809	99.586	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.101	100.101	99.901	2.000	99.851	99.751	99.651
2.875	N/A	N/A	N/A	2.625	100.806	100.806	100.582	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.775	100.775	100.575	2.125	100.525	100.425	100.325
2.990	N/A	N/A	N/A	2.750	101.408	101.408	101.184	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.327	101.327	101.127	2.250	101.077	100.977	100.877
3.000	N/A	N/A	N/A	2.875	102.016	102.016	101.795	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.753	101.753	101.553	2.375	101.503	101.403	101.303
3.125	N/A	N/A	N/A	2.990	102.378	102.378	102.157	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.067	102.067	101.867	2.500	101.817	101.717	101.617
3.250	N/A	N/A	N/A	3.000	102.478	102.478	102.257	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.622	102.622	102.422	2.625	102.372	102.272	102.172
3.375	N/A	N/A	N/A	3.125	102.684	102.684	102.461	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.097	103.097	102.897	2.750	102.847	102.747	102.647
3.500	N/A	N/A	N/A	3.250	103.208	103.208	102.986	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.448	103.448	103.248	2.875	103.198	103.098	102.998
3.625	N/A	N/A	N/A	3.375	103.798	103.798	103.581	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.742	103.742	103.542	2.990	103.492	103.392	103.292
3.750	N/A	N/A	N/A	3.500	104.188	104.188	103.974	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.842	103.842	103.642	3.000	103.592	103.492	103.392
3.875	N/A	N/A	N/A	3.625	104.435	104.435	104.224	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.801	103.801	103.601	3.125	103.551	103.451	103.351
3.990	N/A	N/A	N/A	3.750	103.984	103.984	103.784	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.238	104.238	104.038	3.250	103.988	103.888	103.788
4.000	N/A	N/A	N/A	3.875	104.258	104.258	104.058	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.671	104.671	104.471	3.375	104.421	104.321	104.221
4.125	N/A	N/A	N/A	3.990	104.515	104.515	104.315	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.872	104.872	104.672	3.500	104.622	104.522	104.422
4.250	N/A	N/A	N/A	4.000	104.615	104.615	104.415	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.526	104.526	104.326	3.625	104.276	104.176	104.076
4.375	N/A	N/A	N/A	4.125	104.324	104.324	104.103	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.875	104.875	104.675	3.750	104.625	104.525	104.425
4.500	N/A	N/A	N/A	4.250	104.704	104.704	104.494	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	105.027	105.027	104.827	3.875	104.777	104.677	104.577
4.625	N/A	N/A	N/A	4.375	105.038	105.038	104.838	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.286	105.286	105.086	3.990	105.036	104.936	104.836
4.750	N/A	N/A	N/A	4.500	105.370	105.370	105.170	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.386	105.386	105.186	4.000	105.136	105.036	104.936



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.:

9/21/2021

W. Rate Sheet Dated: 7/23/2021

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	100.736	100.736	100.481	2.750	99.386	99.386	99.131	2.500	99.809	99.809	99.586	2.000	100.101	100.101	99.901	2.000	98.875	98.875	98.675
2.875	101.406	101.406	101.158	2.875	100.056	100.056	99.808	2.625	100.806	100.806	100.582	2.125	100.775	100.775	100.575	2.125	99.549	99.549	99.349
2.990	101.774	101.774	101.535	2.990	100.424	100.424	100.185	2.750	101.408	101.408	101.184	2.250	101.327	101.327	101.127	2.250	100.101	100.101	99.901
3.000	101.874	101.874	101.635	3.000	100.524	100.524	100.285	2.875	102.016	102.016	101.795	2.375	101.753	101.753	101.553	2.375	100.527	100.527	100.327
3.125	102.150	102.150	101.950	3.125	100.296	100.296	100.096	2.990	102.378	102.378	102.157	2.500	102.067	102.067	101.867	2.500	100.841	100.841	100.641
3.250	102.816	102.816	102.616	3.250	100.962	100.962	100.762	3.000	102.478	102.478	102.257	2.625	102.622	102.622	102.422	2.625	100.146	100.146	99.946
3.375	103.391	103.391	103.191	3.375	101.537	101.537	101.337	3.125	102.684	102.684	102.461	2.750	103.097	103.097	102.897	2.750	100.621	100.621	100.421
3.500	103.721	103.721	103.521	3.500	101.867	101.867	101.667	3.250	103.208	103.208	102.986	2.875	103.448	103.448	103.248	2.875	100.972	100.972	100.772
3.625	104.030	104.030	103.830	3.625	102.176	102.176	101.976	3.375	103.798	103.798	103.581	2.990	103.742	103.742	103.542	2.990	101.266	101.266	101.066
3.750	103.624	103.624	103.424	3.750	99.894	99.894	99.694	3.500	104.188	104.188	103.974	3.000	103.842	103.842	103.642	3.000	101.366	101.366	101.166
3.875	104.054	104.054	103.854	3.875	100.324	100.324	100.124	3.625	104.435	104.435	104.224	3.125	103.801	103.801	103.601	3.125	101.575	101.575	101.375
3.990	104.341	104.341	104.141	3.990	100.611	100.611	100.411	3.750	103.984	103.984	103.784	3.250	104.238	104.238	104.038	3.250	102.012	102.012	101.812
4.000	104.441	104.441	104.241	4.000	100.711	100.711	100.511	3.875	104.258	104.258	104.058	3.375	104.671	104.671	104.471	3.375	102.445	102.445	102.245
4.125	104.538	104.538	104.338	4.125	98.988	98.988	98.788	3.990	104.515	104.515	104.315	3.500	104.872	104.872	104.672	3.500	102.646	102.646	102.446
4.250	105.046	105.046	104.846	4.250	99.496	99.496	99.296	4.000	104.615	104.615	104.415	3.625	104.526	104.526	104.326	3.625	101.306	101.306	101.106
4.375	105.412	105.412	105.212	4.375	99.862	99.862	99.662	4.125	104.324	104.324	104.103	3.750	104.875	104.875	104.675	3.750	101.655	101.655	101.455
4.500	105.698	105.698	105.498	4.500	100.148	100.148	99.948	4.250	104.704	104.704	104.494	3.875	105.027	105.027	104.827	3.875	101.807	101.807	101.607
4.625	105.360	105.360	105.160	4.625	99.684	99.684	99.484	4.375	105.038	105.038	104.838	3.990	105.286	105.286	105.086	3.990	102.066	102.066	101.866
4.750	105.776	105.776	105.576	4.750	100.100	100.100	99.900	4.500	105.370	105.370	105.170	4.000	105.386	105.386	105.186	4.000	102.166	102.166	101.966

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		

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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.:

9/21/2021

W. Rate Sheet Dated: 7/23/2021

Release Time: 10:00 am ET

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/23/2021

45 Day Lock Exp.:

9/6/2021

60 Day Lock Exp.:

9/21/2021

W. Rate Sheet Dated: 7/23/2021

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	98.912	98.912	98.647	2.500	99.809	99.809	99.586	2.000	100.101	100.101	99.901	2.500	97.562	97.562	97.297	2.000	98.838	98.838	98.638
2.625	99.802	99.802	99.539	2.625	100.806	100.806	100.582	2.125	100.775	100.775	100.575	2.625	98.452	98.452	98.189	2.125	99.512	99.512	99.312
2.750	100.736	100.736	100.481	2.750	101.408	101.408	101.184	2.250	101.327	101.327	101.127	2.750	99.386	99.386	99.131	2.250	100.064	100.064	99.864
2.875	101.406	101.406	101.158	2.875	102.016	102.016	101.795	2.375	101.753	101.753	101.553	2.875	100.056	100.056	99.808	2.375	100.490	100.490	100.290
2.990	101.774	101.774	101.535	2.990	102.378	102.378	102.157	2.500	102.067	102.067	101.867	2.990	100.424	100.424	100.185	2.500	100.804	100.804	100.604
3.000	101.874	101.874	101.635	3.000	102.478	102.478	102.257	2.625	102.622	102.622	102.422	3.000	100.524	100.524	100.285	2.625	100.734	100.734	100.534
3.125	102.150	102.150	101.950	3.125	102.684	102.684	102.461	2.750	103.097	103.097	102.897	3.125	100.548	100.548	100.348	2.750	101.209	101.209	101.009
3.250	102.816	102.816	102.616	3.250	103.208	103.208	102.986	2.875	103.448	103.448	103.248	3.250	101.214	101.214	101.014	2.875	101.560	101.560	101.360
3.375	103.391	103.391	103.191	3.375	103.798	103.798	103.581	2.990	103.742	103.742	103.542	3.375	101.789	101.789	101.589	2.990	101.854	101.854	101.654
3.500	103.721	103.721	103.521	3.500	104.188	104.188	103.974	3.000	103.842	103.842	103.642	3.500	102.119	102.119	101.919	3.000	101.954	101.954	101.754
3.625	104.030	104.030	103.830	3.625	104.435	104.435	104.224	3.125	103.801	103.801	103.601	3.625	102.428	102.428	102.228	3.125	102.038	102.038	101.838
3.750	103.624	103.624	103.424	3.750	103.984	103.984	103.784	3.250	104.238	104.238	104.038	3.750	101.084	101.084	100.884	3.250	102.475	102.475	102.275
3.875	104.054	104.054	103.854	3.875	104.258	104.258	104.058	3.375	104.671	104.671	104.471	3.875	101.514	101.514	101.314	3.375	102.908	102.908	102.708
3.990	104.341	104.341	104.141	3.990	104.515	104.515	104.315	3.500	104.872	104.872	104.672	3.990	101.801	101.801	101.601	3.500	103.109	103.109	102.909
4.000	104.441	104.441	104.241	4.000	104.615	104.615	104.415	3.625	104.526	104.526	104.326	4.000	101.901	101.901	101.701	3.625	102.266	102.266	102.066
4.125	104.538	104.538	104.338	4.125	104.324	104.324	104.103	3.750	104.875	104.875	104.675	4.125	101.088	101.088	100.888	3.750	102.615	102.615	102.415
4.250	105.046	105.046	104.846	4.250	104.704	104.704	104.494	3.875	105.027	105.027	104.827	4.250	101.596	101.596	101.396	3.875	102.767	102.767	102.567
4.375	105.412	105.412	105.212	4.375	105.038	105.038	104.838	3.990	105.286	105.286	105.086	4.375	101.962	101.962	101.762	3.990	103.026	103.026	102.826
4.500	105.698	105.698	105.498	4.500	105.370	105.370	105.170	4.000	105.386	105.386	105.186	4.500	102.248	102.248	102.048	4.000	103.126	103.126	102.926

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/23/2021

45 Day Lock Exp.:

9/6/2021

60 Day Lock Exp.:

9/21/2021

W. Rate Sheet Dated: 7/23/2021

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)