

W. Rate Sheet Dated: 7/28/2021

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	100.636	100.636	100.276	2.250	100.227	100.227	99.868	2.250	98.755	98.755	98.455	3.125	96.157	96.157	95.857
2.375	100.851	100.851	100.491	2.375	100.404	100.404	100.045	2.500	99.085	99.085	98.785	3.250	97.735	97.735	97.435
2.500	101.066	101.066	100.707	2.500	100.582	100.582	100.223	2.625	99.249	99.249	98.949	3.375	97.813	97.813	97.513
2.625	101.265	101.265	100.906	2.625	100.758	100.758	100.399	2.750	100.688	100.688	100.388	3.500	97.891	97.891	97.591
2.750	102.226	102.226	101.804	2.750	101.838	101.838	101.416	2.875	100.847	100.847	100.547	3.625	97.657	97.657	97.357
2.875	102.432	102.432	102.011	2.875	102.009	102.009	101.587	3.000	100.975	100.975	100.675	Margin = 2.250		Index = 0.070	
3.000	102.632	102.632	102.211	3.000	102.150	102.150	101.728	3.125	101.117	101.117	100.817	30 Year OTC			
3.125	102.820	102.820	102.398	3.125	102.304	102.304	101.882	3.250	102.277	102.277	101.977	Rate	30 Day	45 Day	60 Day
3.250	103.168	103.168	102.862	3.250	102.756	102.756	102.450	3.375	102.412	102.412	102.112	4.000	101.481	101.481	100.981
3.375	103.266	103.266	102.959	3.375	102.801	102.801	102.495	3.500	102.495	102.495	102.195	4.125	101.640	101.640	101.140
3.500	103.453	103.453	103.147	3.500	102.881	102.881	102.574	3.625	102.595	102.595	102.295	4.375	101.755	101.755	101.255
3.625	103.640	103.640	103.334	3.625	102.989	102.989	102.683	3.750	103.562	103.562	103.262	4.500	101.903	101.903	101.403
3.750	103.463	103.463	103.163	3.750	103.067	103.067	102.767	3.875	103.673	103.673	103.373	4.625	102.033	102.033	101.533
3.875	103.542	103.542	103.242	3.875	103.087	103.087	102.787	4.000	103.763	103.763	103.463	4.875	103.132	103.132	102.632
4.000	103.656	103.656	103.356	4.000	103.185	103.185	102.885	4.125	103.862	103.862	103.562	5.000	103.279	103.279	102.779
4.125	103.815	103.815	103.515	4.125	103.294	103.294	102.994	4.250	103.498	103.498	103.198	5.125	103.410	103.410	102.910
4.250	103.205	103.205	103.005	4.250	102.884	102.884	102.684	4.375	103.609	103.609	103.309	5.500	104.203	104.203	103.703
4.375	103.230	103.230	103.030	4.375	102.904	102.904	102.704	4.500	103.699	103.699	103.399	5.625	104.333	104.333	103.833
6.250	106.000	106.000	105.800	6.250	105.700	105.700	105.500	4.625	103.798	103.798	103.498	6.250	105.246	105.246	104.746

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	100.736	100.636	100.636	100.276	2.250	100.177	100.077	100.077	99.718	2.250	100.885	100.785	100.785	100.485
2.375	100.951	100.851	100.851	100.491	2.375	100.354	100.254	100.254	99.895	2.375	101.049	100.949	100.949	100.649
2.500	101.166	101.066	101.066	100.707	2.500	100.532	100.432	100.432	100.073	2.500	101.215	101.115	101.115	100.815
2.625	101.365	101.265	101.265	100.906	2.625	100.708	100.608	100.608	100.249	2.625	101.379	101.279	101.279	100.979
2.750	102.326	102.226	102.226	101.804	2.750	101.663	101.563	101.563	101.141	2.750	101.718	101.618	101.618	101.318
2.875	102.532	102.432	102.432	102.011	2.875	101.834	101.734	101.734	101.312	2.875	101.877	101.777	101.777	101.477
3.000	102.732	102.632	102.632	102.211	3.000	101.975	101.875	101.875	101.453	3.000	102.005	101.905	101.905	101.605
3.125	102.920	102.820	102.820	102.398	3.125	102.129	102.029	102.029	101.607	3.125	102.147	102.047	102.047	101.747
3.250	103.268	103.168	103.168	102.862	3.250	102.556	102.456	102.456	102.150	3.250	103.907	103.807	103.807	103.507
3.375	103.466	103.366	103.366	103.059	3.375	102.701	102.601	102.601	102.295	3.375	104.042	103.942	103.942	103.642
3.500	103.653	103.553	103.553	103.247	3.500	102.781	102.681	102.681	102.374	3.500	104.125	104.025	104.025	103.725
3.625	103.840	103.740	103.740	103.434	3.625	102.889	102.789	102.789	102.483	3.625	104.225	104.125	104.125	103.825
3.750	103.663	103.563	103.563	103.263	3.750	103.267	103.167	103.167	102.867	3.750	105.692	105.592	105.592	105.292

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	98.731	98.731	98.231	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.890	98.890	98.390	4.750	101.000	101.000	100.500
3.875	99.183	99.183	98.683	6.250	103.750	103.750	103.500	4.375	99.005	99.005	98.505	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.069	99.069	98.569					4.500	99.153	99.153	98.653	Rate	30 Day	45 Day	60 Day
4.125	98.910	98.910	98.410					4.625	99.283	99.283	98.783	5.750	103.000	103.000	102.500
4.250	99.982	99.982	99.482					4.875	100.382	100.382	99.882	6.250	105.750	105.750	105.250
4.375	99.857	99.857	99.357					5.000	100.529	100.529	100.029	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only			
4.500	99.710	99.710	99.210					5.125	100.660	100.660	100.160				
4.625	99.579	99.579	99.079					5.500	101.453	101.453	100.953				
4.750	101.387	101.387	100.887					5.625	101.583	101.583	101.083				
Borrower Paid Como Only				Lender Paid Only				6.250	102.496	102.496	101.996				

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/28/2021

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	99.237	99.237	98.937	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	99.395	99.395	99.095	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	99.524	99.524	99.224	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.666	99.666	99.366	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.082	101.082	100.782	Rate	30 Day	45 Day	60 Day
3.250	101.956	101.956	101.650	3.250	101.643	101.643	101.337	3.375	101.217	101.217	100.917	3.250	101.956	101.956	101.456
3.375	102.153	102.153	101.847	3.375	101.789	101.789	101.483	3.500	101.300	101.300	101.000	3.375	102.153	102.153	101.653
3.500	102.341	102.341	102.035	3.500	101.868	101.868	101.562	3.625	101.400	101.400	101.100	3.500	102.341	102.341	101.841
3.625	102.528	102.528	102.222	3.625	101.977	101.977	101.671	3.750	102.867	102.867	102.567	3.625	102.528	102.528	102.028
3.750	101.401	101.401	101.101	3.750	101.105	101.105	100.805	3.875	N/A	N/A	N/A	3.750	101.401	101.401	100.901
3.875	101.579	101.579	101.279	3.875	101.224	101.224	100.924	4.000	N/A	N/A	N/A	3.875	101.579	101.579	101.079
4.000	101.694	101.694	101.394	4.000	101.323	101.323	101.023	4.125	N/A	N/A	N/A	4.000	101.694	101.694	101.194
4.125	101.852	101.852	101.552	4.125	101.431	101.431	101.131	4.250	N/A	N/A	N/A	4.125	101.852	101.852	101.352
4.250	101.343	101.343	101.143	4.250	101.122	101.122	100.922	4.375	N/A	N/A	N/A	4.250	101.343	101.343	100.843
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	101.351	101.251	101.251	100.829	2.750	101.038	100.938	100.938	100.516	2.750	100.993	100.893	100.893	100.593
2.875	101.557	101.457	101.457	101.035	2.875	101.209	101.109	101.109	100.687	2.875	101.152	101.052	101.052	100.752
3.000	101.757	101.657	101.657	101.235	3.000	101.350	101.250	101.250	100.828	3.000	101.280	101.180	101.180	100.880
3.125	101.945	101.845	101.845	101.423	3.125	101.504	101.404	101.404	100.982	3.125	101.422	101.322	101.322	101.022
3.250	102.056	101.956	101.956	101.650	3.250	101.743	101.643	101.643	101.337	3.250	102.995	102.895	102.895	102.595
3.375	102.253	102.153	102.153	101.847	3.375	101.889	101.789	101.789	101.483	3.375	103.129	103.029	103.029	102.729
3.500	102.441	102.341	102.341	102.035	3.500	101.968	101.868	101.868	101.562	3.500	103.213	103.113	103.113	102.813
3.625	102.628	102.528	102.528	102.222	3.625	102.077	101.977	101.977	101.671	3.625	103.312	103.212	103.212	102.912
3.750	101.501	101.401	101.401	101.101	3.750	101.205	101.105	101.105	100.805	3.750	103.529	103.429	103.429	103.129

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

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

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

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



AFR Loan Center

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.: 8/27/2021

45 Day Lock Exp.: 9/13/2021

60 Day Lock Exp.: 9/27/2021

W. Rate Sheet Dated: 7/28/2021

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	99.057	99.057	98.857	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.109	99.109	98.909	2.000	N/A	N/A	N/A	2.500	99.027	98.896	98.805
2.625	99.900	99.900	99.700	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.879	99.879	99.679	2.125	N/A	N/A	N/A	2.625	99.851	99.702	99.594
2.750	100.655	100.655	100.455	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.566	100.566	100.366	2.250	N/A	N/A	N/A	2.750	100.406	100.257	100.149
2.875	101.248	101.248	101.048	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.109	101.109	100.909	2.375	N/A	N/A	N/A	2.875	101.198	101.049	100.941
2.990	101.614	101.614	101.414	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.382	101.382	101.182	2.500	N/A	N/A	N/A	2.990	101.565	101.416	101.308
3.000	101.714	101.714	101.514	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.482	101.482	101.282	2.625	N/A	N/A	N/A	3.000	101.665	101.516	101.408
3.125	102.163	102.163	101.963	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.883	101.883	101.683	2.750	N/A	N/A	N/A	3.125	102.113	101.964	101.856
3.250	102.823	102.823	102.623	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.491	102.491	102.291	2.875	N/A	N/A	N/A	3.250	102.774	102.625	102.515
3.375	103.459	103.459	103.259	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.097	103.097	102.897	2.990	N/A	N/A	N/A	3.375	103.310	103.161	103.053
3.500	103.813	103.813	103.613	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.366	103.366	103.166	3.000	N/A	N/A	N/A	3.500	103.664	103.515	103.407
3.625	104.114	104.114	103.914	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.512	103.512	103.312	3.125	N/A	N/A	N/A	3.625	103.864	103.715	103.607
3.750	103.996	103.996	103.796	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.110	103.110	102.910	3.250	N/A	N/A	N/A	3.750	103.262	103.134	103.062
3.875	104.411	104.411	104.211	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.496	103.496	103.296	3.375	N/A	N/A	N/A	3.875	103.677	103.549	103.477
3.990	104.627	104.627	104.427	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.672	103.672	103.472	3.500	N/A	N/A	N/A	3.990	103.893	103.765	103.693
4.000	104.727	104.727	104.527	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.772	103.772	103.572	3.625	N/A	N/A	N/A	4.000	103.993	103.865	103.793
4.125	105.023	105.023	104.823	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.952	103.952	103.752	3.750	N/A	N/A	N/A	4.125	104.288	104.160	104.088
4.250	105.021	105.021	104.821	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.028	103.028	102.828	3.875	N/A	N/A	N/A	4.250	104.297	104.148	104.090
4.375	105.369	105.369	105.169	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.406	103.406	103.206	3.990	N/A	N/A	N/A	4.375	104.545	104.396	104.338
4.500	105.696	105.696	105.496	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.692	103.692	103.492	4.000	N/A	N/A	N/A	4.500	105.271	105.122	105.064
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	100.563	100.563	100.363	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.194	100.194	99.994	2.000	100.126	99.998	99.915
2.875	N/A	N/A	N/A	2.625	101.009	101.009	100.809	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.751	100.751	100.551	2.125	100.682	100.554	100.471
2.990	N/A	N/A	N/A	2.750	101.481	101.481	101.281	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.197	101.197	100.997	2.250	101.129	101.001	100.918
3.000	N/A	N/A	N/A	2.875	102.065	102.065	101.865	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.569	101.569	101.369	2.375	101.501	101.373	101.290
3.125	N/A	N/A	N/A	2.990	102.394	102.394	102.194	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	102.089	102.089	101.889	2.500	102.020	101.900	101.820
3.250	N/A	N/A	N/A	3.000	102.494	102.494	102.294	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.569	102.569	102.369	2.625	102.501	102.381	102.301
3.375	N/A	N/A	N/A	3.125	102.881	102.881	102.681	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	103.016	103.016	102.816	2.750	102.948	102.828	102.748
3.500	N/A	N/A	N/A	3.250	103.277	103.277	103.077	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.358	103.358	103.158	2.875	103.289	103.169	103.089
3.625	N/A	N/A	N/A	3.375	103.875	103.875	103.675	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.641	103.641	103.441	2.990	103.573	103.453	103.373
3.750	N/A	N/A	N/A	3.500	104.201	104.201	104.001	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.741	103.741	103.541	3.000	103.673	103.553	103.473
3.875	N/A	N/A	N/A	3.625	104.498	104.498	104.298	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.092	104.092	103.892	3.125	104.024	103.904	103.824
3.990	N/A	N/A	N/A	3.750	104.236	104.236	104.036	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.439	104.439	104.239	3.250	104.371	104.251	104.171
4.000	N/A	N/A	N/A	3.875	104.646	104.646	104.446	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.911	104.911	104.711	3.375	104.841	104.721	104.641
4.125	N/A	N/A	N/A	3.990	104.836	104.836	104.636	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.217	105.217	105.017	3.500	105.149	105.029	104.949
4.250	N/A	N/A	N/A	4.000	104.936	104.936	104.736	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.583	105.583	105.383	3.625	105.515	105.395	105.315
4.375	N/A	N/A	N/A	4.125	105.228	105.228	105.028	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.017	105.017	104.817	3.750	104.948	104.828	104.748
4.500	N/A	N/A	N/A	4.250	105.144	105.144	104.944	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.412	105.412	105.212	3.875	105.343	105.223	105.143
4.625	N/A	N/A	N/A	4.375	105.488	105.488	105.288	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.695	105.695	105.495	3.990	105.626	105.506	105.426
4.750	N/A	N/A	N/A	4.500	105.797	105.797	105.597	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.795	105.795	105.595	4.000	105.726	105.606	105.526
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	100.392	100.392	100.192	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.694	100.694	100.494
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.822	100.822	100.622	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.251	101.251	101.051
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.128	101.128	100.928	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.697	101.697	101.497
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.583	101.583	101.383	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.069	102.069	101.869
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.065	102.065	101.865	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.404	102.404	102.204
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.433	102.433	102.233	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.791	102.791	102.591
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.742	102.742	102.542	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.110	103.110	102.910
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.978	102.978	102.778	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.451	103.451	103.251
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.142	103.142	102.942	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.735	103.735	103.535
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.242	103.242	103.042	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.835	103.835	103.635
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.483	103.483	103.283	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.186	104.186	103.986
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.437	103.437	103.237	3.250	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.:

8/27/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/28/2021

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	99.057	99.057	98.857	2.500	99.109	99.109	98.909	2.875	102.065	102.065	101.865	2.000	100.194	100.194	99.994	2.000	100.392	100.392	100.192
2.625	99.900	99.900	99.700	2.625	99.879	99.879	99.679	2.990	102.394	102.394	102.194	2.125	100.751	100.751	100.551	2.125	100.822	100.822	100.622
2.750	100.655	100.655	100.455	2.750	100.566	100.566	100.366	3.000	102.494	102.494	102.294	2.250	101.197	101.197	100.997	2.250	101.128	101.128	100.928
2.875	101.248	101.248	101.048	2.875	101.109	101.109	100.909	3.125	102.881	102.881	102.681	2.375	101.569	101.569	101.369	2.375	101.583	101.583	101.383
2.990	101.614	101.614	101.414	2.990	101.382	101.382	101.182	3.250	103.277	103.277	103.077	2.500	102.089	102.089	101.889	2.500	102.065	102.065	101.865
3.000	101.714	101.714	101.514	3.000	101.482	101.482	101.282	3.375	103.875	103.875	103.675	2.625	102.569	102.569	102.369	2.625	102.433	102.433	102.233
3.125	102.163	102.163	101.963	3.125	101.883	101.883	101.683	3.500	104.201	104.201	104.001	2.750	103.016	103.016	102.816	2.750	102.742	102.742	102.542
3.250	102.823	102.823	102.623	3.250	102.491	102.491	102.291	3.625	104.498	104.498	104.298	2.875	103.358	103.358	103.158	2.875	102.978	102.978	102.778
3.375	103.459	103.459	103.259	3.375	103.097	103.097	102.897	3.750	104.236	104.236	104.036	2.990	103.641	103.641	103.441	2.990	103.142	103.142	102.942
3.500	103.813	103.813	103.613	3.500	103.366	103.366	103.166	3.875	104.646	104.646	104.446	3.000	103.741	103.741	103.541	3.000	103.242	103.242	103.042
3.625	104.114	104.114	103.914	3.625	103.512	103.512	103.312	3.990	104.836	104.836	104.636	3.125	104.092	104.092	103.892	3.125	103.483	103.483	103.283
3.750	103.996	103.996	103.796	3.750	103.110	103.110	102.910	4.000	104.936	104.936	104.736	3.250	104.439	104.439	104.239	3.250	103.437	103.437	103.237
3.875	104.411	104.411	104.211	3.875	103.496	103.496	103.296	4.125	105.228	105.228	105.028	3.375	104.911	104.911	104.711	3.375	103.803	103.803	103.603
3.990	104.627	104.627	104.427	3.990	103.672	103.672	103.472	4.250	105.144	105.144	104.944	3.500	105.217	105.217	105.017	3.500	104.015	104.015	103.815
4.000	104.727	104.727	104.527	4.000	103.772	103.772	103.572	4.375	105.488	105.488	105.288	3.625	105.583	105.583	105.383	3.625	104.272	104.272	104.072
4.125	105.023	105.023	104.823	4.125	103.952	103.952	103.752	4.500	105.797	105.797	105.597	3.750	105.017	105.017	104.817	3.750	103.118	103.118	102.918
4.250	105.021	105.021	104.821	4.250	103.028	103.028	102.828	4.625	105.999	105.999	105.799	3.875	105.412	105.412	105.212	3.875	103.395	103.395	103.195
4.375	105.369	105.369	105.169	4.375	103.406	103.406	103.206	4.750	105.924	105.924	105.724	3.990	105.695	105.695	105.495	3.990	103.561	103.561	103.361
4.500	105.696	105.696	105.496	4.500	103.692	103.692	103.492	4.875	106.228	106.228	106.028	4.000	105.795	105.795	105.595	4.000	103.661	103.661	103.461

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

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

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

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds* loan, these 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.: 8/27/2021
45 Day Lock Exp.: 9/13/2021
60 Day Lock Exp.: 9/27/2021

W. Rate Sheet Dated: 7/28/2021

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	98.962	98.962	98.711	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.626	97.626	97.375	2.750	N/A
2.625	99.849	99.849	99.599	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.513	98.513	98.263	2.875	N/A
2.750	100.775	100.775	100.530	3.000	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.439	99.439	99.194	2.990	N/A
2.875	101.434	101.434	101.196	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.098	100.098	99.860	3.000	N/A
2.990	101.794	101.794	101.566	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.458	100.458	100.230	3.125	N/A
3.000	101.894	101.894	101.666	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.558	100.558	100.330	3.250	N/A
3.125	102.226	102.226	102.026	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.382	100.382	100.182	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	101.066	101.066	100.866	3.500	N/A
3.375	103.512	103.512	103.312	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.668	101.668	101.468	3.625	N/A
3.500	103.812	103.812	103.612	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	101.968	101.968	101.768	3.750	N/A
3.625	104.107	104.107	103.907	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.263	102.263	102.063	3.875	N/A
3.750	103.722	103.722	103.522	3.900	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.000	100.000	99.800	3.990	N/A
3.875	104.148	104.148	103.948	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.426	100.426	100.226	4.000	N/A
3.990	104.396	104.396	104.196	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.674	100.674	100.474	4.125	N/A
4.000	104.496	104.496	104.296	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.774	100.774	100.574	4.250	N/A
4.125	104.520	104.520	104.297	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.970	98.970	98.747	4.375	N/A
4.250	105.023	105.023	104.805	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.473	99.473	99.255	4.500	N/A
4.375	105.384	105.384	105.184	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.834	99.834	99.634	4.625	N/A
4.500	105.667	105.667	105.467	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.117	100.117	99.917	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	99.868	99.868	99.632	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.292
2.875	N/A	N/A	N/A	2.625	100.862	100.862	100.626	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.908
2.990	N/A	N/A	N/A	2.750	101.456	101.456	101.221	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.365
3.000	N/A	N/A	N/A	2.875	102.053	102.053	101.819	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.780
3.125	N/A	N/A	N/A	2.990	102.406	102.406	102.175	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.211
3.250	N/A	N/A	N/A	3.000	102.506	102.506	102.275	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.752
3.375	N/A	N/A	N/A	3.125	102.726	102.726	102.491	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.223
3.500	N/A	N/A	N/A	3.250	103.267	103.267	103.036	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.570
3.625	N/A	N/A	N/A	3.375	103.861	103.861	103.635	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.856
3.750	N/A	N/A	N/A	3.500	104.220	104.220	103.995	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.956
3.875	N/A	N/A	N/A	3.625	104.456	104.456	104.234	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.826
3.990	N/A	N/A	N/A	3.750	104.038	104.038	103.836	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.334
4.000	N/A	N/A	N/A	3.875	104.307	104.307	104.106	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.801
4.125	N/A	N/A	N/A	3.990	104.526	104.526	104.326	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	105.031
4.250	N/A	N/A	N/A	4.000	104.626	104.626	104.426	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.498
4.375	N/A	N/A	N/A	4.125	104.203	104.203	103.981	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.842
4.500	N/A	N/A	N/A	4.250	104.695	104.695	104.495	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.992
4.625	N/A	N/A	N/A	4.375	105.061	105.061	104.861	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.264
4.750	N/A	N/A	N/A	4.500	105.386	105.386	105.186	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.364
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	99.066	99.066	98.866	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	99.682	99.682	99.482	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	100.139	100.139	99.939	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	100.554	100.554	100.354	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	100.985	100.985	100.785	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	100.276	100.276	100.076	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	100.747	100.747	100.547	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	101.094	101.094	100.894	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	101.380	101.380	101.180	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	101.480	101.480	101.280	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	101.600	101.600	101.400	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	102.108	102.108	101.908	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	102.575	102.575	102.375	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	102.805	102.805	102.605	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	101.278	101.278	101.078	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	101.622	101.622	101.422	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	101.772	101.772	101.572	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	102.044	102.044	101.844	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	102.144	102.144	101.944	4.000	N/A	N/A	N/A	4.000	N/A

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.000	-3.500	-3.000	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750	-3.750

Cash Out Refi				
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-14.125	-14.125	-14.125	-14.125	-14.125
Second Home ***	-10.000	-10.000	-10.000	-10.000	-10.000	-10.250	-10.250	-10.250	-10.250	-10.250
SC Purchase &/ R Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
*Applies to Enhanced Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome Properties are not subject to this Adj.										



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.:

8/27/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/28/2021

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	100.775	100.775	100.530	2.750	99.439	99.439	99.194	2.500	99.868	99.868	99.632	2.000	100.292	100.292	100.092	2.000	99.066	99.066	98.866
2.875	101.434	101.434	101.196	2.875	100.098	100.098	99.860	2.625	100.862	100.862	100.626	2.125	100.908	100.908	100.708	2.125	99.682	99.682	99.482
2.990	101.794	101.794	101.566	2.990	100.458	100.458	100.230	2.750	101.456	101.456	101.221	2.250	101.365	101.365	101.165	2.250	100.139	100.139	99.939
3.000	101.894	101.894	101.666	3.000	100.558	100.558	100.330	2.875	102.053	102.053	101.819	2.375	101.780	101.780	101.580	2.375	100.554	100.554	100.354
3.125	102.226	102.226	102.026	3.125	100.382	100.382	100.182	2.990	102.406	102.406	102.175	2.500	102.211	102.211	102.011	2.500	100.985	100.985	100.785
3.250	102.910	102.910	102.710	3.250	101.066	101.066	100.866	3.000	102.506	102.506	102.275	2.625	102.752	102.752	102.552	2.625	100.276	100.276	100.076
3.375	103.512	103.512	103.312	3.375	101.668	101.668	101.468	3.125	102.726	102.726	102.491	2.750	103.223	103.223	103.023	2.750	100.747	100.747	100.547
3.500	103.812	103.812	103.612	3.500	101.968	101.968	101.768	3.250	103.267	103.267	103.036	2.875	103.570	103.570	103.370	2.875	101.094	101.094	100.894
3.625	104.107	104.107	103.907	3.625	102.263	102.263	102.063	3.375	103.861	103.861	103.635	2.990	103.856	103.856	103.656	2.990	101.380	101.380	101.180
3.750	103.722	103.722	103.522	3.750	100.000	100.000	99.800	3.500	104.220	104.220	103.995	3.000	103.956	103.956	103.756	3.000	101.480	101.480	101.280
3.875	104.148	104.148	103.948	3.875	100.426	100.426	100.226	3.625	104.456	104.456	104.234	3.125	103.826	103.826	103.626	3.125	101.600	101.600	101.400
3.990	104.396	104.396	104.196	3.990	100.674	100.674	100.474	3.750	104.038	104.038	103.836	3.250	104.334	104.334	104.134	3.250	102.108	102.108	101.908
4.000	104.496	104.496	104.296	4.000	100.774	100.774	100.574	3.875	104.307	104.307	104.106	3.375	104.801	104.801	104.601	3.375	102.575	102.575	102.375
4.125	104.520	104.520	104.297	4.125	98.970	98.970	98.747	3.990	104.526	104.526	104.326	3.500	105.031	105.031	104.831	3.500	102.805	102.805	102.605
4.250	105.023	105.023	104.805	4.250	99.473	99.473	99.255	4.000	104.626	104.626	104.426	3.625	104.498	104.498	104.298	3.625	101.278	101.278	101.078
4.375	105.384	105.384	105.184	4.375	99.834	99.834	99.634	4.125	104.203	104.203	103.981	3.750	104.842	104.842	104.642	3.750	101.622	101.622	101.422
4.500	105.667	105.667	105.467	4.500	100.117	100.117	99.917	4.250	104.695	104.695	104.495	3.875	104.992	104.992	104.792	3.875	101.772	101.772	101.572
4.625	105.425	105.425	105.225	4.625	99.749	99.749	99.549	4.375	105.061	105.061	104.861	3.990	105.264	105.264	105.064	3.990	102.044	102.044	101.844
4.750	105.837	105.837	105.637	4.750	100.161	100.161	99.961	4.500	105.386	105.386	105.186	4.000	105.364	105.364	105.164	4.000	102.144	102.144	101.944

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/28/2021

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.:

8/27/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/28/2021

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	98.962	98.962	98.711	2.500	99.868	99.868	99.632	2.000	100.292	100.292	100.092	2.500	97.619	97.619	97.368	2.000	99.029	99.029	98.829
2.625	99.849	99.849	99.599	2.625	100.862	100.862	100.626	2.125	100.908	100.908	100.708	2.625	98.506	98.506	98.256	2.125	99.645	99.645	99.445
2.750	100.775	100.775	100.530	2.750	101.456	101.456	101.221	2.250	101.365	101.365	101.165	2.750	99.432	99.432	99.187	2.250	100.102	100.102	99.902
2.875	101.434	101.434	101.196	2.875	102.053	102.053	101.819	2.375	101.780	101.780	101.580	2.875	100.091	100.091	99.853	2.375	100.517	100.517	100.317
2.990	101.794	101.794	101.566	2.990	102.406	102.406	102.175	2.500	102.211	102.211	102.011	2.990	100.451	100.451	100.223	2.500	100.948	100.948	100.748
3.000	101.894	101.894	101.666	3.000	102.506	102.506	102.275	2.625	102.752	102.752	102.552	3.000	100.551	100.551	100.323	2.625	100.864	100.864	100.664
3.125	102.226	102.226	102.026	3.125	102.726	102.726	102.491	2.750	103.223	103.223	103.023	3.125	100.629	100.629	100.429	2.750	101.335	101.335	101.135
3.250	102.910	102.910	102.710	3.250	103.267	103.267	103.036	2.875	103.570	103.570	103.370	3.250	101.313	101.313	101.113	2.875	101.682	101.682	101.482
3.375	103.512	103.512	103.312	3.375	103.861	103.861	103.635	2.990	103.856	103.856	103.656	3.375	101.915	101.915	101.715	2.990	101.968	101.968	101.768
3.500	103.812	103.812	103.612	3.500	104.220	104.220	103.995	3.000	103.956	103.956	103.756	3.500	102.215	102.215	102.015	3.000	102.068	102.068	101.868
3.625	104.107	104.107	103.907	3.625	104.456	104.456	104.234	3.125	103.826	103.826	103.626	3.625	102.510	102.510	102.310	3.125	102.063	102.063	101.863
3.750	103.722	103.722	103.522	3.750	104.038	104.038	103.836	3.250	104.334	104.334	104.134	3.750	101.186	101.186	100.986	3.250	102.571	102.571	102.371
3.875	104.148	104.148	103.948	3.875	104.307	104.307	104.106	3.375	104.801	104.801	104.601	3.875	101.612	101.612	101.412	3.375	103.038	103.038	102.838
3.990	104.396	104.396	104.196	3.990	104.526	104.526	104.326	3.500	105.031	105.031	104.831	3.990	101.860	101.860	101.660	3.500	103.268	103.268	103.068
4.000	104.496	104.496	104.296	4.000	104.626	104.626	104.426	3.625	104.498	104.498	104.298	4.000	101.960	101.960	101.760	3.625	102.238	102.238	102.038
4.125	104.520	104.520	104.297	4.125	104.203	104.203	103.981	3.750	104.842	104.842	104.642	4.125	101.070	101.070	100.847	3.750	102.582	102.582	102.382
4.250	105.023	105.023	104.805	4.250	104.695	104.695	104.495	3.875	104.992	104.992	104.792	4.250	101.573	101.573	101.355	3.875	102.732	102.732	102.532
4.375	105.384	105.384	105.184	4.375	105.061	105.061	104.861	3.990	105.264	105.264	105.064	4.375	101.934	101.934	101.734	3.990	103.004	103.004	102.804
4.500	105.667	105.667	105.467	4.500	105.386	105.386	105.186	4.000	105.364	105.364	105.164	4.500	102.217	102.217	102.017	4.000	103.104	103.104	102.904

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/27/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/28/2021

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)