

W. Rate Sheet Dated: 7/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	100.730	100.730	100.370	2.250	100.321	100.321	99.962	2.250	98.743	98.743	98.443	3.125	96.157	96.157	95.857
2.375	100.944	100.944	100.585	2.375	100.498	100.498	100.139	2.500	99.073	99.073	98.773	3.250	97.735	97.735	97.435
2.500	101.160	101.160	100.800	2.500	100.676	100.676	100.317	2.625	99.237	99.237	98.937	3.375	97.813	97.813	97.513
2.625	101.359	101.359	100.999	2.625	100.852	100.852	100.493	2.750	100.829	100.829	100.529	3.500	97.891	97.891	97.591
2.750	102.367	102.367	101.945	2.750	101.978	101.978	101.557	2.875	100.987	100.987	100.687	3.625	97.657	97.657	97.357
2.875	102.573	102.573	102.151	2.875	102.149	102.149	101.727	3.000	101.116	101.116	100.816	Margin = 2.250		Index = 0.070	
3.000	102.773	102.773	102.351	3.000	102.290	102.290	101.868	3.125	101.258	101.258	100.958	30 Year OTC			
3.125	102.961	102.961	102.539	3.125	102.445	102.445	102.023	3.250	102.261	102.261	101.961	Rate	30 Day	45 Day	60 Day
3.250	103.200	103.200	102.840	3.250	102.787	102.787	102.428	3.375	102.396	102.396	102.096	4.000	101.575	101.575	101.075
3.375	103.297	103.297	102.937	3.375	102.832	102.832	102.473	3.500	102.480	102.480	102.180	4.125	101.734	101.734	101.234
3.500	103.485	103.485	103.125	3.500	102.912	102.912	102.553	3.625	102.579	102.579	102.279	4.375	101.786	101.786	101.286
3.625	103.671	103.671	103.312	3.625	103.020	103.020	102.661	3.750	103.593	103.593	103.293	4.500	101.934	101.934	101.434
3.750	103.557	103.557	103.257	3.750	103.161	103.161	102.861	3.875	103.704	103.704	103.404	4.625	102.064	102.064	101.564
3.875	103.635	103.635	103.335	3.875	103.181	103.181	102.881	4.000	103.794	103.794	103.494	4.875	102.944	102.944	102.444
4.000	103.750	103.750	103.450	4.000	103.279	103.279	102.979	4.125	103.893	103.893	103.593	5.000	103.092	103.092	102.592
4.125	103.909	103.909	103.609	4.125	103.388	103.388	103.088	4.250	103.482	103.482	103.182	5.125	103.222	103.222	102.722
4.250	103.236	103.236	103.036	4.250	102.916	102.916	102.716	4.375	103.593	103.593	103.293	5.500	104.171	104.171	103.671
4.375	103.261	103.261	103.061	4.375	102.935	102.935	102.735	4.500	103.683	103.683	103.383	5.625	104.302	104.302	103.802
6.250	106.000	106.000	105.800	6.250	105.669	105.669	105.469	4.625	103.783	103.783	103.483	6.250	105.215	105.215	104.715

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	100.830	100.730	100.730	100.370	2.250	100.271	100.171	100.171	99.812	2.250	100.873	100.773	100.773	100.473
2.375	101.044	100.944	100.944	100.585	2.375	100.448	100.348	100.348	99.989	2.375	101.038	100.938	100.938	100.638
2.500	101.260	101.160	101.160	100.800	2.500	100.626	100.526	100.526	100.167	2.500	101.203	101.103	101.103	100.803
2.625	101.459	101.359	101.359	100.999	2.625	100.802	100.702	100.702	100.343	2.625	101.367	101.267	101.267	100.967
2.750	102.467	102.367	102.367	101.945	2.750	101.803	101.703	101.703	101.282	2.750	101.859	101.759	101.759	101.459
2.875	102.673	102.573	102.573	102.151	2.875	101.974	101.874	101.874	101.452	2.875	102.017	101.917	101.917	101.617
3.000	102.873	102.773	102.773	102.351	3.000	102.115	102.015	102.015	101.593	3.000	102.146	102.046	102.046	101.746
3.125	103.061	102.961	102.961	102.539	3.125	102.270	102.170	102.170	101.748	3.125	102.288	102.188	102.188	101.888
3.250	103.300	103.200	103.200	102.840	3.250	102.587	102.487	102.487	102.128	3.250	103.891	103.791	103.791	103.491
3.375	103.497	103.397	103.397	103.037	3.375	102.732	102.632	102.632	102.273	3.375	104.026	103.926	103.926	103.626
3.500	103.685	103.585	103.585	103.225	3.500	102.812	102.712	102.712	102.353	3.500	104.110	104.010	104.010	103.710
3.625	103.871	103.771	103.771	103.412	3.625	102.920	102.820	102.820	102.461	3.625	104.209	104.109	104.109	103.809
3.750	103.757	103.657	103.657	103.357	3.750	103.361	103.261	103.261	102.961	3.750	105.723	105.623	105.623	105.323

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	98.825	98.825	98.325	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.984	98.984	98.484	4.750	101.000	101.000	100.500
3.875	99.277	99.277	98.777	6.250	103.750	103.750	103.500	4.375	99.036	99.036	98.536	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.163	99.163	98.663					4.500	99.184	99.184	98.684	Rate	30 Day	45 Day	60 Day
4.125	99.004	99.004	98.504					4.625	99.314	99.314	98.814	5.750	103.000	103.000	102.500
4.250	100.014	100.014	99.514					4.875	100.194	100.194	99.694	6.250	105.750	105.750	105.250
4.375	99.889	99.889	99.389					5.000	100.342	100.342	99.842	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.500	99.741	99.741	99.241					5.125	100.472	100.472	99.972				
4.625	99.611	99.611	99.111					5.500	101.421	101.421	100.921				
4.750	101.199	101.199	100.699					5.625	101.552	101.552	101.052				
Borrower Paid Como Only				Lender Paid Only				6.250	102.465	102.465	101.965				

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	†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.:

8/30/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/29/2021

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	99.378	99.378	99.078	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	99.536	99.536	99.236	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	99.664	99.664	99.364	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.807	99.807	99.507	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	101.987	101.987	101.628	3.250	101.675	101.675	101.316	3.375	101.201	101.201	100.901	3.250	101.987	101.987	101.487
3.375	102.184	102.184	101.825	3.375	101.820	101.820	101.461	3.500	101.285	101.285	100.985	3.375	102.184	102.184	101.684
3.500	102.372	102.372	102.013	3.500	101.899	101.899	101.540	3.625	101.384	101.384	101.084	3.500	102.372	102.372	101.872
3.625	102.559	102.559	102.200	3.625	102.008	102.008	101.649	3.750	102.898	102.898	102.598	3.625	102.559	102.559	102.059
3.750	101.494	101.494	101.194	3.750	101.198	101.198	100.898	3.875	N/A	N/A	N/A	3.750	101.494	101.494	100.994
3.875	101.673	101.673	101.373	3.875	101.318	101.318	101.018	4.000	N/A	N/A	N/A	3.875	101.673	101.673	101.173
4.000	101.787	101.787	101.487	4.000	101.417	101.417	101.117	4.125	N/A	N/A	N/A	4.000	101.787	101.787	101.287
4.125	101.946	101.946	101.646	4.125	101.525	101.525	101.225	4.250	N/A	N/A	N/A	4.125	101.946	101.946	101.446
4.250	101.374	101.374	101.174	4.250	101.153	101.153	100.953	4.375	N/A	N/A	N/A	4.250	101.374	101.374	100.874
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	101.492	101.392	101.392	100.970	2.750	101.178	101.078	101.078	100.656	2.750	101.134	101.034	101.034	100.734
2.875	101.698	101.598	101.598	101.176	2.875	101.349	101.249	101.249	100.827	2.875	101.292	101.192	101.192	100.892
3.000	101.898	101.798	101.798	101.376	3.000	101.490	101.390	101.390	100.968	3.000	101.421	101.321	101.321	101.021
3.125	102.086	101.986	101.986	101.564	3.125	101.645	101.545	101.545	101.123	3.125	101.563	101.463	101.463	101.163
3.250	102.087	101.987	101.987	101.628	3.250	101.775	101.675	101.675	101.316	3.250	102.979	102.879	102.879	102.579
3.375	102.284	102.184	102.184	101.825	3.375	101.920	101.820	101.820	101.461	3.375	103.114	103.014	103.014	102.714
3.500	102.472	102.372	102.372	102.013	3.500	101.999	101.899	101.899	101.540	3.500	103.197	103.097	103.097	102.797
3.625	102.659	102.559	102.559	102.200	3.625	102.108	102.008	102.008	101.649	3.625	103.297	103.197	103.197	102.897
3.750	101.594	101.494	101.494	101.194	3.750	101.298	101.198	101.198	100.898	3.750	103.561	103.461	103.461	103.161

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.: 8/30/2021

45 Day Lock Exp.: 9/13/2021

60 Day Lock Exp.: 9/27/2021

W. Rate Sheet Dated: 7/29/2021

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	99.078	99.078	98.878	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.066	99.066	98.866	2.000	N/A	N/A	N/A	2.500	99.052	98.927	98.835
2.625	99.922	99.922	99.722	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.838	99.838	99.638	2.125	N/A	N/A	N/A	2.625	99.872	99.723	99.615
2.750	100.682	100.682	100.482	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.528	100.528	100.328	2.250	N/A	N/A	N/A	2.750	100.432	100.283	100.175
2.875	101.281	101.281	101.081	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.077	101.077	100.877	2.375	N/A	N/A	N/A	2.875	101.231	101.082	100.974
2.990	101.653	101.653	101.453	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.360	101.360	101.160	2.500	N/A	N/A	N/A	2.990	101.604	101.455	101.347
3.000	101.753	101.753	101.553	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.460	101.460	101.260	2.625	N/A	N/A	N/A	3.000	101.704	101.555	101.447
3.125	102.197	102.197	101.997	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.917	101.917	101.717	2.750	N/A	N/A	N/A	3.125	102.147	101.998	101.874
3.250	102.866	102.866	102.666	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.533	102.533	102.333	2.875	N/A	N/A	N/A	3.250	102.817	102.668	102.544
3.375	103.510	103.510	103.310	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.145	103.145	102.945	2.990	N/A	N/A	N/A	3.375	103.360	103.211	103.087
3.500	103.868	103.868	103.668	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.419	103.419	103.219	3.000	N/A	N/A	N/A	3.500	103.719	103.570	103.446
3.625	104.173	104.173	103.973	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.568	103.568	103.368	3.125	N/A	N/A	N/A	3.625	103.924	103.775	103.651
3.750	104.038	104.038	103.838	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.152	103.152	102.952	3.250	N/A	N/A	N/A	3.750	103.283	103.134	103.066
3.875	104.457	104.457	104.257	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.544	103.544	103.344	3.375	N/A	N/A	N/A	3.875	103.703	103.554	103.486
3.990	104.681	104.681	104.481	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.725	103.725	103.525	3.500	N/A	N/A	N/A	3.990	103.927	103.778	103.710
4.000	104.781	104.781	104.581	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.825	103.825	103.625	3.625	N/A	N/A	N/A	4.000	104.027	103.878	103.810
4.125	105.077	105.077	104.877	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.005	104.005	103.805	3.750	N/A	N/A	N/A	4.125	104.323	104.174	104.106
4.250	105.000	105.000	104.800	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.007	103.007	102.807	3.875	N/A	N/A	N/A	4.250	104.277	104.128	104.074
4.375	105.353	105.353	105.153	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.390	103.390	103.190	3.990	N/A	N/A	N/A	4.375	104.530	104.381	104.327
4.500	105.681	105.681	105.481	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.677	103.677	103.477	4.000	N/A	N/A	N/A	4.500	105.258	105.109	105.055
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	100.594	100.594	100.394	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.143	100.143	99.943	2.000	100.073	99.945	99.862
2.875	N/A	N/A	N/A	2.625	101.050	101.050	100.850	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.703	100.703	100.503	2.125	100.633	100.505	100.422
2.990	N/A	N/A	N/A	2.750	101.507	101.507	101.307	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.153	101.153	100.953	2.250	101.083	100.955	100.872
3.000	N/A	N/A	N/A	2.875	102.098	102.098	101.898	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.532	101.532	101.332	2.375	101.461	101.333	101.250
3.125	N/A	N/A	N/A	2.990	102.433	102.433	102.233	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	102.066	102.066	101.866	2.500	101.997	101.877	101.797
3.250	N/A	N/A	N/A	3.000	102.533	102.533	102.333	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.553	102.553	102.353	2.625	102.484	102.364	102.284
3.375	N/A	N/A	N/A	3.125	102.929	102.929	102.729	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	103.004	103.004	102.804	2.750	102.935	102.815	102.735
3.500	N/A	N/A	N/A	3.250	103.319	103.319	103.119	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.350	103.350	103.150	2.875	103.282	103.162	103.082
3.625	N/A	N/A	N/A	3.375	103.925	103.925	103.725	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.643	103.643	103.443	2.990	103.574	103.454	103.374
3.750	N/A	N/A	N/A	3.500	104.255	104.255	104.055	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.743	103.743	103.543	3.000	103.674	103.554	103.474
3.875	N/A	N/A	N/A	3.625	104.557	104.557	104.357	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.094	104.094	103.894	3.125	104.025	103.905	103.825
3.990	N/A	N/A	N/A	3.750	104.678	104.678	104.478	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.446	104.446	104.246	3.250	104.375	104.255	104.175
4.000	N/A	N/A	N/A	3.875	104.693	104.693	104.493	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.921	104.921	104.721	3.375	104.851	104.731	104.651
4.125	N/A	N/A	N/A	3.990	104.890	104.890	104.690	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.231	105.231	105.031	3.500	104.936	104.836	104.736
4.250	N/A	N/A	N/A	4.000	104.990	104.990	104.790	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.602	105.602	105.402	3.625	105.306	105.206	105.106
4.375	N/A	N/A	N/A	4.125	105.283	105.283	105.083	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.024	105.024	104.824	3.750	104.684	104.584	104.484
4.500	N/A	N/A	N/A	4.250	105.123	105.123	104.923	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.424	105.424	105.224	3.875	105.084	104.984	104.884
4.625	N/A	N/A	N/A	4.375	105.472	105.472	105.272	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.711	105.711	105.511	3.990	105.371	105.271	105.171
4.750	N/A	N/A	N/A	4.500	105.783	105.783	105.583	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.811	105.811	105.611	4.000	105.471	105.371	105.271
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	100.342	100.342	100.142	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.706	100.706	100.506
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.773	100.773	100.573	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.265	101.265	101.065
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.082	101.082	100.882	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.716	101.716	101.516
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.542	101.542	101.342	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.094	102.094	101.894
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.028	102.028	101.828	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.438	102.438	102.238
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.400	102.400	102.200	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.830	102.830	102.630
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.712	102.712	102.512	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.098	103.098	102.898
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.952	102.952	102.752	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.444	103.444	103.244
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.124	103.124	102.924	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.736	103.736	103.536
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.224	103.224	103.024	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.836	103.836	103.636
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.463	103.463	103.263	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.188	104.188	103.988
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.440	10													



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.:

8/30/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/29/2021

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	99.078	99.078	98.878	2.500	99.066	99.066	98.866	2.875	102.098	102.098	101.898	2.000	100.143	100.143	99.943	2.000	100.342	100.342	100.142
2.625	99.922	99.922	99.722	2.625	99.838	99.838	99.638	2.990	102.433	102.433	102.233	2.125	100.703	100.703	100.503	2.125	100.773	100.773	100.573
2.750	100.682	100.682	100.482	2.750	100.528	100.528	100.328	3.000	102.533	102.533	102.333	2.250	101.153	101.153	100.953	2.250	101.082	101.082	100.882
2.875	101.281	101.281	101.081	2.875	101.077	101.077	100.877	3.125	102.929	102.929	102.729	2.375	101.532	101.532	101.332	2.375	101.542	101.542	101.342
2.990	101.653	101.653	101.453	2.990	101.360	101.360	101.160	3.250	103.319	103.319	103.119	2.500	102.066	102.066	101.866	2.500	102.028	102.028	101.828
3.000	101.753	101.753	101.553	3.000	101.460	101.460	101.260	3.375	103.925	103.925	103.725	2.625	102.553	102.553	102.353	2.625	102.400	102.400	102.200
3.125	102.197	102.197	101.997	3.125	101.917	101.917	101.717	3.500	104.255	104.255	104.055	2.750	103.004	103.004	102.804	2.750	102.712	102.712	102.512
3.250	102.866	102.866	102.666	3.250	102.533	102.533	102.333	3.625	104.557	104.557	104.357	2.875	103.350	103.350	103.150	2.875	102.952	102.952	102.752
3.375	103.510	103.510	103.310	3.375	103.145	103.145	102.945	3.750	104.278	104.278	104.078	2.990	103.643	103.643	103.443	2.990	103.124	103.124	102.924
3.500	103.868	103.868	103.668	3.500	103.419	103.419	103.219	3.875	104.693	104.693	104.493	3.000	103.743	103.743	103.543	3.000	103.224	103.224	103.024
3.625	104.173	104.173	103.973	3.625	103.568	103.568	103.368	3.990	104.890	104.890	104.690	3.125	104.094	104.094	103.894	3.125	103.463	103.463	103.263
3.750	104.038	104.038	103.838	3.750	103.152	103.152	102.952	4.000	104.990	104.990	104.790	3.250	104.446	104.446	104.246	3.250	103.440	103.440	103.240
3.875	104.457	104.457	104.257	3.875	103.544	103.544	103.344	4.125	105.283	105.283	105.083	3.375	104.921	104.921	104.721	3.375	103.810	103.810	103.610
3.990	104.681	104.681	104.481	3.990	103.725	103.725	103.525	4.250	105.123	105.123	104.923	3.500	105.231	105.231	105.031	3.500	104.025	104.025	103.825
4.000	104.781	104.781	104.581	4.000	103.825	103.825	103.625	4.375	105.472	105.472	105.272	3.625	105.602	105.602	105.402	3.625	104.285	104.285	104.085
4.125	105.077	105.077	104.877	4.125	104.005	104.005	103.805	4.500	105.783	105.783	105.583	3.750	105.024	105.024	104.824	3.750	103.123	103.123	102.923
4.250	105.000	105.000	104.800	4.250	103.007	103.007	102.807	4.625	105.991	105.991	105.791	3.875	105.424	105.424	105.224	3.875	103.400	103.400	103.200
4.375	105.353	105.353	105.153	4.375	103.390	103.390	103.190	4.750	105.875	105.875	105.675	3.990	105.711	105.711	105.511	3.990	103.573	103.573	103.373
4.500	105.681	105.681	105.481	4.500	103.677	103.677	103.477	4.875	106.183	106.183	105.983	4.000	105.811	105.811	105.611	4.000	103.673	103.673	103.473

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.: 8/30/2021
45 Day Lock Exp.: 9/13/2021
60 Day Lock Exp.: 9/27/2021

W. Rate Sheet Dated: 7/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	99.027	99.027	98.769	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.377	97.377	97.119	2.750	N/A	N/A	N/A	2.500	98.777	98.677	98.519
2.625	99.915	99.915	99.659	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.265	98.265	98.009	2.875	N/A	N/A	N/A	2.625	99.665	99.565	99.409
2.750	100.844	100.844	100.594	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.194	99.194	98.944	2.990	N/A	N/A	N/A	2.750	100.594	100.494	100.344
2.875	101.508	101.508	101.263	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.858	99.858	99.613	3.000	N/A	N/A	N/A	2.875	101.258	101.158	101.013
2.990	101.872	101.872	101.639	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.222	100.222	99.989	3.125	N/A	N/A	N/A	2.990	101.622	101.522	101.389
3.000	101.972	101.972	101.739	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.322	100.322	100.089	3.250	N/A	N/A	N/A	3.000	101.722	101.622	101.489
3.125	102.270	102.270	102.068	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.570	100.570	100.368	3.375	N/A	N/A	N/A	3.125	102.020	101.865	101.818
3.250	102.959	102.959	102.759	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.259	101.259	101.059	3.500	N/A	N/A	N/A	3.250	102.709	102.556	102.509
3.375	103.564	103.564	103.364	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.864	101.864	101.664	3.625	N/A	N/A	N/A	3.375	103.314	103.161	103.114
3.500	103.869	103.869	103.669	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.169	102.169	101.969	3.750	N/A	N/A	N/A	3.500	103.619	103.467	103.419
3.625	104.164	104.164	103.964	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.464	102.464	102.264	3.875	N/A	N/A	N/A	3.625	103.914	103.762	103.714
3.750	104.746	104.746	104.546	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.874	99.874	99.674	3.990	N/A	N/A	N/A	3.750	103.496	103.396	103.296
3.875	104.172	104.172	103.972	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.300	100.300	100.100	4.000	N/A	N/A	N/A	3.875	103.922	103.822	103.722
3.990	104.424	104.424	104.224	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.552	100.552	100.352	4.125	N/A	N/A	N/A	3.990	104.174	104.074	103.974
4.000	104.524	104.524	104.324	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.652	100.652	100.452	4.250	N/A	N/A	N/A	4.000	104.274	104.174	104.074
4.125	104.389	104.389	104.177	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.713	98.713	98.501	4.375	N/A	N/A	N/A	4.125	104.139	104.039	103.927
4.250	104.896	104.896	104.688	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.220	99.220	99.012	4.500	N/A	N/A	N/A	4.250	104.646	104.546	104.438
4.375	105.260	105.260	105.060	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.584	99.584	99.384	4.625	N/A	N/A	N/A	4.375	105.010	104.910	104.810
4.500	105.545	105.545	105.345	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	99.869	99.869	99.669	4.750	N/A	N/A	N/A	4.500	105.295	105.195	105.095
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	99.917	99.917	99.680	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.237	100.237	100.037	2.000	99.987	99.887	99.787
2.875	N/A	N/A	N/A	2.625	100.913	100.913	100.676	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.856	100.856	100.656	2.125	100.606	100.506	100.406
2.990	N/A	N/A	N/A	2.750	101.510	101.510	101.274	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.315	101.315	101.115	2.250	101.065	100.965	100.865
3.000	N/A	N/A	N/A	2.875	102.113	102.113	101.878	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.735	101.735	101.535	2.375	101.485	101.385	101.285
3.125	N/A	N/A	N/A	2.990	102.669	102.669	102.435	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.168	102.168	101.968	2.500	101.918	101.818	101.718
3.250	N/A	N/A	N/A	3.000	102.569	102.569	102.335	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.711	102.711	102.511	2.625	102.461	102.361	102.261
3.375	N/A	N/A	N/A	3.125	102.764	102.764	102.528	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.185	103.185	102.985	2.750	102.935	102.835	102.735
3.500	N/A	N/A	N/A	3.250	103.310	103.310	103.078	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.536	103.536	103.336	2.875	103.286	103.186	103.086
3.625	N/A	N/A	N/A	3.375	103.909	103.909	103.682	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.825	103.825	103.625	2.990	103.575	103.475	103.375
3.750	N/A	N/A	N/A	3.500	104.269	104.269	104.047	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.925	103.925	103.725	3.000	103.675	103.575	103.475
3.875	N/A	N/A	N/A	3.625	104.512	104.512	104.289	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.797	103.797	103.597	3.125	103.547	103.447	103.347
3.990	N/A	N/A	N/A	3.750	104.037	104.037	103.837	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.309	104.309	104.109	3.250	104.059	103.959	103.859
4.000	N/A	N/A	N/A	3.875	104.309	104.309	104.109	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.779	104.779	104.579	3.375	104.529	104.429	104.329
4.125	N/A	N/A	N/A	3.990	104.533	104.533	104.333	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	105.012	105.012	104.812	3.500	104.762	104.662	104.562
4.250	N/A	N/A	N/A	4.000	104.633	104.633	104.433	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.456	104.456	104.256	3.625	104.206	104.106	104.006
4.375	N/A	N/A	N/A	4.125	104.063	104.063	103.858	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.803	104.803	104.603	3.750	104.553	104.453	104.353
4.500	N/A	N/A	N/A	4.250	104.544	104.544	104.344	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.956	104.956	104.756	3.875	104.706	104.606	104.506
4.625	N/A	N/A	N/A	4.375	104.912	104.912	104.712	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.230	105.230	105.030	3.990	104.980	104.880	104.780
4.750	N/A	N/A	N/A	4.500	105.239	105.239	105.039	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.330	105.330	105.130	4.000	105.080	104.980	104.880



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.:

8/30/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/29/2021

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	100.844	100.844	100.594	2.750	99.194	99.194	98.944	2.500	99.917	99.917	99.680	2.000	100.237	100.237	100.037	2.000	99.011	99.011	98.811
2.875	101.508	101.508	101.263	2.875	99.858	99.858	99.613	2.625	100.913	100.913	100.676	2.125	100.856	100.856	100.656	2.125	99.630	99.630	99.430
2.990	101.872	101.872	101.639	2.990	100.222	100.222	99.989	2.750	101.510	101.510	101.274	2.250	101.315	101.315	101.115	2.250	100.089	100.089	99.889
3.000	101.972	101.972	101.739	3.000	100.322	100.322	100.089	2.875	102.113	102.113	101.878	2.375	101.735	101.735	101.535	2.375	100.509	100.509	100.309
3.125	102.270	102.270	102.068	3.125	100.570	100.570	100.368	2.990	102.469	102.469	102.235	2.500	102.168	102.168	101.968	2.500	100.942	100.942	100.742
3.250	102.959	102.959	102.759	3.250	101.259	101.259	101.059	3.000	102.569	102.569	102.335	2.625	102.711	102.711	102.511	2.625	100.235	100.235	100.035
3.375	103.564	103.564	103.364	3.375	101.864	101.864	101.664	3.125	102.764	102.764	102.528	2.750	103.185	103.185	102.985	2.750	100.709	100.709	100.509
3.500	103.869	103.869	103.669	3.500	102.169	102.169	101.969	3.250	103.310	103.310	103.078	2.875	103.536	103.536	103.336	2.875	101.060	101.060	100.860
3.625	104.164	104.164	103.964	3.625	102.464	102.464	102.264	3.375	103.909	103.909	103.682	2.990	103.825	103.825	103.625	2.990	101.349	101.349	101.149
3.750	103.746	103.746	103.546	3.750	99.874	99.874	99.674	3.500	104.269	104.269	104.047	3.000	103.925	103.925	103.725	3.000	101.449	101.449	101.249
3.875	104.172	104.172	103.972	3.875	100.300	100.300	100.100	3.625	104.512	104.512	104.289	3.125	103.797	103.797	103.597	3.125	101.571	101.571	101.371
3.990	104.424	104.424	104.224	3.990	100.552	100.552	100.352	3.750	104.037	104.037	103.837	3.250	104.309	104.309	104.109	3.250	102.083	102.083	101.883
4.000	104.524	104.524	104.324	4.000	100.652	100.652	100.452	3.875	104.309	104.309	104.109	3.375	104.779	104.779	104.579	3.375	102.553	102.553	102.353
4.125	104.389	104.389	104.177	4.125	98.713	98.713	98.501	3.990	104.533	104.533	104.333	3.500	105.012	105.012	104.812	3.500	102.786	102.786	102.586
4.250	104.896	104.896	104.688	4.250	99.220	99.220	99.012	4.000	104.633	104.633	104.433	3.625	104.456	104.456	104.256	3.625	101.230	101.230	101.030
4.375	105.260	105.260	105.060	4.375	99.584	99.584	99.384	4.125	104.063	104.063	103.858	3.750	104.803	104.803	104.603	3.750	101.577	101.577	101.377
4.500	105.545	105.545	105.345	4.500	99.869	99.869	99.669	4.250	104.544	104.544	104.344	3.875	104.956	104.956	104.756	3.875	101.730	101.730	101.530
4.625	105.285	105.285	105.085	4.625	99.485	99.485	99.285	4.375	104.912	104.912	104.712	3.990	105.230	105.230	105.030	3.990	102.004	102.004	101.804
4.750	105.699	105.699	105.499	4.750	99.899	99.899	99.699	4.500	105.239	105.239	105.039	4.000	105.330	105.330	105.130	4.000	102.104	102.104	101.904

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			
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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.			
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9/13/2021

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9/27/2021

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/30/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/29/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	99.027	99.027	98.769	2.500	99.917	99.917	99.680	2.000	100.237	100.237	100.037	2.500	97.527	97.527	97.269	2.000	98.974	98.974	98.774
2.625	99.915	99.915	99.659	2.625	100.913	100.913	100.676	2.125	100.856	100.856	100.656	2.625	98.415	98.415	98.159	2.125	99.593	99.593	99.393
2.750	100.844	100.844	100.594	2.750	101.510	101.510	101.274	2.250	101.315	101.315	101.115	2.750	99.344	99.344	99.094	2.250	100.052	100.052	99.852
2.875	101.508	101.508	101.263	2.875	102.113	102.113	101.878	2.375	101.735	101.735	101.535	2.875	100.008	100.008	99.763	2.375	100.472	100.472	100.272
2.990	101.872	101.872	101.639	2.990	102.469	102.469	102.235	2.500	102.168	102.168	101.968	2.990	100.372	100.372	100.139	2.500	100.905	100.905	100.705
3.000	101.972	101.972	101.739	3.000	102.569	102.569	102.335	2.625	102.711	102.711	102.511	3.000	100.472	100.472	100.239	2.625	100.823	100.823	100.623
3.125	102.270	102.270	102.068	3.125	102.764	102.764	102.528	2.750	103.185	103.185	102.985	3.125	100.745	100.745	100.543	2.750	101.297	101.297	101.097
3.250	102.959	102.959	102.759	3.250	103.310	103.310	103.078	2.875	103.536	103.536	103.336	3.250	101.434	101.434	101.234	2.875	101.648	101.648	101.448
3.375	103.564	103.564	103.364	3.375	103.909	103.909	103.682	2.990	103.825	103.825	103.625	3.375	102.039	102.039	101.839	2.990	101.937	101.937	101.737
3.500	103.869	103.869	103.669	3.500	104.269	104.269	104.047	3.000	103.925	103.925	103.725	3.500	102.344	102.344	102.144	3.000	102.037	102.037	101.837
3.625	104.164	104.164	103.964	3.625	104.512	104.512	104.289	3.125	103.797	103.797	103.597	3.625	102.639	102.639	102.439	3.125	102.034	102.034	101.834
3.750	103.746	103.746	103.546	3.750	104.037	104.037	103.837	3.250	104.309	104.309	104.109	3.750	101.135	101.135	100.935	3.250	102.546	102.546	102.346
3.875	104.172	104.172	103.972	3.875	104.309	104.309	104.109	3.375	104.779	104.779	104.579	3.875	101.561	101.561	101.361	3.375	103.016	103.016	102.816
3.990	104.424	104.424	104.224	3.990	104.533	104.533	104.333	3.500	105.012	105.012	104.812	3.990	101.813	101.813	101.613	3.500	103.249	103.249	103.049
4.000	104.524	104.524	104.324	4.000	104.633	104.633	104.433	3.625	104.456	104.456	104.256	4.000	101.913	101.913	101.713	3.625	102.193	102.193	101.993
4.125	104.389	104.389	104.177	4.125	104.063	104.063	103.858	3.750	104.803	104.803	104.603	4.125	100.876	100.876	100.664	3.750	102.540	102.540	102.340
4.250	104.896	104.896	104.688	4.250	104.544	104.544	104.344	3.875	104.956	104.956	104.756	4.250	101.383	101.383	101.175	3.875	102.693	102.693	102.493
4.375	105.260	105.260	105.060	4.375	104.912	104.912	104.712	3.990	105.230	105.230	105.030	4.375	101.747	101.747	101.547	3.990	102.967	102.967	102.767
4.500	105.545	105.545	105.345	4.500	105.239	105.239	105.039	4.000	105.330	105.330	105.130	4.500	102.032	102.032	101.832	4.000	103.067	103.067	102.867

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.:

8/30/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/27/2021

W. Rate Sheet Dated: 7/29/2021

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)