



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.: 8/25/2021

45 Day Lock Exp.: 9/9/2021

60 Day Lock Exp.: 9/24/2021

W. Rate Sheet Dated: 7/26/2021

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	100.730	100.730	100.355	2.250	100.321	100.321	99.946	2.250	98.720	98.720	98.420	3.125	96.157	96.157	95.857
2.375	100.944	100.944	100.569	2.375	100.498	100.498	100.123	2.500	99.050	99.050	98.750	3.250	97.735	97.735	97.435
2.500	101.160	101.160	100.785	2.500	100.676	100.676	100.301	2.625	99.214	99.214	98.914	3.375	97.813	97.813	97.513
2.625	101.359	101.359	100.984	2.625	100.852	100.852	100.477	2.750	100.907	100.907	100.607	3.500	97.891	97.891	97.591
2.750	102.351	102.351	101.945	2.750	101.963	101.963	101.557	2.875	101.065	101.065	100.765	3.625	97.657	97.657	97.357
2.875	102.557	102.557	102.151	2.875	102.134	102.134	101.727	3.000	101.194	101.194	100.894	Margin = 2.250		Index = 0.080	
3.000	102.757	102.757	102.351	3.000	102.275	102.275	101.868	3.125	101.336	101.336	101.036	30 Year OTC			
3.125	102.945	102.945	102.539	3.125	102.429	102.429	102.023	3.250	102.301	102.301	102.001	Rate	30 Day	45 Day	60 Day
3.250	103.246	103.246	102.946	3.250	102.834	102.834	102.534	3.375	102.435	102.435	102.135	4.000	101.466	101.466	100.966
3.375	103.344	103.344	103.044	3.375	102.879	102.879	102.579	3.500	102.519	102.519	102.219	4.125	101.624	101.624	101.124
3.500	103.532	103.532	103.232	3.500	102.959	102.959	102.659	3.625	102.618	102.618	102.318	4.375	101.427	101.427	100.927
3.625	103.718	103.718	103.418	3.625	103.067	103.067	102.767	3.750	103.574	103.574	103.274	4.500	101.574	101.574	101.074
3.750	103.447	103.447	103.126	3.750	103.052	103.052	102.730	3.875	103.684	103.684	103.384	4.625	101.705	101.705	101.205
3.875	103.526	103.526	103.204	3.875	103.071	103.071	102.749	4.000	103.774	103.774	103.474	4.875	103.163	103.163	102.663
4.000	103.641	103.641	103.319	4.000	103.170	103.170	102.848	4.125	103.874	103.874	103.574	5.000	103.310	103.310	102.810
4.125	103.799	103.799	103.477	4.125	103.278	103.278	102.956	4.250	103.529	103.529	103.229	5.125	103.441	103.441	102.941
4.250	102.877	102.877	102.677	4.250	102.556	102.556	102.356	4.375	103.640	103.640	103.340	5.500	103.656	103.656	103.156
4.375	102.902	102.902	102.702	4.375	102.576	102.576	102.376	4.500	103.730	103.730	103.430	5.625	103.786	103.786	103.286
6.250	106.000	106.000	105.800	6.250	106.138	106.138	105.938	4.625	103.829	103.829	103.529	6.250	105.684	105.684	105.184

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	100.830	100.730	100.730	100.355	2.250	100.271	100.171	100.171	99.796	2.250	100.850	100.750	100.750	100.450	
2.375	101.044	100.944	100.944	100.569	2.375	100.448	100.348	100.348	99.973	2.375	101.014	100.914	100.914	100.614	
2.500	101.260	101.160	101.160	100.785	2.500	100.626	100.526	100.526	100.151	2.500	101.180	101.080	101.080	100.780	
2.625	101.459	101.359	101.359	100.984	2.625	100.802	100.702	100.702	100.327	2.625	101.344	101.244	101.244	100.944	
2.750	102.451	102.351	102.351	101.945	2.750	101.788	101.688	101.688	101.282	2.750	101.937	101.837	101.837	101.537	
2.875	102.657	102.557	102.557	102.151	2.875	101.959	101.859	101.859	101.452	2.875	102.095	101.995	101.995	101.695	
3.000	102.857	102.757	102.757	102.351	3.000	102.100	102.000	102.000	101.593	3.000	102.224	102.124	102.124	101.824	
3.125	103.045	102.945	102.945	102.539	3.125	102.254	102.154	102.154	101.748	3.125	102.366	102.266	102.266	101.966	
3.250	103.346	103.246	103.246	102.946	3.250	102.634	102.534	102.534	102.234	3.250	103.931	103.831	103.831	103.531	
3.375	103.544	103.444	103.444	103.144	3.375	102.779	102.679	102.679	102.379	3.375	104.065	103.965	103.965	103.665	
3.500	103.732	103.632	103.632	103.332	3.500	102.859	102.759	102.759	102.459	3.500	104.149	104.049	104.049	103.749	
3.625	103.918	103.818	103.818	103.518	3.625	102.967	102.867	102.867	102.567	3.625	104.248	104.148	104.148	103.848	
3.750	103.647	103.547	103.547	103.226	3.750	103.252	103.152	103.152	102.830	3.750	105.704	105.604	105.604	105.304	

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
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	98.716	98.716	98.216	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.874	98.874	98.374	4.750	101.000	101.000	100.500
3.875	99.168	99.168	98.668	6.250	103.750	103.750	103.500	4.375	98.677	98.677	98.177	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.053	99.053	98.553					4.500	98.824	98.824	98.324	Rate	30 Day	45 Day	60 Day
4.125	98.894	98.894	98.394					4.625	98.955	98.955	98.455	5.750	103.000	103.000	102.500
4.250	99.654	99.654	99.154					4.875	100.413	100.413	99.913	6.250	105.750	105.750	105.250
4.375	99.529	99.529	99.029					5.000	100.560	100.560	100.060	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only			
4.500	99.382	99.382	98.882					5.125	100.691	100.691	100.191				
4.625	99.251	99.251	98.751					5.500	100.906	100.906	100.406				
4.750	101.418	101.418	100.918					5.625	101.036	101.036	100.536				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.934	102.934	102.434				

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# : 135860006		
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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

8/25/2021

9/9/2021

9/24/2021

W. Rate Sheet Dated: 7/26/2021

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	95.907	95.907	95.607
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	97.485	97.485	97.185
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	97.563	97.563	97.263
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.456	99.456	99.156	3.500	97.641	97.641	97.341
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.614	99.614	99.314	3.625	97.407	97.407	97.107
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.742	99.742	99.442	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.885	99.885	99.585	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.106	101.106	100.806	Rate	30 Day	45 Day	60 Day
3.250	102.034	102.034	101.734	3.250	101.721	101.721	101.421	3.375	101.240	101.240	100.940	3.250	102.034	102.034	101.534
3.375	102.231	102.231	101.931	3.375	101.867	101.867	101.567	3.500	101.324	101.324	101.024	3.375	102.231	102.231	101.731
3.500	102.419	102.419	102.119	3.500	101.946	101.946	101.646	3.625	101.423	101.423	101.123	3.500	102.419	102.419	101.919
3.625	102.606	102.606	102.306	3.625	102.055	102.055	101.755	3.750	102.879	102.879	102.579	3.625	102.606	102.606	102.106
3.750	101.385	101.385	101.063	3.750	101.089	101.089	100.767	3.875	N/A	N/A	N/A	3.750	101.385	101.385	100.885
3.875	101.564	101.564	101.242	3.875	101.209	101.209	100.887	4.000	N/A	N/A	N/A	3.875	101.564	101.564	101.064
4.000	101.678	101.678	101.356	4.000	101.307	101.307	100.985	4.125	N/A	N/A	N/A	4.000	101.678	101.678	101.178
4.125	101.837	101.837	101.515	4.125	101.416	101.416	101.094	4.250	N/A	N/A	N/A	4.125	101.837	101.837	101.337
4.250	101.015	101.015	100.815	4.250	100.794	100.794	100.594	4.375	N/A	N/A	N/A	4.250	101.015	101.015	100.515
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	101.476	101.376	101.376	100.970	2.750	101.163	101.063	101.063	100.657	2.750	101.212	101.112	101.112	100.812
2.875	101.682	101.582	101.582	101.176	2.875	101.334	101.234	101.234	100.828	2.875	101.370	101.270	101.270	100.970
3.000	101.882	101.782	101.782	101.376	3.000	101.475	101.375	101.375	100.969	3.000	101.499	101.399	101.399	101.099
3.125	102.070	101.970	101.970	101.564	3.125	101.629	101.529	101.529	101.123	3.125	101.641	101.541	101.541	101.241
3.250	102.134	102.034	102.034	101.734	3.250	101.821	101.721	101.721	101.421	3.250	103.018	102.918	102.918	102.618
3.375	102.331	102.231	102.231	101.931	3.375	101.967	101.867	101.867	101.567	3.375	103.153	103.053	103.053	102.753
3.500	102.519	102.419	102.419	102.119	3.500	102.046	101.946	101.946	101.646	3.500	103.236	103.136	103.136	102.836
3.625	102.706	102.606	102.606	102.306	3.625	102.155	102.055	102.055	101.755	3.625	103.336	103.236	103.236	102.936
3.750	101.485	101.385	101.385	101.063	3.750	101.189	101.089	101.089	100.767	3.750	103.541	103.441	103.441	103.141

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

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

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

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
*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.:

8/25/2021

45 Day Lock Exp.:

9/9/2021

60 Day Lock Exp.:

9/24/2021

W. Rate Sheet Dated: 7/26/2021

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	99.108	99.108	98.908	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.124	99.124	98.924	2.000	N/A	N/A	N/A	2.500	99.087	98.966	98.880
2.625	99.952	99.952	99.752	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.900	99.900	99.700	2.125	N/A	N/A	N/A	2.625	99.905	99.756	99.655
2.750	100.719	100.719	100.519	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.598	100.598	100.398	2.250	N/A	N/A	N/A	2.750	100.472	100.323	100.222
2.875	101.325	101.325	101.125	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.153	101.153	100.953	2.375	N/A	N/A	N/A	2.875	101.278	101.129	101.028
2.990	101.703	101.703	101.503	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.439	101.439	101.239	2.500	N/A	N/A	N/A	2.990	101.656	101.507	101.406
3.000	101.803	101.803	101.603	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.539	101.539	101.339	2.625	N/A	N/A	N/A	3.000	101.756	101.607	101.506
3.125	102.196	102.196	101.996	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.870	101.870	101.670	2.750	N/A	N/A	N/A	3.125	102.149	102.000	101.899
3.250	102.828	102.828	102.628	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.464	102.464	102.264	2.875	N/A	N/A	N/A	3.250	102.780	102.631	102.525
3.375	103.441	103.441	103.241	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.046	103.046	102.846	2.990	N/A	N/A	N/A	3.375	103.293	103.144	103.038
3.500	103.828	103.828	103.628	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.349	103.349	103.149	3.000	N/A	N/A	N/A	3.500	103.680	103.531	103.425
3.625	104.144	104.144	103.944	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.508	103.508	103.308	3.125	N/A	N/A	N/A	3.625	103.896	103.747	103.641
3.750	103.846	103.846	103.646	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.959	102.959	102.759	3.250	N/A	N/A	N/A	3.750	103.138	103.031	102.938
3.875	104.267	104.267	104.067	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.353	103.353	103.153	3.375	N/A	N/A	N/A	3.875	103.559	103.452	103.359
3.990	104.522	104.522	104.322	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.565	103.565	103.365	3.500	N/A	N/A	N/A	3.990	103.814	103.707	103.614
4.000	104.622	104.622	104.422	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.665	103.665	103.465	3.625	N/A	N/A	N/A	4.000	103.914	103.807	103.714
4.125	104.923	104.923	104.723	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.850	103.850	103.650	3.750	N/A	N/A	N/A	4.125	104.216	104.109	104.016
4.250	104.981	104.981	104.781	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.989	102.989	102.789	3.875	N/A	N/A	N/A	4.250	104.290	104.169	104.090
4.375	105.335	105.335	105.135	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.372	103.372	103.172	3.990	N/A	N/A	N/A	4.375	104.545	104.424	104.345
4.500	105.668	105.668	105.468	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.660	103.660	103.460	4.000	N/A	N/A	N/A	4.500	105.277	105.156	105.077
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	100.665	100.665	100.465	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.245	100.245	100.045	2.000	100.181	100.053	99.971
2.875	N/A	N/A	N/A	2.625	101.123	101.123	100.923	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.808	100.808	100.608	2.125	100.743	100.615	100.533
2.990	N/A	N/A	N/A	2.750	101.578	101.578	101.378	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.263	101.263	101.063	2.250	101.198	101.070	100.988
3.000	N/A	N/A	N/A	2.875	102.176	102.176	101.976	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.641	101.641	101.441	2.375	101.577	101.449	101.367
3.125	N/A	N/A	N/A	2.990	102.517	102.517	102.317	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	102.062	102.062	101.862	2.500	101.994	101.874	101.794
3.250	N/A	N/A	N/A	3.000	102.617	102.617	102.417	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.552	102.552	102.352	2.625	102.484	102.364	102.284
3.375	N/A	N/A	N/A	3.125	103.006	103.006	102.806	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	103.008	103.008	102.808	2.750	102.940	102.820	102.740
3.500	N/A	N/A	N/A	3.250	103.315	103.315	103.115	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.354	103.354	103.154	2.875	103.286	103.166	103.086
3.625	N/A	N/A	N/A	3.375	103.891	103.891	103.691	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.649	103.649	103.449	2.990	103.581	103.461	103.381
3.750	N/A	N/A	N/A	3.500	104.248	104.248	104.048	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.749	103.749	103.549	3.000	103.681	103.561	103.481
3.875	N/A	N/A	N/A	3.625	104.563	104.563	104.363	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.102	104.102	103.902	3.125	104.035	103.915	103.835
3.990	N/A	N/A	N/A	3.750	104.087	104.087	103.887	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.568	104.568	104.368	3.250	104.211	104.111	104.011
4.000	N/A	N/A	N/A	3.875	104.504	104.504	104.304	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	105.044	105.044	104.844	3.375	104.688	104.588	104.488
4.125	N/A	N/A	N/A	3.990	104.732	104.732	104.532	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.353	105.353	105.153	3.500	104.997	104.897	104.797
4.250	N/A	N/A	N/A	4.000	104.832	104.832	104.632	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.730	105.730	105.530	3.625	105.374	105.274	105.174
4.375	N/A	N/A	N/A	4.125	105.130	105.130	104.930	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.078	105.078	104.878	3.750	104.741	104.641	104.541
4.500	N/A	N/A	N/A	4.250	105.105	105.105	104.905	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.477	105.477	105.277	3.875	105.140	105.040	104.940
4.625	N/A	N/A	N/A	4.375	105.455	105.455	105.255	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.769	105.769	105.569	3.990	105.433	105.333	105.233
4.750	N/A	N/A	N/A	4.500	105.770	105.770	105.570	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.869	105.869	105.669	4.000	105.533	105.433	105.333
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	100.444	100.444	100.244	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.776	100.776	100.576
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.878	100.878	100.678	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.339	101.339	101.139
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.189	101.189	100.989	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.794	101.794	101.594
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.551	101.551	101.351	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.173	102.173	101.973
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.040	102.040	101.840	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.519	102.519	102.319
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.414	102.414	102.214	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.913	102.913	102.713
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.729	102.729	102.529	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.101	103.101	102.901
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.968	102.968	102.768	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.448	103.448	103.248
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.141	103.141	102.941	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.742	103.742	103.542
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.241	103.241	103.041	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.842	103.842	103.642
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.487	103.487	103.287	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.196	104.196	103.996
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.497	103.497	103.297	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2021

45 Day Lock Exp.:

9/9/2021

60 Day Lock Exp.:

9/24/2021

W. Rate Sheet Dated: 7/26/2021

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	99.108	99.108	98.908	2.500	99.124	99.124	98.924	2.875	102.176	102.176	101.976	2.000	100.245	100.245	100.045	2.000	100.444	100.444	100.244
2.625	99.952	99.952	99.752	2.625	99.900	99.900	99.700	2.990	102.517	102.517	102.317	2.125	100.808	100.808	100.608	2.125	100.878	100.878	100.678
2.750	100.719	100.719	100.519	2.750	100.598	100.598	100.398	3.000	102.617	102.617	102.417	2.250	101.263	101.263	101.063	2.250	101.189	101.189	100.989
2.875	101.325	101.325	101.125	2.875	101.153	101.153	100.953	3.125	103.006	103.006	102.806	2.375	101.641	101.641	101.441	2.375	101.551	101.551	101.351
2.990	101.703	101.703	101.503	2.990	101.439	101.439	101.239	3.250	103.315	103.315	103.115	2.500	102.062	102.062	101.862	2.500	102.040	102.040	101.840
3.000	101.803	101.803	101.603	3.000	101.539	101.539	101.339	3.375	103.891	103.891	103.691	2.625	102.552	102.552	102.352	2.625	102.414	102.414	102.214
3.125	102.196	102.196	101.996	3.125	101.870	101.870	101.670	3.500	104.248	104.248	104.048	2.750	103.008	103.008	102.808	2.750	102.729	102.729	102.529
3.250	102.828	102.828	102.628	3.250	102.464	102.464	102.264	3.625	104.563	104.563	104.363	2.875	103.354	103.354	103.154	2.875	102.968	102.968	102.768
3.375	103.441	103.441	103.241	3.375	103.046	103.046	102.846	3.750	104.087	104.087	103.887	2.990	103.649	103.649	103.449	2.990	103.141	103.141	102.941
3.500	103.828	103.828	103.628	3.500	103.349	103.349	103.149	3.875	104.504	104.504	104.304	3.000	103.749	103.749	103.549	3.000	103.241	103.241	103.041
3.625	104.144	104.144	103.944	3.625	103.508	103.508	103.308	3.990	104.732	104.732	104.532	3.125	104.102	104.102	103.902	3.125	103.487	103.487	103.287
3.750	103.846	103.846	103.646	3.750	102.959	102.959	102.759	4.000	104.832	104.832	104.632	3.250	104.568	104.568	104.368	3.250	103.497	103.497	103.297
3.875	104.267	104.267	104.067	3.875	103.353	103.353	103.153	4.125	105.130	105.130	104.930	3.375	105.044	105.044	104.844	3.375	103.868	103.868	103.668
3.990	104.522	104.522	104.322	3.990	103.565	103.565	103.365	4.250	105.105	105.105	104.905	3.500	105.353	105.353	105.153	3.500	104.084	104.084	103.884
4.000	104.622	104.622	104.422	4.000	103.665	103.665	103.465	4.375	105.455	105.455	105.255	3.625	105.730	105.730	105.530	3.625	104.346	104.346	104.146
4.125	104.923	104.923	104.723	4.125	103.850	103.850	103.650	4.500	105.770	105.770	105.570	3.750	105.078	105.078	104.878	3.750	103.175	103.175	102.975
4.250	104.981	104.981	104.781	4.250	102.989	102.989	102.789	4.625	105.977	105.977	105.777	3.875	105.477	105.477	105.277	3.875	103.453	103.453	103.253
4.375	105.335	105.335	105.135	4.375	103.372	103.372	103.172	4.750	105.980	105.980	105.780	3.990	105.769	105.769	105.569	3.990	103.627	103.627	103.427
4.500	105.668	105.668	105.468	4.500	103.660	103.660	103.460	4.875	106.288	106.288	106.088	4.000	105.869	105.869	105.669	4.000	103.727	103.727	103.527

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2021

45 Day Lock Exp.:

9/9/2021

60 Day Lock Exp.:

9/24/2021

W. Rate Sheet Dated: 7/26/2021

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					
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
2.500	99.017	99.017	98.779	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.645	97.645	97.407	2.750	N/A
2.625	99.907	99.907	99.670	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.535	98.535	98.298	2.875	N/A
2.750	100.840	100.840	100.608	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.468	99.468	99.236	2.990	N/A
2.875	101.508	101.508	101.282	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.136	100.136	99.910	3.000	N/A
2.990	101.873	101.873	101.659	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.501	100.501	100.287	3.125	N/A
3.000	101.973	101.973	101.759	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.601	100.601	100.387	3.250	N/A
3.125	102.246	102.246	102.046	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.378	100.378	100.178	3.375	N/A
3.250	102.910	102.910	102.710	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.042	101.042	100.842	3.500	N/A
3.375	103.482	103.482	103.282	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.614	101.614	101.414	3.625	N/A
3.500	103.811	103.811	103.611	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	101.943	101.943	101.743	3.750	N/A
3.625	104.118	104.118	103.918	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.250	102.250	102.050	3.875	N/A
3.750	103.758	103.758	103.558	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.016	100.016	99.816	3.990	N/A
3.875	104.187	104.187	103.987	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.445	100.445	100.245	4.000	N/A
3.990	104.471	104.471	104.271	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.729	100.729	100.529	4.125	N/A
4.000	104.571	104.571	104.371	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.829	100.829	100.629	4.250	N/A
4.125	104.665	104.665	104.465	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	99.115	99.115	98.910	4.375	N/A
4.250	105.172	105.172	104.971	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.622	99.622	99.421	4.500	N/A
4.375	105.536	105.536	105.336	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.986	99.986	99.786	4.625	N/A
4.500	105.820	105.820	105.620	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.270	100.270	100.070	4.750	N/A
30/25 Year SC>125						20 Year						20 Year 105-125					
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
2.750	N/A	N/A	N/A	2.500	99.875	99.875	99.664	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.956
2.875	N/A	N/A	N/A	2.625	100.872	100.872	100.660	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.629
2.990	N/A	N/A	N/A	2.750	101.473	101.473	101.261	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.179
3.000	N/A	N/A	N/A	2.875	102.078	102.078	101.868	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.604
3.125	N/A	N/A	N/A	2.990	102.438	102.438	102.228	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.920
3.250	N/A	N/A	N/A	3.000	102.538	102.538	102.328	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.473
3.375	N/A	N/A	N/A	3.125	102.741	102.741	102.511	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.948
3.500	N/A	N/A	N/A	3.250	103.262	103.262	103.035	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.297
3.625	N/A	N/A	N/A	3.375	103.830	103.830	103.607	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.590
3.750	N/A	N/A	N/A	3.500	104.214	104.214	103.998	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.690
3.875	N/A	N/A	N/A	3.625	104.466	104.466	104.250	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.619
3.990	N/A	N/A	N/A	3.750	104.051	104.051	103.851	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.053
4.000	N/A	N/A	N/A	3.875	104.323	104.323	104.123	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.487
4.125	N/A	N/A	N/A	3.990	104.579	104.579	104.379	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.687
4.250	N/A	N/A	N/A	4.000	104.679	104.679	104.479	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.537
4.375	N/A	N/A	N/A	4.125	104.371	104.371	104.147	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.884
4.500	N/A	N/A	N/A	4.250	104.750	104.750	104.529	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	105.037
4.625	N/A	N/A	N/A	4.375	105.022	105.022	104.822	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.294
4.750	N/A	N/A	N/A	4.500	105.353	105.353	105.153	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.394
15 Year 105-125						15 Year >125						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
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.980	98.980	98.780	2.000	N/A	N/A	N/A	2.000	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.653	99.653	99.453	2.125	N/A	N/A	N/A	2.125	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.203	100.203	100.003	2.250	N/A	N/A	N/A	2.250	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.628	100.628	100.428	2.375	N/A	N/A	N/A	2.375	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.944	100.944	100.744	2.500	N/A	N/A	N/A	2.500	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.247	100.247	100.047	2.625	N/A	N/A	N/A	2.625	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.722	100.722	100.522	2.750	N/A	N/A	N/A	2.750	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.071	101.071	100.871	2.875	N/A	N/A	N/A	2.875	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.364	101.364	101.164	2.990	N/A	N/A	N/A	2.990	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.464	101.464	101.264	3.000	N/A	N/A	N/A	3.000	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.643	101.643	101.443	3.125	N/A	N/A	N/A	3.125	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.077	102.077	101.877	3.250	N/A	N/A	N/A	3.250	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.511	102.511	102.311	3.375	N/A	N/A	N/A	3.375	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.711	102.711	102.511	3.500	N/A	N/A	N/A	3.500	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.337	101.337	101.137	3.625	N/A	N/A	N/A	3.625	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.684	101.684	101.484	3.750	N/A	N/A	N/A	3.750	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.837	101.837	101.637	3.875	N/A	N/A	N/A	3.875	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	102.094	102.094	101.894	3.990	N/A	N/A	N/A	3.990	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.194	102.194	101.994	4.000	N/A	N/A	N/A	4.000	N/A

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	N/A	2.000	N/A	N/A	N/A	N/A	2.000	98.980	98.980	98.780	2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	2.125	99.653	99.653	99.453	2.125	N/A	N/A	N/A	N/A	2.125	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	2.250	100.203	100.203	100.003	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	100.628	100.628	100.428	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	100.944	100.944	100.744	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	100.247	100.247	100.047	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.750	100.722	100.722	100.522	2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.875	101.071	101.071	100.871	2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	2.990	101.364	101.364	101.164	2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	3.000	101.460	101.460	101.260	3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	3.125	101.643	101.643	101.443	3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	3.250	102.077	102.077	101.877	3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	3.375	102.511	102.511	102.311	3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	3.500	102.711	102.711	102.511	3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	3.625	101.337	101.337	101.137	3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	3.750	101.684	101.684	101.484	3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	3.875	101.837	101.837	101.637	3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	
3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	3.990	102.094	102.094	101.894	3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	4.000	102.194	102.194	101.994	4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2021

45 Day Lock Exp.:

9/9/2021

60 Day Lock Exp.:

9/24/2021

W. Rate Sheet Dated: 7/26/2021

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	100.840	100.840	100.608	2.750	99.468	99.468	99.236	2.500	99.875	99.875	99.664	2.000	100.206	100.206	100.006	2.000	98.980	98.980	98.780
2.875	101.508	101.508	101.282	2.875	100.136	100.136	99.910	2.625	100.872	100.872	100.660	2.125	100.879	100.879	100.679	2.125	99.653	99.653	99.453
2.990	101.873	101.873	101.659	2.990	100.501	100.501	100.287	2.750	101.473	101.473	101.261	2.250	101.429	101.429	101.229	2.250	100.203	100.203	100.003
3.000	101.973	101.973	101.759	3.000	100.601	100.601	100.387	2.875	102.078	102.078	101.868	2.375	101.854	101.854	101.654	2.375	100.628	100.628	100.428
3.125	102.246	102.246	102.046	3.125	100.378	100.378	100.178	2.990	102.438	102.438	102.228	2.500	102.170	102.170	101.970	2.500	100.944	100.944	100.744
3.250	102.910	102.910	102.710	3.250	101.042	101.042	100.842	3.000	102.538	102.538	102.328	2.625	102.723	102.723	102.523	2.625	100.247	100.247	100.047
3.375	103.482	103.482	103.282	3.375	101.614	101.614	101.414	3.125	102.741	102.741	102.511	2.750	103.198	103.198	102.998	2.750	100.722	100.722	100.522
3.500	103.811	103.811	103.611	3.500	101.943	101.943	101.743	3.250	103.262	103.262	103.035	2.875	103.547	103.547	103.347	2.875	101.071	101.071	100.871
3.625	104.118	104.118	103.918	3.625	102.250	102.250	102.050	3.375	103.830	103.830	103.607	2.990	103.840	103.840	103.640	2.990	101.364	101.364	101.164
3.750	103.758	103.758	103.558	3.750	100.016	100.016	99.816	3.500	104.214	104.214	103.998	3.000	103.940	103.940	103.740	3.000	101.464	101.464	101.264
3.875	104.187	104.187	103.987	3.875	100.445	100.445	100.245	3.625	104.466	104.466	104.250	3.125	103.869	103.869	103.669	3.125	101.643	101.643	101.443
3.990	104.471	104.471	104.271	3.990	100.729	100.729	100.529	3.750	104.051	104.051	103.851	3.250	104.303	104.303	104.103	3.250	102.077	102.077	101.877
4.000	104.571	104.571	104.371	4.000	100.829	100.829	100.629	3.875	104.323	104.323	104.123	3.375	104.737	104.737	104.537	3.375	102.511	102.511	102.311
4.125	104.665	104.665	104.460	4.125	99.115	99.115	98.910	3.990	104.579	104.579	104.379	3.500	104.937	104.937	104.737	3.500	102.711	102.711	102.511
4.250	105.172	105.172	104.971	4.250	99.622	99.622	99.421	4.000	104.679	104.679	104.479	3.625	104.537	104.537	104.337	3.625	101.337	101.337	101.137
4.375	105.536	105.536	105.336	4.375	99.986	99.986	99.786	4.125	104.371	104.371	104.147	3.750	104.884	104.884	104.684	3.750	101.684	101.684	101.484
4.500	105.820	105.820	105.620	4.500	100.270	100.270	100.070	4.250	104.750	104.750	104.529	3.875	105.037	105.037	104.837	3.875	101.837	101.837	101.637
4.625	105.394	105.394	105.194	4.625	99.718	99.718	99.518	4.375	105.022	105.022	104.822	3.990	105.294	105.294	105.094	3.990	102.094	102.094	101.894
4.750	105.808	105.808	105.608	4.750	100.132	100.132	99.932	4.500	105.353	105.353	105.153	4.000	105.394	105.394	105.194	4.000	102.194	102.194	101.994

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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

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

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2021

45 Day Lock Exp.:

9/9/2021

60 Day Lock Exp.:

9/24/2021

W. Rate Sheet Dated: 7/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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



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.:

8/25/2021

45 Day Lock Exp.:

9/9/2021

60 Day Lock Exp.:

9/24/2021

W. Rate Sheet Dated: 7/26/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	99.017	99.017	98.779	2.500	99.875	99.875	99.664	2.000	100.206	100.206	100.006	2.500	97.656	97.656	97.418	2.000	98.943	98.943	98.743
2.625	99.907	99.907	99.670	2.625	100.872	100.872	100.660	2.125	100.879	100.879	100.679	2.625	98.546	98.546	98.309	2.125	99.616	99.616	99.416
2.750	100.840	100.840	100.608	2.750	101.473	101.473	101.261	2.250	101.429	101.429	101.229	2.750	99.479	99.479	99.247	2.250	100.166	100.166	99.966
2.875	101.508	101.508	101.282	2.875	102.078	102.078	101.868	2.375	101.854	101.854	101.654	2.875	100.147	100.147	99.921	2.375	100.591	100.591	100.391
2.990	101.873	101.873	101.659	2.990	102.438	102.438	102.228	2.500	102.170	102.170	101.970	2.990	100.512	100.512	100.298	2.500	100.907	100.907	100.707
3.000	101.973	101.973	101.759	3.000	102.538	102.538	102.328	2.625	102.723	102.723	102.523	3.000	100.612	100.612	100.398	2.625	100.835	100.835	100.635
3.125	102.246	102.246	102.046	3.125	102.741	102.741	102.511	2.750	103.198	103.198	102.998	3.125	100.637	100.637	100.437	2.750	101.310	101.310	101.110
3.250	102.910	102.910	102.710	3.250	103.262	103.262	103.035	2.875	103.547	103.547	103.347	3.250	101.301	101.301	101.101	2.875	101.659	101.659	101.459
3.375	103.482	103.482	103.282	3.375	103.830	103.830	103.607	2.990	103.840	103.840	103.640	3.375	101.873	101.873	101.673	2.990	101.952	101.952	101.752
3.500	103.811	103.811	103.611	3.500	104.214	104.214	103.998	3.000	103.940	103.940	103.740	3.500	102.202	102.202	102.002	3.000	102.052	102.052	101.852
3.625	104.118	104.118	103.918	3.625	104.466	104.466	104.250	3.125	103.869	103.869	103.669	3.625	102.509	102.509	102.309	3.125	102.106	102.106	101.906
3.750	103.758	103.758	103.558	3.750	104.051	104.051	103.851	3.250	104.303	104.303	104.103	3.750	101.212	101.212	101.012	3.250	102.540	102.540	102.340
3.875	104.187	104.187	103.987	3.875	104.323	104.323	104.123	3.375	104.737	104.737	104.537	3.875	101.641	101.641	101.441	3.375	102.974	102.974	102.774
3.990	104.471	104.471	104.271	3.990	104.579	104.579	104.379	3.500	104.937	104.937	104.737	3.990	101.925	101.925	101.725	3.500	103.174	103.174	102.974
4.000	104.571	104.571	104.371	4.000	104.679	104.679	104.479	3.625	104.537	104.537	104.337	4.000	102.025	102.025	101.825	3.625	102.287	102.287	102.087
4.125	104.665	104.665	104.465	4.125	104.371	104.371	104.147	3.750	104.884	104.884	104.684	4.125	101.215	101.215	101.010	3.750	102.634	102.634	102.434
4.250	105.172	105.172	104.971	4.250	104.750	104.750	104.529	3.875	105.037	105.037	104.837	4.250	101.722	101.722	101.521	3.875	102.787	102.787	102.587
4.375	105.536	105.536	105.336	4.375	105.022	105.022	104.822	3.990	105.294	105.294	105.094	4.375	102.086	102.086	101.886	3.990	103.044	103.044	102.844
4.500	105.820	105.820	105.620	4.500	105.353	105.353	105.153	4.000	105.394	105.394	105.194	4.500	102.370	102.370	102.170	4.000	103.144	103.144	102.944

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 -.0018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2021

45 Day Lock Exp.:

9/9/2021

60 Day Lock Exp.:

9/24/2021

W. Rate Sheet Dated: 7/26/2021

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)