

W. Rate Sheet Dated: 7/27/2021

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	100.745	100.745	100.386	2.250	100.337	100.337	99.977	2.250	98.833	98.833	98.533	3.125	96.157	96.157	95.857
2.375	100.960	100.960	100.601	2.375	100.514	100.514	100.154	2.500	99.163	99.163	98.863	3.250	97.735	97.735	97.435
2.500	101.175	101.175	100.816	2.500	100.692	100.692	100.332	2.625	99.327	99.327	99.027	3.375	97.813	97.813	97.513
2.625	101.374	101.374	101.015	2.625	100.868	100.868	100.508	2.750	100.735	100.735	100.435	3.500	97.891	97.891	97.591
2.750	102.304	102.304	101.898	2.750	101.916	101.916	101.510	2.875	100.893	100.893	100.593	3.625	97.657	97.657	97.357
2.875	102.511	102.511	102.104	2.875	102.087	102.087	101.681	3.000	101.022	101.022	100.722	Margin = 2.250		Index = 0.070	
3.000	102.711	102.711	102.304	3.000	102.228	102.228	101.821	3.125	101.164	101.164	100.864	30 Year OTC			
3.125	102.898	102.898	102.492	3.125	102.382	102.382	101.976	3.250	102.261	102.261	101.961	Rate	30 Day	45 Day	60 Day
3.250	103.168	103.168	102.868	3.250	102.756	102.756	102.456	3.375	102.396	102.396	102.096	4.000	101.466	101.466	100.966
3.375	103.266	103.266	102.966	3.375	102.801	102.801	102.501	3.500	102.480	102.480	102.180	4.125	101.624	101.624	101.124
3.500	103.453	103.453	103.153	3.500	102.881	102.881	102.581	3.625	102.579	102.579	102.279	4.375	101.411	101.411	100.911
3.625	103.640	103.640	103.340	3.625	102.989	102.989	102.689	3.750	103.531	103.531	103.231	4.500	101.559	101.559	101.059
3.750	103.447	103.447	103.147	3.750	103.052	103.052	102.752	3.875	103.641	103.641	103.341	4.625	101.689	101.689	101.189
3.875	103.526	103.526	103.226	3.875	103.071	103.071	102.771	4.000	103.731	103.731	103.431	4.875	103.179	103.179	102.679
4.000	103.641	103.641	103.341	4.000	103.170	103.170	102.870	4.125	103.831	103.831	103.531	5.000	103.326	103.326	102.826
4.125	103.799	103.799	103.499	4.125	103.278	103.278	102.978	4.250	103.545	103.545	103.245	5.125	103.457	103.457	102.957
4.250	102.861	102.861	102.661	4.250	102.541	102.541	102.341	4.375	103.656	103.656	103.356	5.500	104.234	104.234	103.734
4.375	102.886	102.886	102.686	4.375	102.560	102.560	102.360	4.500	103.745	103.745	103.445	5.625	104.365	104.365	103.865
6.250	106.000	106.000	105.800	6.250	105.716	105.716	105.516	4.625	103.845	103.845	103.545	6.250	105.262	105.262	104.762

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	100.845	100.745	100.745	100.386	2.250	100.287	100.187	100.187	99.827	2.250	100.963	100.863	100.863	100.563
2.375	101.060	100.960	100.960	100.601	2.375	100.464	100.364	100.364	100.004	2.375	101.127	101.027	101.027	100.727
2.500	101.275	101.175	101.175	100.816	2.500	100.642	100.542	100.542	100.182	2.500	101.293	101.193	101.193	100.893
2.625	101.474	101.374	101.374	101.015	2.625	100.818	100.718	100.718	100.358	2.625	101.457	101.357	101.357	101.057
2.750	102.404	102.304	102.304	101.898	2.750	101.741	101.641	101.641	101.235	2.750	101.765	101.665	101.665	101.365
2.875	102.611	102.511	102.511	102.104	2.875	101.912	101.812	101.812	101.406	2.875	101.923	101.823	101.823	101.523
3.000	102.811	102.711	102.711	102.304	3.000	102.053	101.953	101.953	101.546	3.000	102.052	101.952	101.952	101.652
3.125	102.998	102.898	102.898	102.492	3.125	102.207	102.107	102.107	101.701	3.125	102.194	102.094	102.094	101.794
3.250	103.268	103.168	103.168	102.868	3.250	102.556	102.456	102.456	102.156	3.250	103.891	103.791	103.791	103.491
3.375	103.466	103.366	103.366	103.066	3.375	102.701	102.601	102.601	102.301	3.375	104.026	103.926	103.926	103.626
3.500	103.653	103.553	103.553	103.253	3.500	102.781	102.681	102.681	102.381	3.500	104.110	104.010	104.010	103.710
3.625	103.840	103.740	103.740	103.440	3.625	102.889	102.789	102.789	102.489	3.625	104.209	104.109	104.109	103.809
3.750	103.647	103.547	103.547	103.247	3.750	103.252	103.152	103.152	102.852	3.750	105.661	105.561	105.561	105.261

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	98.716	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	98.661	98.661	98.161	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.053	99.053	98.553					4.500	98.809	98.809	98.309	Rate	30 Day	45 Day	60 Day
4.125	98.894	98.894	98.394					4.625	98.939	98.939	98.439	5.750	103.000	103.000	102.500
4.250	99.639	99.639	99.139					4.875	100.429	100.429	99.929	6.250	105.750	105.750	105.250
4.375	99.514	99.514	99.014					5.000	100.576	100.576	100.076	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only			
4.500	99.366	99.366	98.866					5.125	100.707	100.707	100.207				
4.625	99.236	99.236	98.736					5.500	101.484	101.484	100.984				
4.750	101.434	101.434	100.934					5.625	101.615	101.615	101.115				
Borrower Paid Como Only				Lender Paid Only				6.250	102.512	102.512	102.012				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-.0018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/26/2021

45 Day Lock Exp.:

9/10/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/27/2021

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	99.284	99.284	98.984	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	99.442	99.442	99.142	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	99.571	99.571	99.271	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.713	99.713	99.413	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.066	101.066	100.766	Rate	30 Day	45 Day	60 Day
3.250	101.956	101.956	101.656	3.250	101.643	101.643	101.343	3.375	101.201	101.201	100.901	3.250	101.956	101.956	101.456
3.375	102.153	102.153	101.853	3.375	101.789	101.789	101.489	3.500	101.285	101.285	100.985	3.375	102.153	102.153	101.653
3.500	102.341	102.341	102.041	3.500	101.868	101.868	101.568	3.625	101.384	101.384	101.084	3.500	102.341	102.341	101.841
3.625	102.528	102.528	102.228	3.625	101.977	101.977	101.677	3.750	102.836	102.836	102.536	3.625	102.528	102.528	102.028
3.750	101.385	101.385	101.085	3.750	101.089	101.089	100.789	3.875	N/A	N/A	N/A	3.750	101.385	101.385	100.885
3.875	101.564	101.564	101.264	3.875	101.209	101.209	100.909	4.000	N/A	N/A	N/A	3.875	101.564	101.564	101.064
4.000	101.678	101.678	101.378	4.000	101.307	101.307	101.007	4.125	N/A	N/A	N/A	4.000	101.678	101.678	101.178
4.125	101.837	101.837	101.537	4.125	101.416	101.416	101.116	4.250	N/A	N/A	N/A	4.125	101.837	101.837	101.337
4.250	100.999	100.999	100.799	4.250	100.778	100.778	100.578	4.375	N/A	N/A	N/A	4.250	100.999	100.999	100.499
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	101.429	101.329	101.329	100.923	2.750	101.116	101.016	101.016	100.610	2.750	101.040	100.940	100.940	100.640
2.875	101.636	101.536	101.536	101.130	2.875	101.287	101.187	101.187	100.781	2.875	101.198	101.098	101.098	100.798
3.000	101.836	101.736	101.736	101.330	3.000	101.428	101.328	101.328	100.922	3.000	101.327	101.227	101.227	100.927
3.125	102.023	101.923	101.923	101.517	3.125	101.582	101.482	101.482	101.076	3.125	101.469	101.369	101.369	101.069
3.250	102.056	101.956	101.956	101.656	3.250	101.743	101.643	101.643	101.343	3.250	102.979	102.879	102.879	102.579
3.375	102.253	102.153	102.153	101.853	3.375	101.889	101.789	101.789	101.489	3.375	103.114	103.014	103.014	102.714
3.500	102.441	102.341	102.341	102.041	3.500	101.968	101.868	101.868	101.568	3.500	103.197	103.097	103.097	102.797
3.625	102.628	102.528	102.528	102.228	3.625	102.077	101.977	101.977	101.677	3.625	103.297	103.197	103.197	102.897
3.750	101.485	101.385	101.385	101.085	3.750	101.189	101.089	101.089	100.789	3.750	103.498	103.398	103.398	103.098

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrowholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/26/2021

45 Day Lock Exp.: 9/10/2021

60 Day Lock Exp.: 9/27/2021

W. Rate Sheet Dated: 7/27/2021

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	99.118	99.118	98.918	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.166	99.166	98.966	2.000	N/A	N/A	N/A	2.500	99.097	98.976	98.888
2.625	99.964	99.964	99.764	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.942	99.942	99.742	2.125	N/A	N/A	N/A	2.625	99.915	99.796	99.665
2.750	100.726	100.726	100.526	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.636	100.636	100.436	2.250	N/A	N/A	N/A	2.750	100.478	100.329	100.228
2.875	101.326	101.326	101.126	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.185	101.185	100.985	2.375	N/A	N/A	N/A	2.875	101.278	101.129	101.028
2.990	101.702	101.702	101.502	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.469	101.469	101.269	2.500	N/A	N/A	N/A	2.990	101.654	101.505	101.404
3.000	101.802	101.802	101.602	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.569	101.569	101.369	2.625	N/A	N/A	N/A	3.000	101.754	101.605	101.504
3.125	102.200	102.200	102.000	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.852	101.852	101.652	2.750	N/A	N/A	N/A	3.125	102.152	102.003	101.902
3.250	102.801	102.801	102.601	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.469	102.469	102.269	2.875	N/A	N/A	N/A	3.250	102.752	102.603	102.502
3.375	103.444	103.444	103.244	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.080	103.080	102.880	2.990	N/A	N/A	N/A	3.375	103.296	103.147	103.046
3.500	103.803	103.803	103.603	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.355	103.355	103.155	3.000	N/A	N/A	N/A	3.500	103.654	103.505	103.404
3.625	104.108	104.108	103.908	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.504	103.504	103.304	3.125	N/A	N/A	N/A	3.625	103.859	103.710	103.609
3.750	103.812	103.812	103.612	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.926	102.926	102.726	3.250	N/A	N/A	N/A	3.750	103.109	103.009	102.909
3.875	104.233	104.233	104.033	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.318	103.318	103.118	3.375	N/A	N/A	N/A	3.875	103.530	103.430	103.330
3.990	104.456	104.456	104.256	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.499	103.499	103.299	3.500	N/A	N/A	N/A	3.990	103.752	103.652	103.552
4.000	104.556	104.556	104.356	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.599	103.599	103.399	3.625	N/A	N/A	N/A	4.000	103.852	103.752	103.652
4.125	104.852	104.852	104.652	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.779	103.779	103.579	3.750	N/A	N/A	N/A	4.125	104.148	104.048	103.948
4.250	104.916	104.916	104.716	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.923	102.923	102.723	3.875	N/A	N/A	N/A	4.250	104.223	104.102	104.023
4.375	105.269	105.269	105.069	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.306	103.306	103.106	3.990	N/A	N/A	N/A	4.375	104.476	104.355	104.276
4.500	105.597	105.597	105.397	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.593	103.593	103.393	4.000	N/A	N/A	N/A	4.500	105.204	105.083	105.004
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	100.645	100.645	100.445	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.289	100.289	100.089	2.000	100.223	100.095	100.013
2.875	N/A	N/A	N/A	2.625	101.100	101.100	100.900	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.851	100.851	100.651	2.125	100.784	100.656	100.574
2.990	N/A	N/A	N/A	2.750	101.554	101.554	101.354	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.304	101.304	101.104	2.250	101.238	101.110	101.028
3.000	N/A	N/A	N/A	2.875	102.146	102.146	101.946	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.682	101.682	101.482	2.375	101.616	101.488	101.406
3.125	N/A	N/A	N/A	2.990	102.484	102.484	102.284	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	102.136	102.136	101.936	2.500	102.068	101.948	101.868
3.250	N/A	N/A	N/A	3.000	102.584	102.584	102.384	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.625	102.625	102.425	2.625	102.557	102.427	102.357
3.375	N/A	N/A	N/A	3.125	102.978	102.978	102.778	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	103.077	103.077	102.877	2.750	103.009	102.889	102.809
3.500	N/A	N/A	N/A	3.250	103.257	103.257	103.057	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.425	103.425	103.225	2.875	103.357	103.237	103.157
3.625	N/A	N/A	N/A	3.375	103.862	103.862	103.662	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.714	103.714	103.514	2.990	103.646	103.526	103.446
3.750	N/A	N/A	N/A	3.500	104.191	104.191	103.991	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.814	103.814	103.614	3.000	103.746	103.626	103.546
3.875	N/A	N/A	N/A	3.625	104.494	104.494	104.294	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.171	104.171	103.971	3.125	104.103	103.983	103.903
3.990	N/A	N/A	N/A	3.750	104.053	104.053	103.853	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.483	104.483	104.283	3.250	104.419	104.089	103.989
4.000	N/A	N/A	N/A	3.875	104.470	104.470	104.270	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.960	104.960	104.760	3.375	104.666	104.566	104.466
4.125	N/A	N/A	N/A	3.990	104.665	104.665	104.465	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.268	105.268	105.068	3.500	104.974	104.874	104.774
4.250	N/A	N/A	N/A	4.000	104.765	104.765	104.565	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.638	105.638	105.438	3.625	105.344	105.244	105.144
4.375	N/A	N/A	N/A	4.125	105.058	105.058	104.858	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.073	105.073	104.873	3.750	104.735	104.635	104.535
4.500	N/A	N/A	N/A	4.250	105.040	105.040	104.840	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.473	105.473	105.273	3.875	105.135	105.035	104.935
4.625	N/A	N/A	N/A	4.375	105.389	105.389	105.189	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.760	105.760	105.560	3.990	105.422	105.322	105.222
4.750	N/A	N/A	N/A	4.500	105.700	105.700	105.500	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.860	105.860	105.660	4.000	105.522	105.422	105.322
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	100.488	100.488	100.288	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.789	100.789	100.589
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.921	100.921	100.721	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.351	101.351	101.151
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.231	101.231	101.031	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.804	101.804	101.604
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.627	101.627	101.427	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.182	102.182	101.982
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.115	102.115	101.915	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.527	102.527	102.327
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.487	102.487	102.287	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.920	102.920	102.720
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.801	102.801	102.601	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.171	103.171	102.971
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.038	103.038	102.838	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.519	103.519	103.319
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.210	103.210	103.010	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.808	103.808	103.608
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.310	103.310	103.110	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.908	103.908	103.708
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.550	103.550	103.350	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.264	104.264	104.064
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.477														



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.:

8/26/2021

45 Day Lock Exp.:

9/10/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/27/2021

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	99.118	99.118	98.918	2.500	99.166	99.166	98.966	2.875	102.146	102.146	101.946	2.000	100.289	100.289	100.089	2.000	100.488	100.488	100.288
2.625	99.964	99.964	99.764	2.625	99.942	99.942	99.742	2.990	102.484	102.484	102.284	2.125	100.851	100.851	100.651	2.125	100.921	100.921	100.721
2.750	100.726	100.726	100.526	2.750	100.636	100.636	100.436	3.000	102.584	102.584	102.384	2.250	101.304	101.304	101.104	2.250	101.231	101.231	101.031
2.875	101.326	101.326	101.126	2.875	101.185	101.185	100.985	3.125	102.978	102.978	102.778	2.375	101.682	101.682	101.482	2.375	101.627	101.627	101.427
2.990	101.702	101.702	101.502	2.990	101.469	101.469	101.269	3.250	103.257	103.257	103.057	2.500	102.136	102.136	101.936	2.500	102.115	102.115	101.915
3.000	101.802	101.802	101.602	3.000	101.569	101.569	101.369	3.375	103.862	103.862	103.662	2.625	102.625	102.625	102.425	2.625	102.487	102.487	102.287
3.125	102.200	102.200	102.000	3.125	101.852	101.852	101.652	3.500	104.191	104.191	103.991	2.750	103.077	103.077	102.877	2.750	102.801	102.801	102.601
3.250	102.801	102.801	102.601	3.250	102.469	102.469	102.269	3.625	104.494	104.494	104.294	2.875	103.425	103.425	103.225	2.875	103.038	103.038	102.838
3.375	103.444	103.444	103.244	3.375	103.080	103.080	102.880	3.750	104.053	104.053	103.853	2.990	103.714	103.714	103.514	2.990	103.210	103.210	103.010
3.500	103.803	103.803	103.603	3.500	103.355	103.355	103.155	3.875	104.470	104.470	104.270	3.000	103.814	103.814	103.614	3.000	103.310	103.310	103.110
3.625	104.108	104.108	103.908	3.625	103.504	103.504	103.304	3.990	104.665	104.665	104.465	3.125	104.171	104.171	103.971	3.125	103.550	103.550	103.350
3.750	103.812	103.812	103.612	3.750	102.926	102.926	102.726	4.000	104.765	104.765	104.565	3.250	104.483	104.483	104.283	3.250	103.477	103.477	103.277
3.875	104.233	104.233	104.033	3.875	103.318	103.318	103.118	4.125	105.058	105.058	104.858	3.375	104.960	104.960	104.760	3.375	103.846	103.846	103.646
3.990	104.456	104.456	104.256	3.990	103.499	103.499	103.299	4.250	105.040	105.040	104.840	3.500	105.268	105.268	105.068	3.500	104.062	104.062	103.862
4.000	104.556	104.556	104.356	4.000	103.599	103.599	103.399	4.375	105.389	105.389	105.189	3.625	105.638	105.638	105.438	3.625	104.322	104.322	104.122
4.125	104.852	104.852	104.652	4.125	103.779	103.779	103.579	4.500	105.700	105.700	105.500	3.750	105.073	105.073	104.873	3.750	103.172	103.172	102.972
4.250	104.916	104.916	104.716	4.250	102.923	102.923	102.723	4.625	105.908	105.908	105.708	3.875	105.473	105.473	105.273	3.875	103.449	103.449	103.249
4.375	105.269	105.269	105.069	4.375	103.306	103.306	103.106	4.750	105.913	105.913	105.713	3.990	105.760	105.760	105.560	3.990	103.622	103.622	103.422
4.500	105.597	105.597	105.397	4.500	103.593	103.593	103.393	4.875	106.221	106.221	106.021	4.000	105.860	105.860	105.660	4.000	103.722	103.722	103.522

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.: 8/26/2021
45 Day Lock Exp.: 9/10/2021
60 Day Lock Exp.: 9/27/2021

W. Rate Sheet Dated: 7/27/2021

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	98.995	98.995	98.731	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.623	97.623	97.359	2.750	N/A
2.625	99.887	99.887	99.625	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.515	98.515	98.253	2.875	N/A
2.750	100.819	100.819	100.564	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.447	99.447	99.192	2.990	N/A
2.875	101.487	101.487	101.238	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.115	100.115	99.866	3.000	N/A
2.990	101.853	101.853	101.616	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.481	100.481	100.244	3.125	N/A
3.000	101.953	101.953	101.716	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.581	100.581	100.344	3.250	N/A
3.125	102.194	102.194	101.994	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.326	100.326	100.126	3.375	N/A
3.250	102.886	102.886	102.686	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.018	101.018	100.818	3.500	N/A
3.375	103.493	103.493	103.293	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.625	101.625	101.425	3.625	N/A
3.500	103.798	103.798	103.598	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	101.930	101.930	101.730	3.750	N/A
3.625	104.097	104.097	103.897	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.229	102.229	102.029	3.875	N/A
3.750	103.723	103.723	103.523	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.981	99.981	99.781	3.990	N/A
3.875	104.154	104.154	103.954	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.412	100.412	100.212	4.000	N/A
3.990	104.407	104.407	104.207	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.665	100.665	100.465	4.125	N/A
4.000	104.507	104.507	104.307	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.765	100.765	100.565	4.250	N/A
4.125	104.604	104.604	104.395	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	99.054	99.054	98.854	4.375	N/A
4.250	105.112	105.112	104.906	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.562	99.562	99.356	4.500	N/A
4.375	105.477	105.477	105.277	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.927	99.927	99.727	4.625	N/A
4.500	105.761	105.761	105.561	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.211	100.211	100.011	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	99.889	99.889	99.651	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.000
2.875	N/A	N/A	N/A	2.625	100.888	100.888	100.649	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.674
2.990	N/A	N/A	N/A	2.750	101.487	101.487	101.247	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.224
3.000	N/A	N/A	N/A	2.875	102.090	102.090	101.855	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.649
3.125	N/A	N/A	N/A	2.990	102.451	102.451	102.214	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.994
3.250	N/A	N/A	N/A	3.000	102.551	102.551	102.314	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.548
3.375	N/A	N/A	N/A	3.125	102.690	102.690	102.450	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.022
3.500	N/A	N/A	N/A	3.250	103.238	103.238	103.001	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.371
3.625	N/A	N/A	N/A	3.375	103.839	103.839	103.606	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.914
3.750	N/A	N/A	N/A	3.500	104.199	104.199	103.972	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	104.014
3.875	N/A	N/A	N/A	3.625	104.442	104.442	104.215	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.848
3.990	N/A	N/A	N/A	3.750	104.025	104.025	103.825	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.284
4.000	N/A	N/A	N/A	3.875	104.297	104.297	104.097	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.719
4.125	N/A	N/A	N/A	3.990	104.523	104.523	104.323	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.916
4.250	N/A	N/A	N/A	4.000	104.623	104.623	104.423	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.534
4.375	N/A	N/A	N/A	4.125	104.320	104.320	104.083	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.882
4.500	N/A	N/A	N/A	4.250	104.699	104.699	104.495	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	105.034
4.625	N/A	N/A	N/A	4.375	105.025	105.025	104.825	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.277
4.750	N/A	N/A	N/A	4.500	105.352	105.352	105.152	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.377
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	99.024	99.024	98.824	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	99.698	99.698	99.498	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	100.248	100.248	100.048	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	100.673	100.673	100.473	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	101.018	101.018	100.818	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	100.322	100.322	100.122	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	100.796	100.796	100.596	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	101.145	101.145	100.945	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	101.438	101.438	101.238	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	101.538	101.538	101.338	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	101.622	101.622	101.406	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	102.058	102.058	101.843	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	102.493	102.493	102.278	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	102.690	102.690	102.480	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	101.334	101.334	101.134	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	101.682	101.682	101.482	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	101.834	101.834	101.634	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	102.077	102.077	101.877	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	102.177	102.177	101.977	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	99.024	99.024	98.824		2.000	N/A	N/A	N/A	N/A		2.000	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	99.698	99.698	99.498		2.125	N/A	N/A	N/A	N/A		2.125	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	100.248	100.248	100.048		2.250	N/A	N/A	N/A	N/A		2.250	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	100.673	100.673	100.473		2.375	N/A	N/A	N/A	N/A		2.375	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	101.018	101.018	100.818		2.500	N/A	N/A	N/A	N/A		2.500	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	100.322	100.322	100.122		2.625	N/A	N/A	N/A	N/A		2.625	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	100.796	100.796	100.596		2.750	N/A	N/A	N/A	N/A		2.750	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	101.145	101.145	100.945		2.875	N/A	N/A	N/A	N/A		2.875	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	101.438	101.438	101.238		2.990	N/A	N/A	N/A	N/A		2.990	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	101.538	101.538	101.338		3.000	N/A	N/A	N/A	N/A		3.000	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	101.622	101.622	101.406		3.125	N/A	N/A	N/A	N/A		3.125	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	102.058	102.058	101.843		3.250	N/A	N/A	N/A	N/A		3.250	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	102.493	102.493	102.278		3.375	N/A	N/A	N/A	N/A		3.375	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	102.690	102.690	102.480		3.500	N/A	N/A	N/A	N/A		3.500	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	101.334	101.334	101.134		3.625	N/A	N/A	N/A	N/A		3.625	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	101.682	101.682	101.482		3.750	N/A	N/A	N/A	N/A		3.750	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	101.834	101.834	101.634		3.875	N/A	N/A	N/A	N/A		3.875	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	102.077	102.077	101.877		3.990	N/A	N/A	N/A	N/A		3.990	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	102.177	102.177	101.977		4.000	N/A	N/A	N/A	N/A		4.000	N/A	N/A	N/A

Program Features	
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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.:

8/26/2021

45 Day Lock Exp.:

9/10/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/27/2021

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	100.819	100.819	100.564	2.750	99.447	99.447	99.192	2.500	99.889	99.889	99.651	2.000	100.250	100.250	100.050	2.000	99.024	99.024	98.824
2.875	101.487	101.487	101.238	2.875	100.115	100.115	99.866	2.625	100.888	100.888	100.649	2.125	100.924	100.924	100.724	2.125	99.698	99.698	99.498
2.990	101.853	101.853	101.616	2.990	100.481	100.481	100.244	2.750	101.487	101.487	101.247	2.250	101.474	101.474	101.274	2.250	100.248	100.248	100.048
3.000	101.953	101.953	101.716	3.000	100.581	100.581	100.344	2.875	102.090	102.090	101.855	2.375	101.899	101.899	101.699	2.375	100.673	100.673	100.473
3.125	102.194	102.194	101.994	3.125	100.326	100.326	100.126	2.990	102.451	102.451	102.214	2.500	102.244	102.244	102.044	2.500	101.018	101.018	100.818
3.250	102.886	102.886	102.686	3.250	101.018	101.018	100.818	3.000	102.551	102.551	102.314	2.625	102.798	102.798	102.598	2.625	100.322	100.322	100.122
3.375	103.493	103.493	103.293	3.375	101.625	101.625	101.425	3.125	102.690	102.690	102.450	2.750	103.272	103.272	103.072	2.750	100.796	100.796	100.596
3.500	103.798	103.798	103.598	3.500	101.930	101.930	101.730	3.250	103.238	103.238	103.001	2.875	103.621	103.621	103.421	2.875	101.145	101.145	100.945
3.625	104.097	104.097	103.897	3.625	102.229	102.229	102.029	3.375	103.839	103.839	103.606	2.990	103.914	103.914	103.714	2.990	101.438	101.438	101.238
3.750	103.723	103.723	103.523	3.750	99.981	99.981	99.781	3.500	104.199	104.199	103.972	3.000	104.014	104.014	103.814	3.000	101.538	101.538	101.338
3.875	104.154	104.154	103.954	3.875	100.412	100.412	100.212	3.625	104.442	104.442	104.215	3.125	103.848	103.848	103.632	3.125	101.622	101.622	101.406
3.990	104.407	104.407	104.207	3.990	100.665	100.665	100.465	3.750	104.025	104.025	103.825	3.250	104.284	104.284	104.069	3.250	102.058	102.058	101.843
4.000	104.507	104.507	104.307	4.000	100.765	100.765	100.565	3.875	104.297	104.297	104.097	3.375	104.719	104.719	104.504	3.375	102.493	102.493	102.278
4.125	104.604	104.604	104.395	4.125	99.054	99.054	98.845	3.990	104.523	104.523	104.323	3.500	104.916	104.916	104.706	3.500	102.690	102.690	102.480
4.250	105.112	105.112	104.906	4.250	99.562	99.562	99.356	4.000	104.623	104.623	104.423	3.625	104.534	104.534	104.334	3.625	101.334	101.334	101.134
4.375	105.477	105.477	105.277	4.375	99.927	99.927	99.727	4.125	104.320	104.320	104.083	3.750	104.882	104.882	104.682	3.750	101.682	101.682	101.482
4.500	105.761	105.761	105.561	4.500	100.211	100.211	100.011	4.250	104.699	104.699	104.495	3.875	105.034	105.034	104.834	3.875	101.834	101.834	101.634
4.625	105.394	105.394	105.194	4.625	99.718	99.718	99.518	4.375	105.025	105.025	104.825	3.990	105.277	105.277	105.077	3.990	102.077	102.077	101.877
4.750	105.808	105.808	105.608	4.750	100.132	100.132	99.932	4.500	105.352	105.352	105.152	4.000	105.377	105.377	105.177	4.000	102.177	102.177	101.977

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/26/2021

45 Day Lock Exp.:

9/10/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/27/2021

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.:

8/26/2021

45 Day Lock Exp.:

9/10/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/27/2021

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	98.995	98.995	98.731	2.500	99.889	99.889	99.651	2.000	100.250	100.250	100.050	2.500	97.634	97.634	97.370	2.000	98.987	98.987	98.787
2.625	99.887	99.887	99.625	2.625	100.888	100.888	100.649	2.125	100.924	100.924	100.724	2.625	98.526	98.526	98.264	2.125	99.661	99.661	99.461
2.750	100.819	100.819	100.564	2.750	101.487	101.487	101.247	2.250	101.474	101.474	101.274	2.750	99.458	99.458	99.203	2.250	100.211	100.211	100.011
2.875	101.487	101.487	101.238	2.875	102.090	102.090	101.855	2.375	101.899	101.899	101.699	2.875	100.126	100.126	99.877	2.375	100.636	100.636	100.436
2.990	101.853	101.853	101.616	2.990	102.451	102.451	102.214	2.500	102.244	102.244	102.044	2.990	100.492	100.492	100.255	2.500	100.981	100.981	100.781
3.000	101.953	101.953	101.716	3.000	102.551	102.551	102.314	2.625	102.798	102.798	102.598	3.000	100.592	100.592	100.355	2.625	100.910	100.910	100.710
3.125	102.194	102.194	101.994	3.125	102.690	102.690	102.450	2.750	103.272	103.272	103.072	3.125	100.585	100.585	100.385	2.750	101.384	101.384	101.184
3.250	102.886	102.886	102.686	3.250	103.238	103.238	103.001	2.875	103.621	103.621	103.421	3.250	101.277	101.277	101.077	2.875	101.733	101.733	101.533
3.375	103.493	103.493	103.293	3.375	103.839	103.839	103.606	2.990	103.914	103.914	103.714	3.375	101.884	101.884	101.684	2.990	102.026	102.026	101.826
3.500	103.798	103.798	103.598	3.500	104.199	104.199	103.972	3.000	104.014	104.014	103.814	3.500	102.189	102.189	101.989	3.000	102.126	102.126	101.926
3.625	104.097	104.097	103.897	3.625	104.442	104.442	104.215	3.125	103.848	103.848	103.632	3.625	102.488	102.488	102.288	3.125	102.085	102.085	101.869
3.750	103.723	103.723	103.523	3.750	104.025	104.025	103.825	3.250	104.284	104.284	104.069	3.750	101.177	101.177	100.977	3.250	102.521	102.521	102.306
3.875	104.154	104.154	103.954	3.875	104.297	104.297	104.097	3.375	104.719	104.719	104.504	3.875	101.608	101.608	101.408	3.375	102.956	102.956	102.741
3.990	104.407	104.407	104.207	3.990	104.523	104.523	104.323	3.500	104.916	104.916	104.706	3.990	101.861	101.861	101.661	3.500	103.153	103.153	102.943
4.000	104.507	104.507	104.307	4.000	104.623	104.623	104.423	3.625	104.534	104.534	104.334	4.000	101.961	101.961	101.761	3.625	102.284	102.284	102.084
4.125	104.604	104.604	104.395	4.125	104.320	104.320	104.083	3.750	104.882	104.882	104.682	4.125	101.154	101.154	100.945	3.750	102.632	102.632	102.432
4.250	105.112	105.112	104.994	4.250	104.699	104.699	104.495	3.875	105.034	105.034	104.834	4.250	101.662	101.662	101.456	3.875	102.784	102.784	102.584
4.375	105.477	105.477	105.277	4.375	105.025	105.025	104.825	3.990	105.277	105.277	105.077	4.375	102.027	102.027	101.827	3.990	103.027	103.027	102.827
4.500	105.761	105.761	105.561	4.500	105.352	105.352	105.152	4.000	105.377	105.377	105.177	4.500	102.311	102.311	102.111	4.000	103.127	103.127	102.927

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/26/2021

45 Day Lock Exp.:

9/10/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/27/2021

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)