

W. Rate Sheet Dated: 7/30/2021

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	100.964	100.964	100.620	2.250	100.555	100.555	100.212	2.250	98.833	98.833	98.533	3.125	96.157	96.157	95.857
2.375	101.179	101.179	100.835	2.375	100.732	100.732	100.389	2.500	99.163	99.163	98.863	3.250	97.735	97.735	97.435
2.500	101.394	101.394	101.050	2.500	100.911	100.911	100.567	2.625	99.327	99.327	99.027	3.375	97.813	97.813	97.513
2.625	101.593	101.593	101.249	2.625	101.087	101.087	100.743	2.750	100.661	100.661	100.361	3.500	97.891	97.891	97.591
2.750	102.507	102.507	102.085	2.750	102.119	102.119	101.697	2.875	100.819	100.819	100.519	3.625	97.657	97.657	97.357
2.875	102.714	102.714	102.292	2.875	102.290	102.290	101.868	3.000	100.948	100.948	100.648	Margin = 2.250		Index = 0.070	
3.000	102.914	102.914	102.492	3.000	102.431	102.431	102.009	3.125	101.090	101.090	100.790	30 Year OTC			
3.125	103.102	103.102	102.680	3.125	102.586	102.586	102.164	3.250	102.254	102.254	101.954	Rate	30 Day	45 Day	60 Day
3.250	103.246	103.246	102.840	3.250	102.834	102.834	102.428	3.375	102.388	102.388	102.088	4.000	101.466	101.466	100.966
3.375	103.344	103.344	102.937	3.375	102.879	102.879	102.473	3.500	102.472	102.472	102.172	4.125	101.624	101.624	101.124
3.500	103.532	103.532	103.125	3.500	102.959	102.959	102.553	3.625	102.571	102.571	102.271	4.375	102.052	102.052	101.552
3.625	103.718	103.718	103.312	3.625	103.067	103.067	102.661	3.750	103.437	103.437	103.137	4.500	102.199	102.199	101.699
3.750	103.447	103.447	103.147	3.750	103.052	103.052	102.752	3.875	103.548	103.548	103.248	4.625	102.330	102.330	101.830
3.875	103.526	103.526	103.226	3.875	103.071	103.071	102.771	4.000	103.638	103.638	103.338	4.875	102.944	102.944	102.444
4.000	103.641	103.641	103.341	4.000	103.170	103.170	102.870	4.125	103.737	103.737	103.437	5.000	103.092	103.092	102.592
4.125	103.799	103.799	103.499	4.125	103.278	103.278	102.978	4.250	103.537	103.537	103.237	5.125	103.222	103.222	102.722
4.250	103.502	103.502	103.302	4.250	103.181	103.181	102.981	4.375	103.648	103.648	103.348	5.500	104.140	104.140	103.640
4.375	103.527	103.527	103.327	4.375	103.201	103.201	103.001	4.500	103.738	103.738	103.438	5.625	104.271	104.271	103.771
6.250	106.000	106.000	105.800	6.250	105.716	105.716	105.516	4.625	103.837	103.837	103.537	6.250	105.262	105.262	104.762

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	101.064	100.964	100.964	100.620	2.250	100.505	100.405	100.405	100.062	2.250	100.963	100.863	100.863	100.563
2.375	101.279	101.179	101.179	100.835	2.375	100.682	100.582	100.582	100.239	2.375	101.127	101.027	101.027	100.727
2.500	101.494	101.394	101.394	101.050	2.500	100.861	100.761	100.761	100.417	2.500	101.293	101.193	101.193	100.893
2.625	101.693	101.593	101.593	101.249	2.625	101.037	100.937	100.937	100.593	2.625	101.457	101.357	101.357	101.057
2.750	102.607	102.507	102.507	102.085	2.750	101.944	101.844	101.844	101.422	2.750	101.691	101.591	101.591	101.291
2.875	102.814	102.714	102.714	102.292	2.875	102.115	102.015	102.015	101.593	2.875	101.849	101.749	101.749	101.449
3.000	103.014	102.914	102.914	102.492	3.000	102.256	102.156	102.156	101.734	3.000	101.978	101.878	101.878	101.578
3.125	103.202	103.102	103.102	102.680	3.125	102.411	102.311	102.311	101.889	3.125	102.120	102.020	102.020	101.720
3.250	103.346	103.246	103.246	102.840	3.250	102.634	102.534	102.534	102.128	3.250	103.884	103.784	103.784	103.484
3.375	103.544	103.444	103.444	103.037	3.375	102.779	102.679	102.679	102.273	3.375	104.018	103.918	103.918	103.618
3.500	103.732	103.632	103.632	103.225	3.500	102.859	102.759	102.759	102.353	3.500	104.102	104.002	104.002	103.702
3.625	103.918	103.818	103.818	103.412	3.625	102.967	102.867	102.867	102.461	3.625	104.201	104.101	104.101	103.801
3.750	103.647	103.547	103.547	103.247	3.750	103.252	103.152	103.152	102.852	3.750	105.567	105.467	105.467	105.167

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	0.000	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AvM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.625	1.500	1.375	1.250	1.000	0.875	0.750	0.375
3.75-4.125	2.250	2.000	1.750	1.500	1.375	1.125	1.000	0.500
4.25-4.625	2.500	2.250	2.000	1.750	1.500	1.250	1.125	0.750
4.75-5.125	1.000	0.875	0.750	0.625	0.500	0.500	0.375	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program *only Advantage Adjustments added ; FHA only ; 2.0% DPA*								30 yr DPA OTC *FHA Only ; Borrower Paid Only ; 2.0% DPA*				30 yr DPA *3.5% DPA ; Borrower Paid Only*			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.716	98.716	98.216	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.874	98.874	98.374	4.750	101.000	101.000	100.500
3.875	99.168	99.168	98.668	6.250	103.750	103.750	103.500	4.375	99.302	99.302	98.802	30 yr DPA *3.5% DPA ; Lender Paid Only*			
4.000	99.053	99.053	98.553					4.500	99.449	99.449	98.949	Rate	30 Day	45 Day	60 Day
4.125	98.894	98.894	98.394					4.625	99.580	99.580	99.080	5.750	103.000	103.000	102.500
4.250	100.279	100.279	99.779					4.875	100.194	100.194	99.694	6.250	105.750	105.750	105.250
4.375	100.154	100.154	99.654					5.000	100.342	100.342	99.842	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.007	100.007	99.507					5.125	100.472	100.472	99.972				
4.625	99.876	99.876	99.376					5.500	101.390	101.390	100.890				
4.750	101.199	101.199	100.699					5.625	101.521	101.521	101.021				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.512	102.512	102.012				

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

8/30/2021

9/13/2021

9/28/2021

W. Rate Sheet Dated: 7/30/2021

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	99.210	99.210	98.910	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	99.368	99.368	99.068	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	99.496	99.496	99.196	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.639	99.639	99.339	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.059	101.059	100.759	Rate	30 Day	45 Day	60 Day
3.250	102.034	102.034	101.628	3.250	101.721	101.721	101.315	3.375	101.193	101.193	100.893	3.250	102.034	102.034	101.534
3.375	102.231	102.231	101.825	3.375	101.867	101.867	101.461	3.500	101.277	101.277	100.977	3.375	102.231	102.231	101.731
3.500	102.419	102.419	102.013	3.500	101.946	101.946	101.540	3.625	101.376	101.376	101.076	3.500	102.419	102.419	101.919
3.625	102.606	102.606	102.200	3.625	102.055	102.055	101.649	3.750	102.742	102.742	102.442	3.625	102.606	102.606	102.106
3.750	101.385	101.385	101.085	3.750	101.089	101.089	100.789	3.875	N/A	N/A	N/A	3.750	101.385	101.385	100.885
3.875	101.564	101.564	101.264	3.875	101.209	101.209	100.909	4.000	N/A	N/A	N/A	3.875	101.564	101.564	101.064
4.000	101.678	101.678	101.378	4.000	101.307	101.307	101.007	4.125	N/A	N/A	N/A	4.000	101.678	101.678	101.178
4.125	101.837	101.837	101.537	4.125	101.416	101.416	101.116	4.250	N/A	N/A	N/A	4.125	101.837	101.837	101.337
4.250	101.640	101.640	101.440	4.250	101.419	101.419	101.219	4.375	N/A	N/A	N/A	4.250	101.640	101.640	101.140
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	101.632	101.532	101.532	101.110	2.750	101.319	101.219	101.219	100.797	2.750	100.966	100.866	100.866	100.566
2.875	101.839	101.739	101.739	101.317	2.875	101.490	101.390	101.390	100.968	2.875	101.124	101.024	101.024	100.724
3.000	102.039	101.939	101.939	101.517	3.000	101.631	101.531	101.531	101.109	3.000	101.253	101.153	101.153	100.853
3.125	102.227	102.127	102.127	101.705	3.125	101.786	101.686	101.686	101.264	3.125	101.395	101.295	101.295	100.995
3.250	102.134	102.034	102.034	101.628	3.250	101.821	101.721	101.721	101.315	3.250	102.971	102.871	102.871	102.571
3.375	102.331	102.231	102.231	101.825	3.375	101.967	101.867	101.867	101.461	3.375	103.106	103.006	103.006	102.706
3.500	102.519	102.419	102.419	102.013	3.500	102.046	101.946	101.946	101.540	3.500	103.189	103.089	103.089	102.789
3.625	102.706	102.606	102.606	102.200	3.625	102.155	102.055	102.055	101.649	3.625	103.289	103.189	103.189	102.889
3.750	101.485	101.385	101.385	101.085	3.750	101.189	101.089	101.089	100.789	3.750	103.404	103.304	103.304	103.004

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, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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.: 9/28/2021

W. Rate Sheet Dated: 7/30/2021

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	99.309	99.309	99.109	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.283	99.283	99.083	2.000	N/A	N/A	N/A	2.500	99.281	99.153	99.060
2.625	100.147	100.147	99.947	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.062	100.062	99.862	2.125	N/A	N/A	N/A	2.625	100.097	99.948	99.839
2.750	100.911	100.911	100.711	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.757	100.757	100.557	2.250	N/A	N/A	N/A	2.750	100.662	100.513	100.404
2.875	101.514	101.514	101.314	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.309	101.309	101.109	2.375	N/A	N/A	N/A	2.875	101.464	101.315	101.206
2.990	101.890	101.890	101.690	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.592	101.592	101.392	2.500	N/A	N/A	N/A	2.990	101.840	101.691	101.582
3.000	101.990	101.990	101.790	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.692	101.692	101.492	2.625	N/A	N/A	N/A	3.000	101.940	101.791	101.682
3.125	102.388	102.388	102.188	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.031	102.031	101.831	2.750	N/A	N/A	N/A	3.125	102.339	102.190	102.081
3.250	102.985	102.985	102.785	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.650	102.650	102.450	2.875	N/A	N/A	N/A	3.250	102.928	102.772	102.662
3.375	103.629	103.629	103.429	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.263	103.263	103.063	2.990	N/A	N/A	N/A	3.375	103.473	103.317	103.207
3.500	103.988	103.988	103.788	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.539	103.539	103.339	3.000	N/A	N/A	N/A	3.500	103.832	103.676	103.566
3.625	104.295	104.295	104.095	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.688	103.688	103.488	3.125	N/A	N/A	N/A	3.625	104.038	103.882	103.772
3.750	104.062	104.062	103.862	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.176	103.176	102.976	3.250	N/A	N/A	N/A	3.750	103.308	103.159	103.094
3.875	104.483	104.483	104.283	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.568	103.568	103.368	3.375	N/A	N/A	N/A	3.875	103.729	103.580	103.515
3.990	104.705	104.705	104.505	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.748	103.748	103.548	3.500	N/A	N/A	N/A	3.990	103.951	103.802	103.737
4.000	104.805	104.805	104.605	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.848	103.848	103.648	3.625	N/A	N/A	N/A	4.000	104.051	103.902	103.837
4.125	105.101	105.101	104.901	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.032	104.032	103.832	3.750	N/A	N/A	N/A	4.125	104.347	104.198	104.133
4.250	104.930	104.930	104.730	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.938	102.938	102.738	3.875	N/A	N/A	N/A	4.250	104.207	104.058	104.007
4.375	105.283	105.283	105.083	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.320	103.320	103.120	3.990	N/A	N/A	N/A	4.375	104.460	104.311	104.260
4.500	105.614	105.614	105.414	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.607	103.607	103.407	4.000	N/A	N/A	N/A	4.500	105.192	105.043	104.992
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	100.880	100.880	100.680	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.310	100.310	100.110	2.000	100.244	100.124	100.041
2.875	N/A	N/A	N/A	2.625	101.336	101.336	101.136	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.873	100.873	100.673	2.125	100.807	100.687	100.604
2.990	N/A	N/A	N/A	2.750	101.798	101.798	101.598	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.328	101.328	101.128	2.250	101.262	101.142	101.059
3.000	N/A	N/A	N/A	2.875	102.393	102.393	102.193	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.707	101.707	101.507	2.375	101.641	101.521	101.438
3.125	N/A	N/A	N/A	2.990	102.731	102.731	102.531	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	102.154	102.154	101.954	2.500	102.085	101.965	101.885
3.250	N/A	N/A	N/A	3.000	102.831	102.831	102.631	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.644	102.644	102.444	2.625	102.575	102.455	102.375
3.375	N/A	N/A	N/A	3.125	103.225	103.225	103.025	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	103.098	103.098	102.898	2.750	103.029	102.909	102.829
3.500	N/A	N/A	N/A	3.250	103.437	103.437	103.237	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.446	103.446	103.246	2.875	103.377	103.257	103.177
3.625	N/A	N/A	N/A	3.375	104.043	104.043	103.843	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.736	103.736	103.536	2.990	103.667	103.547	103.467
3.750	N/A	N/A	N/A	3.500	104.374	104.374	104.174	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.836	103.836	103.636	3.000	103.767	103.647	103.567
3.875	N/A	N/A	N/A	3.625	104.677	104.677	104.477	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.189	104.189	103.989	3.125	104.120	104.000	103.920
3.990	N/A	N/A	N/A	3.750	104.302	104.302	104.102	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.430	104.430	104.230	3.250	104.364	104.244	104.164
4.000	N/A	N/A	N/A	3.875	104.718	104.718	104.518	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.905	104.905	104.705	3.375	104.836	104.716	104.636
4.125	N/A	N/A	N/A	3.990	104.912	104.912	104.712	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.213	105.213	105.013	3.500	105.147	105.027	104.947
4.250	N/A	N/A	N/A	4.000	105.012	105.012	104.812	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.589	105.589	105.389	3.625	105.523	105.403	105.323
4.375	N/A	N/A	N/A	4.125	105.306	105.306	105.106	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.993	104.993	104.793	3.750	104.927	104.807	104.727
4.500	N/A	N/A	N/A	4.250	105.052	105.052	104.852	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.391	105.391	105.191	3.875	105.325	105.205	105.125
4.625	N/A	N/A	N/A	4.375	105.401	105.401	105.201	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.678	105.678	105.478	3.990	105.612	105.492	105.412
4.750	N/A	N/A	N/A	4.500	105.715	105.715	105.515	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.778	105.778	105.578	4.000	105.712	105.592	105.512
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	100.509	100.509	100.309	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.872	100.872	100.672
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.943	100.943	100.743	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.435	101.435	101.235
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.254	101.254	101.054	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.890	101.890	101.690
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.645	101.645	101.445	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.269	102.269	102.069
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.132	102.132	101.932	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.615	102.615	102.415
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.506	102.506	102.306	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	103.010	103.010	102.810
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.821	102.821	102.621	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.391	103.391	103.191
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.060	103.060	102.860	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.540	103.540	103.340
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.229	103.229	103.029	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.830	103.830	103.630
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.329	103.329	103.129	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.930	103.930	103.730
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.574	103.574	103.374	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.283	104.283	104.083
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.424														



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.:

9/28/2021

W. Rate Sheet Dated: 7/30/2021

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	99.309	99.309	99.109	2.500	99.283	99.283	99.083	2.875	102.393	102.393	102.193	2.000	100.310	100.310	100.110	2.000	100.509	100.509	100.309
2.625	100.147	100.147	99.947	2.625	100.062	100.062	99.862	2.990	102.731	102.731	102.531	2.125	100.873	100.873	100.673	2.125	100.943	100.943	100.743
2.750	100.911	100.911	100.711	2.750	100.757	100.757	100.557	3.000	102.831	102.831	102.631	2.250	101.328	101.328	101.128	2.250	101.254	101.254	101.054
2.875	101.514	101.514	101.314	2.875	101.309	101.309	101.109	3.125	103.225	103.225	103.025	2.375	101.707	101.707	101.507	2.375	101.645	101.645	101.445
2.990	101.890	101.890	101.690	2.990	101.592	101.592	101.392	3.250	103.437	103.437	103.237	2.500	102.154	102.154	101.954	2.500	102.132	102.132	101.932
3.000	101.990	101.990	101.790	3.000	101.692	101.692	101.492	3.375	104.043	104.043	103.843	2.625	102.644	102.644	102.444	2.625	102.506	102.506	102.306
3.125	102.388	102.388	102.188	3.125	102.031	102.031	101.831	3.500	104.374	104.374	104.174	2.750	103.098	103.098	102.898	2.750	102.821	102.821	102.621
3.250	102.985	102.985	102.785	3.250	102.650	102.650	102.450	3.625	104.677	104.677	104.477	2.875	103.446	103.446	103.246	2.875	103.060	103.060	102.860
3.375	103.629	103.629	103.429	3.375	103.263	103.263	103.063	3.750	104.302	104.302	104.102	2.990	103.736	103.736	103.536	2.990	103.229	103.229	103.029
3.500	103.988	103.988	103.788	3.500	103.539	103.539	103.339	3.875	104.718	104.718	104.518	3.000	103.836	103.836	103.636	3.000	103.329	103.329	103.129
3.625	104.295	104.295	104.095	3.625	103.688	103.688	103.488	3.990	104.912	104.912	104.712	3.125	104.189	104.189	103.989	3.125	103.574	103.574	103.374
3.750	104.062	104.062	103.862	3.750	103.176	103.176	102.976	4.000	105.012	105.012	104.812	3.250	104.430	104.430	104.230	3.250	103.424	103.424	103.224
3.875	104.483	104.483	104.283	3.875	103.568	103.568	103.368	4.125	105.306	105.306	105.106	3.375	104.905	104.905	104.705	3.375	103.791	103.791	103.591
3.990	104.705	104.705	104.505	3.990	103.748	103.748	103.548	4.250	105.052	105.052	104.852	3.500	105.213	105.213	105.013	3.500	104.007	104.007	103.807
4.000	104.805	104.805	104.605	4.000	103.848	103.848	103.648	4.375	105.401	105.401	105.201	3.625	105.589	105.589	105.389	3.625	104.267	104.267	104.067
4.125	105.101	105.101	104.901	4.125	104.032	104.032	103.832	4.500	105.715	105.715	105.515	3.750	104.993	104.993	104.793	3.750	103.091	103.091	102.891
4.250	104.930	104.930	104.730	4.250	102.938	102.938	102.738	4.625	105.920	105.920	105.720	3.875	105.391	105.391	105.191	3.875	103.371	103.371	103.171
4.375	105.283	105.283	105.083	4.375	103.320	103.320	103.120	4.750	105.808	105.808	105.608	3.990	105.678	105.678	105.478	3.990	103.540	103.540	103.340
4.500	105.614	105.614	105.414	4.500	103.607	103.607	103.407	4.875	106.116	106.116	105.916	4.000	105.778	105.778	105.578	4.000	103.640	103.640	103.440

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	N/A	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	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
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.			
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.: 9/28/2021

W. Rate Sheet Dated: 7/30/2021

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					
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	99.211	99.211	98.981	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.561	97.561	97.331	2.750	N/A	N/A	N/A	2.500	98.961	98.861	98.731
2.625	100.104	100.104	99.873	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.454	98.454	98.223	2.875	N/A	N/A	N/A	2.625	99.854	99.754	99.623
2.750	101.034	101.034	100.803	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.384	99.384	99.153	2.990	N/A	N/A	N/A	2.750	100.784	100.684	100.553
2.875	101.696	101.696	101.478	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.046	100.046	99.828	3.000	N/A	N/A	N/A	2.875	101.446	101.346	101.228
2.990	102.059	102.059	101.849	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.409	100.409	100.199	3.125	N/A	N/A	N/A	2.990	101.809	101.709	101.599
3.000	102.159	102.159	101.949	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.509	100.509	100.299	3.250	N/A	N/A	N/A	3.000	101.909	101.809	101.699
3.125	102.381	102.381	102.181	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.681	100.681	100.481	3.375	N/A	N/A	N/A	3.125	102.131	101.992	101.931
3.250	103.068	103.068	102.868	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.368	101.368	101.168	3.500	N/A	N/A	N/A	3.250	102.818	102.681	102.618
3.375	103.671	103.671	103.471	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.971	101.971	101.771	3.625	N/A	N/A	N/A	3.375	103.421	103.285	103.221
3.500	103.976	103.976	103.776	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.276	102.276	102.076	3.750	N/A	N/A	N/A	3.500	103.726	103.589	103.526
3.625	104.271	104.271	104.071	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.571	102.571	102.371	3.875	N/A	N/A	N/A	3.625	104.021	103.884	103.821
3.750	103.787	103.787	103.587	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	99.915	99.915	99.715	3.990	N/A	N/A	N/A	3.750	103.537	103.437	103.337
3.875	104.211	104.211	104.011	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.339	100.339	100.139	4.000	N/A	N/A	N/A	3.875	103.961	103.861	103.761
3.990	104.461	104.461	104.261	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.589	100.589	100.389	4.125	N/A	N/A	N/A	3.990	104.211	104.111	104.011
4.000	104.561	104.561	104.361	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.689	100.689	100.489	4.250	N/A	N/A	N/A	4.000	104.311	104.211	104.111
4.125	104.414	104.414	104.205	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.738	98.738	98.529	4.375	N/A	N/A	N/A	4.125	104.164	104.064	103.955
4.250	104.918	104.918	104.713	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.242	99.242	99.037	4.500	N/A	N/A	N/A	4.250	104.668	104.568	104.463
4.375	105.281	105.281	105.081	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.605	99.605	99.405	4.625	N/A	N/A	N/A	4.375	105.031	104.931	104.831
4.500	105.564	105.564	105.364	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	99.888	99.888	99.688	4.750	N/A	N/A	N/A	4.500	105.314	105.214	105.114
30/25 Year SC >125						20 Year						20 Year 105-125						20 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	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.110	100.110	99.885	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.409	100.409	100.209
2.875	N/A	N/A	N/A	2.625	101.108	101.108	100.883	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	101.027	101.027	100.827
2.990	N/A	N/A	N/A	2.750	101.706	101.706	101.481	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.487	101.487	101.287
3.000	N/A	N/A	N/A	2.875	102.308	102.308	102.085	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.907	101.907	101.707
3.125	N/A	N/A	N/A	2.990	102.664	102.664	102.445	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.261	102.261	102.061
3.250	N/A	N/A	N/A	3.000	102.764	102.764	102.545	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.805	102.805	102.605
3.375	N/A	N/A	N/A	3.125	102.870	102.870	102.645	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.278	103.278	103.078
3.500	N/A	N/A	N/A	3.250	103.415	103.415	103.193	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.627	103.627	103.427
3.625	N/A	N/A	N/A	3.375	104.012	104.012	103.786	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.915	103.915	103.715
3.750	N/A	N/A	N/A	3.500	104.372	104.372	104.160	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	104.015	104.015	103.815
3.875	N/A	N/A	N/A	3.625	104.609	104.609	104.401	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.781	103.781	103.581
3.990	N/A	N/A	N/A	3.750	104.078	104.078	103.858	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.291	104.291	104.091
4.000	N/A	N/A	N/A	3.875	104.349	104.349	104.130	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.758	104.758	104.558
4.125	N/A	N/A	N/A	3.990	104.570	104.570	104.357	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.989	104.989	104.789
4.250	N/A	N/A	N/A	4.000	104.670	104.670	104.457	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.463	104.463	104.263
4.375	N/A	N/A	N/A	4.125	104.085	104.085	103.885	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.809	104.809	104.609
4.500	N/A	N/A	N/A	4.250	104.564	104.564	104.364	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.960	104.960	104.760
4.625	N/A	N/A	N/A	4.375	104.930	104.930	104.730	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.187	105.187	104.987
4.750	N/A	N/A	N/A	4.500	105.256	105.256	105.056	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.287	105.287	105.087
15 Year 105-125						15 Year >125						15 Year SC						15 Year SC 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	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	99.183	99.183	98.983	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.801	99.801	99.601	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.261	100.261	100.061	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.681	100.681	100.481	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.035	101.035	100.835	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.329	100.329	100.129	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.802	100.802	100.602	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	101.151	101.151	100.951	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.439	101.439	101.239	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.539	101.539	101.339	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.555	101.555	101.355	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	102.065	102.065	101.865	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N



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.:

9/28/2021

W. Rate Sheet Dated: 7/30/2021

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	101.034	101.034	100.809	2.750	99.384	99.384	99.159	2.500	100.110	100.110	99.885	2.000	100.409	100.409	100.209	2.000	99.183	99.183	98.983
2.875	101.696	101.696	101.478	2.875	100.046	100.046	99.828	2.625	101.108	101.108	100.883	2.125	101.027	101.027	100.827	2.125	99.801	99.801	99.601
2.990	102.059	102.059	101.849	2.990	100.409	100.409	100.199	2.750	101.706	101.706	101.481	2.250	101.487	101.487	101.287	2.250	100.261	100.261	100.061
3.000	102.159	102.159	101.949	3.000	100.509	100.509	100.299	2.875	102.308	102.308	102.085	2.375	101.907	101.907	101.707	2.375	100.681	100.681	100.481
3.125	102.381	102.381	102.181	3.125	100.681	100.681	100.481	2.990	102.664	102.664	102.445	2.500	102.261	102.261	102.061	2.500	101.035	101.035	100.835
3.250	103.068	103.068	102.868	3.250	101.368	101.368	101.168	3.000	102.764	102.764	102.545	2.625	102.805	102.805	102.605	2.625	100.329	100.329	100.129
3.375	103.671	103.671	103.471	3.375	101.971	101.971	101.771	3.125	102.870	102.870	102.645	2.750	103.278	103.278	103.078	2.750	100.802	100.802	100.602
3.500	103.976	103.976	103.776	3.500	102.276	102.276	102.076	3.250	103.415	103.415	103.193	2.875	103.627	103.627	103.427	2.875	101.151	101.151	100.951
3.625	104.271	104.271	104.071	3.625	102.571	102.571	102.371	3.375	104.012	104.012	103.796	2.990	103.915	103.915	103.715	2.990	101.439	101.439	101.239
3.750	103.787	103.787	103.587	3.750	99.915	99.915	99.715	3.500	104.372	104.372	104.160	3.000	104.015	104.015	103.815	3.000	101.539	101.539	101.339
3.875	104.211	104.211	104.011	3.875	100.339	100.339	100.139	3.625	104.609	104.609	104.401	3.125	103.781	103.781	103.581	3.125	101.555	101.555	101.355
3.990	104.461	104.461	104.261	3.990	100.589	100.589	100.389	3.750	104.078	104.078	103.858	3.250	104.291	104.291	104.091	3.250	102.065	102.065	101.865
4.000	104.561	104.561	104.361	4.000	100.689	100.689	100.489	3.875	104.349	104.349	104.130	3.375	104.758	104.758	104.558	3.375	102.532	102.532	102.332
4.125	104.414	104.414	104.205	4.125	98.738	98.738	98.529	3.990	104.570	104.570	104.357	3.500	104.989	104.989	104.789	3.500	102.763	102.763	102.563
4.250	104.918	104.918	104.713	4.250	99.242	99.242	99.037	4.000	104.670	104.670	104.457	3.625	104.463	104.463	104.263	3.625	101.237	101.237	101.037
4.375	105.281	105.281	105.081	4.375	99.605	99.605	99.405	4.125	104.085	104.085	103.885	3.750	104.809	104.809	104.609	3.750	101.583	101.583	101.383
4.500	105.564	105.564	105.364	4.500	99.888	99.888	99.688	4.250	104.564	104.564	104.364	3.875	104.960	104.960	104.760	3.875	101.734	101.734	101.534
4.625	105.295	105.295	105.095	4.625	99.495	99.495	99.295	4.375	104.930	104.930	104.730	3.990	105.187	105.187	104.987	3.990	101.961	101.961	101.761
4.750	105.708	105.708	105.508	4.750	99.908	99.908	99.708	4.500	105.256	105.256	105.056	4.000	105.287	105.287	105.087	4.000	102.061	102.061	101.861

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.:

8/30/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/28/2021

W. Rate Sheet Dated: 7/30/2021

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.:

8/30/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/28/2021

W. Rate Sheet Dated: 7/30/2021

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	99.211	99.211	98.981	2.500	100.110	100.110	99.885	2.000	100.409	100.409	100.209	2.500	97.711	97.711	97.481	2.000	99.146	99.146	98.946
2.625	100.104	100.104	99.873	2.625	101.108	101.108	100.883	2.125	101.027	101.027	100.827	2.625	98.604	98.604	98.373	2.125	99.764	99.764	99.564
2.750	101.034	101.034	100.809	2.750	101.706	101.706	101.481	2.250	101.487	101.487	101.287	2.750	99.534	99.534	99.309	2.250	100.224	100.224	100.024
2.875	101.696	101.696	101.478	2.875	102.308	102.308	102.085	2.375	101.907	101.907	101.707	2.875	100.196	100.196	99.978	2.375	100.644	100.644	100.444
2.990	102.059	102.059	101.849	2.990	102.664	102.664	102.445	2.500	102.261	102.261	102.061	2.990	100.559	100.559	100.349	2.500	100.998	100.998	100.798
3.000	102.159	102.159	101.949	3.000	102.764	102.764	102.545	2.625	102.805	102.805	102.605	3.000	100.659	100.659	100.449	2.625	100.917	100.917	100.717
3.125	102.381	102.381	102.181	3.125	102.870	102.870	102.645	2.750	103.278	103.278	103.078	3.125	100.856	100.856	100.656	2.750	101.390	101.390	101.190
3.250	103.068	103.068	102.868	3.250	103.415	103.415	103.193	2.875	103.627	103.627	103.427	3.250	101.543	101.543	101.343	2.875	101.739	101.739	101.539
3.375	103.671	103.671	103.471	3.375	104.012	104.012	103.796	2.990	103.915	103.915	103.715	3.375	102.146	102.146	101.946	2.990	102.027	102.027	101.827
3.500	103.976	103.976	103.776	3.500	104.372	104.372	104.160	3.000	104.015	104.015	103.815	3.500	102.451	102.451	102.251	3.000	102.127	102.127	101.927
3.625	104.271	104.271	104.071	3.625	104.609	104.609	104.401	3.125	103.781	103.781	103.581	3.625	102.746	102.746	102.546	3.125	102.018	102.018	101.818
3.750	103.787	103.787	103.587	3.750	104.078	104.078	103.858	3.250	104.291	104.291	104.091	3.750	101.176	101.176	100.976	3.250	102.528	102.528	102.328
3.875	104.211	104.211	104.011	3.875	104.349	104.349	104.130	3.375	104.758	104.758	104.558	3.875	101.600	101.600	101.400	3.375	102.995	102.995	102.795
3.990	104.461	104.461	104.261	3.990	104.570	104.570	104.357	3.500	104.989	104.989	104.789	3.990	101.850	101.850	101.650	3.500	103.226	103.226	103.026
4.000	104.561	104.561	104.361	4.000	104.670	104.670	104.457	3.625	104.463	104.463	104.263	4.000	101.950	101.950	101.750	3.625	102.200	102.200	102.000
4.125	104.414	104.414	104.205	4.125	104.085	104.085	103.885	3.750	104.809	104.809	104.609	4.125	100.901	100.901	100.692	3.750	102.546	102.546	102.346
4.250	104.918	104.918	104.713	4.250	104.564	104.564	104.364	3.875	104.960	104.960	104.760	4.250	101.405	101.405	101.200	3.875	102.697	102.697	102.497
4.375	105.281	105.281	105.081	4.375	104.930	104.930	104.730	3.990	105.187	105.187	104.987	4.375	101.768	101.768	101.568	3.990	102.924	102.924	102.724
4.500	105.564	105.564	105.364	4.500	105.256	105.256	105.056	4.000	105.287	105.287	105.087	4.500	102.051	102.051	101.851	4.000	103.024	103.024	102.824

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%	> 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

8/30/2021

45 Day Lock Exp.:

9/13/2021

60 Day Lock Exp.:

9/28/2021

W. Rate Sheet Dated: 7/30/2021

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)