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.: **9/1/2021**
45 Day Lock Exp.: **9/16/2021**
60 Day Lock Exp.: **10/1/2021**

W. Rate Sheet Dated: **8/2/2021** **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	101.088	101.088	100.744	2.250	100.680	100.680	100.337	2.250	98.070	98.070	97.770	3.125	96.157	96.157	95.857
2.375	101.303	101.303	100.959	2.375	100.857	100.857	100.514	2.500	98.400	98.400	98.100	3.250	97.735	97.735	97.435
2.500	101.506	101.506	101.162	2.500	101.036	101.036	100.692	2.625	98.564	98.564	98.264	3.375	97.813	97.813	97.513
2.625	101.709	101.709	101.366	2.625	101.212	101.212	100.868	2.750	99.933	99.933	99.633	3.500	97.891	97.891	97.591
2.750	102.631	102.631	102.209	2.750	102.244	102.244	101.822	2.875	100.091	100.091	99.791	3.625	97.657	97.657	97.357
2.875	102.833	102.833	102.411	2.875	102.415	102.415	101.993	3.000	100.220	100.220	99.920	Margin = 2.250		Index = 0.070	
3.000	103.025	103.025	102.603	3.000	102.556	102.556	102.134	3.125	100.362	100.362	100.062	30 Year OTC			
3.125	103.220	103.220	102.799	3.125	102.711	102.711	102.289	3.250	101.572	101.572	101.272	Rate	30 Day	45 Day	60 Day
3.250	103.385	103.385	103.041	3.250	102.975	102.975	102.631	3.375	101.707	101.707	101.407	4.000	101.350	101.350	100.850
3.375	103.477	103.477	103.133	3.375	103.020	103.020	102.676	3.500	101.910	101.910	101.610	4.125	101.360	101.360	100.860
3.500	103.665	103.665	103.321	3.500	103.099	103.099	102.756	3.625	102.010	102.010	101.710	4.375	102.047	102.047	101.547
3.625	103.814	103.814	103.471	3.625	103.208	103.208	102.864	3.750	102.954	102.954	102.654	4.500	102.179	102.179	101.679
3.750	103.335	103.335	103.035	3.750	102.942	102.942	102.642	3.875	103.064	103.064	102.764	4.625	102.283	102.283	101.783
3.875	103.365	103.365	103.065	3.875	102.962	102.962	102.662	4.000	103.154	103.154	102.854	4.875	102.955	102.955	102.455
4.000	103.525	103.525	103.225	4.000	103.060	103.060	102.760	4.125	103.254	103.254	102.954	5.000	103.087	103.087	102.587
4.125	103.535	103.535	103.235	4.125	103.169	103.169	102.869	4.250	102.968	102.968	102.668	5.125	103.191	103.191	102.691
4.250	103.485	103.485	103.285	4.250	103.166	103.166	102.966	4.375	103.079	103.079	102.779	5.500	104.151	104.151	103.651
4.375	103.522	103.522	103.322	4.375	103.185	103.185	102.985	4.500	103.168	103.168	102.868	5.625	104.255	104.255	103.755
6.250	106.000	106.000	105.800	6.250	105.716	105.716	105.516	4.625	103.268	103.268	102.968	6.250	105.260	105.260	104.760

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	101.188	101.088	101.088	100.744	2.250	100.630	100.530	100.530	100.187	2.250	100.200	100.100	100.100	99.800
2.375	101.403	101.303	101.303	100.959	2.375	100.807	100.707	100.707	100.364	2.375	100.365	100.265	100.265	99.965
2.500	101.606	101.506	101.506	101.162	2.500	100.986	100.886	100.886	100.542	2.500	100.530	100.430	100.430	100.130
2.625	101.809	101.709	101.709	101.366	2.625	101.162	101.062	101.062	100.718	2.625	100.694	100.594	100.594	100.294
2.750	102.731	102.631	102.631	102.209	2.750	102.069	101.969	101.969	101.547	2.750	100.963	100.863	100.863	100.563
2.875	102.933	102.833	102.833	102.411	2.875	102.240	102.140	102.140	101.718	2.875	101.121	101.021	101.021	100.721
3.000	103.125	103.025	103.025	102.603	3.000	102.381	102.281	102.281	101.859	3.000	101.250	101.150	101.150	100.850
3.125	103.320	103.220	103.220	102.799	3.125	102.536	102.436	102.436	102.014	3.125	101.392	101.292	101.292	100.992
3.250	103.485	103.385	103.385	103.041	3.250	102.775	102.675	102.675	102.331	3.250	103.202	103.102	103.102	102.802
3.375	103.677	103.577	103.577	103.233	3.375	102.920	102.820	102.820	102.476	3.375	103.337	103.237	103.237	102.937
3.500	103.865	103.765	103.765	103.421	3.500	102.999	102.899	102.899	102.556	3.500	103.540	103.440	103.440	103.140
3.625	104.014	103.914	103.914	103.571	3.625	103.108	103.008	103.008	102.664	3.625	103.640	103.540	103.540	103.240
3.750	103.535	103.435	103.435	103.135	3.750	103.142	103.042	103.042	102.742	3.750	105.084	104.984	104.984	104.684

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	-0.750	\$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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	99.110	99.110	98.610	6.250	103.750	103.750	103.500
4.000	98.950	98.950	98.450				
4.125	98.940	98.940	98.440				
4.250	100.265	100.265	99.765				
4.375	100.128	100.128	99.628				
4.500	99.996	99.996	99.496				
4.625	99.892	99.892	99.392				
4.750	101.201	101.201	100.701				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

Rate	30 Day	45 Day	60 Day
4.000	98.600	98.600	98.100
4.125	98.610	98.610	98.110
4.375	99.297	99.297	98.797
4.500	99.429	99.429	98.929
4.625	99.533	99.533	99.033
4.875	100.205	100.205	99.705
5.000	100.337	100.337	99.837
5.125	100.441	100.441	99.941
5.500	101.401	101.401	100.901
5.625	101.505	101.505	101.005
6.250	102.510	102.510	102.010

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	100.000	100.000	99.500
4.750	101.000	101.000	100.500

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
5.750	103.000	103.000	102.500
6.250	105.750	105.750	105.250

DPA Advantage Adjustment

203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *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

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@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**9/1/2021**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**9/16/2021**
		60 Day Lock Exp.:	**10/1/2021**

W. Rate Sheet Dated: 8/2/2021 **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	98.482	98.482	98.182	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	98.640	98.640	98.340	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	98.769	98.769	98.469	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.911	98.911	98.611	**30 Year OTC**			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.377	100.377	100.077	Rate	30 Day	45 Day	60 Day
3.250	102.172	102.172	101.828	3.250	101.862	101.862	101.518	3.375	100.512	100.512	100.212	3.250	102.172	102.172	101.672
3.375	102.364	102.364	102.020	3.375	102.007	102.007	101.663	3.500	100.715	100.715	100.415	3.375	102.364	102.364	101.864
3.500	102.552	102.552	102.208	3.500	102.087	102.087	101.743	3.625	100.815	100.815	100.515	3.500	102.552	102.552	102.052
3.625	102.702	102.702	102.358	3.625	102.195	102.195	101.851	3.750	102.259	102.259	101.959	3.625	102.702	102.702	102.202
3.750	101.273	101.273	100.973	3.750	100.980	100.980	100.680	3.875	N/A	N/A	N/A	3.750	101.273	101.273	100.773
3.875	101.403	101.403	101.103	3.875	101.099	101.099	100.799	4.000	N/A	N/A	N/A	3.875	101.403	101.403	100.903
4.000	101.563	101.563	101.263	4.000	101.198	101.198	100.898	4.125	N/A	N/A	N/A	4.000	101.563	101.563	101.063
4.125	101.572	101.572	101.272	4.125	101.306	101.306	101.006	4.250	N/A	N/A	N/A	4.125	101.572	101.572	101.072
4.250	101.622	101.622	101.422	4.250	101.403	101.403	101.203	4.375	N/A	N/A	N/A	4.250	101.622	101.622	101.122
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	101.756	101.656	101.656	101.234	2.750	101.444	101.344	101.344	100.922	2.750	100.238	100.138	100.138	99.838
2.875	101.958	101.858	101.858	101.436	2.875	101.615	101.515	101.515	101.093	2.875	100.396	100.296	100.296	99.996
3.000	102.150	102.050	102.050	101.628	3.000	101.756	101.656	101.656	101.234	3.000	100.525	100.425	100.425	100.125
3.125	102.345	102.245	102.245	101.823	3.125	101.911	101.811	101.811	101.389	3.125	100.667	100.567	100.567	100.267
3.250	102.272	102.172	102.172	101.828	3.250	101.962	101.862	101.862	101.518	3.250	102.289	102.189	102.189	101.889
3.375	102.464	102.364	102.364	102.020	3.375	102.107	102.007	102.007	101.663	3.375	102.424	102.324	102.324	102.024
3.500	102.652	102.552	102.552	102.208	3.500	102.187	102.087	102.087	101.743	3.500	102.628	102.528	102.528	102.228
3.625	102.802	102.702	102.702	102.358	3.625	102.295	102.195	102.195	101.851	3.625	102.728	102.628	102.628	102.328
3.750	101.373	101.273	101.273	100.973	3.750	101.080	100.980	100.980	100.680	3.750	102.921	102.821	102.821	102.521

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	-0.750
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"

30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	N/A	N/A	N/A	6.250	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				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

Rate	30 Day	45 Day	60 Day
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

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
5.750	N/A	N/A	N/A
6.250	N/A	N/A	N/A

Lock Desk Policy

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Flood Certification = $10.00	*UW Fee with option to buy out = $895 / $495 for streamline	ϯIA, 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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/1/2021
45 Day Lock Exp.: 9/16/2021
60 Day Lock Exp.: 10/1/2021

W. Rate Sheet Dated: 8/2/2021 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	99.552	99.552	99.352
2.625	100.390	100.390	100.190
2.750	101.147	101.147	100.947
2.875	101.741	101.741	101.541
2.990	102.105	102.105	101.905
3.000	102.205	102.205	102.005
3.125	102.600	102.600	102.400
3.250	103.208	103.208	103.008
3.375	103.897	103.897	103.697
3.500	104.250	104.250	104.050
3.625	104.550	104.550	104.350
3.750	104.195	104.195	103.995
3.875	104.608	104.608	104.408
3.990	104.825	104.825	104.625
4.000	104.925	104.925	104.725
4.125	105.220	105.220	105.020
4.250	105.062	105.062	104.862
4.375	105.410	105.410	105.210
4.500	105.737	105.737	105.537

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	99.529	99.529	99.329
2.625	100.301	100.301	100.101
2.750	100.990	100.990	100.790
2.875	101.535	101.535	101.335
2.990	101.809	101.809	101.609
3.000	101.909	101.909	101.709
3.125	102.262	102.262	102.062
3.250	102.871	102.871	102.671
3.375	103.528	103.528	103.328
3.500	103.798	103.798	103.598
3.625	103.944	103.944	103.744
3.750	103.308	103.308	103.108
3.875	103.693	103.693	103.493
3.990	103.869	103.869	103.669
4.000	103.969	103.969	103.769
4.125	104.150	104.150	103.950
4.250	103.069	103.069	102.869
4.375	103.447	103.447	103.247
4.500	103.730	103.730	103.530

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	99.519	99.384	99.291
2.625	100.334	100.177	100.068
2.750	100.891	100.734	100.625
2.875	101.684	101.527	101.418
2.990	102.049	101.892	101.783
3.000	102.149	101.992	101.883
3.125	102.543	102.386	102.277
3.250	103.158	103.007	102.882
3.375	103.748	103.597	103.472
3.500	104.100	103.949	103.824
3.625	104.300	104.149	104.024
3.750	103.444	103.300	103.237
3.875	103.857	103.713	103.650
3.990	104.074	103.930	103.867
4.000	104.174	104.030	103.967
4.125	104.469	104.325	104.262
4.250	104.343	104.201	104.143
4.375	104.591	104.449	104.391
4.500	105.317	105.175	105.117

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	101.002	101.002	100.802
2.625	101.450	101.450	101.250
2.750	101.921	101.921	101.721
2.875	102.507	102.507	102.307
2.990	102.834	102.834	102.634
3.000	102.934	102.934	102.734
3.125	103.325	103.325	103.125
3.250	103.547	103.547	103.347
3.375	104.147	104.147	103.947
3.500	104.471	104.471	104.271
3.625	104.768	104.768	104.568
3.750	104.271	104.271	104.071
3.875	104.682	104.682	104.482
3.990	104.871	104.871	104.671
4.000	104.971	104.971	104.771
4.125	105.264	105.264	105.064
4.250	105.023	105.023	104.823
4.375	105.367	105.367	105.167
4.500	105.677	105.677	105.477

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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 Year

Rate	30 Day	45 Day	60 Day
2.000	100.443	100.443	100.243
2.125	101.002	101.002	100.802
2.250	101.449	101.449	101.249
2.375	101.822	101.822	101.622
2.500	102.192	102.192	101.992
2.625	102.673	102.673	102.473
2.750	103.120	103.120	102.920
2.875	103.461	103.461	103.261
2.990	103.749	103.749	103.549
3.000	103.849	103.849	103.649
3.125	104.196	104.196	103.996
3.250	104.472	104.472	104.272
3.375	104.944	104.944	104.744
3.500	105.246	105.246	105.046
3.625	105.616	105.616	105.416
3.750	105.011	105.011	104.811
3.875	105.407	105.407	105.207
3.990	105.689	105.689	105.489
4.000	105.789	105.789	105.589

15/10 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	100.365	100.237	100.152
2.125	100.923	100.795	100.710
2.250	101.371	101.243	101.158
2.375	101.744	101.616	101.531
2.500	102.121	102.001	101.921
2.625	102.603	102.483	102.403
2.750	103.049	102.929	102.849
2.875	103.391	103.271	103.191
2.990	103.679	103.559	103.479
3.000	103.779	103.659	103.579
3.125	104.125	104.005	103.925
3.250	104.175	104.075	103.975
3.375	104.647	104.547	104.447
3.500	104.949	104.849	104.749
3.625	105.319	105.219	105.119
3.750	104.668	104.568	104.468
3.875	105.063	104.963	104.863
3.990	105.345	105.245	105.145
4.000	105.445	105.345	105.245

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.000	100.641	100.641	100.441
2.125	101.072	101.072	100.872
2.250	101.379	101.379	101.179
2.375	101.684	101.684	101.484
2.500	102.168	102.168	101.968
2.625	102.537	102.537	102.337
2.750	102.845	102.845	102.645
2.875	103.081	103.081	102.881
2.990	103.250	103.250	103.050
3.000	103.350	103.350	103.150
3.125	103.586	103.586	103.386
3.250	103.470	103.470	103.270
3.375	103.836	103.836	103.636
3.500	104.048	104.048	103.848
3.625	104.305	104.305	104.105
3.750	103.113	103.113	102.913
3.875	103.386	103.386	103.186
3.990	103.555	103.555	103.355
4.000	103.655	103.655	103.455

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

10 Year

Rate	30 Day	45 Day	60 Day
2.000	101.005	101.005	100.805
2.125	101.564	101.564	101.364
2.250	102.011	102.011	101.811
2.375	102.384	102.384	102.184
2.500	102.720	102.720	102.520
2.625	103.108	103.108	102.908
2.750	103.213	103.213	103.013
2.875	103.555	103.555	103.355
2.990	103.843	103.843	103.643
3.000	103.943	103.943	103.743
3.125	104.289	104.289	104.089
3.250	104.285	104.285	104.085
3.375	104.756	104.756	104.556
3.500	105.058	105.058	104.858
3.625	105.429	105.429	105.229
3.750	104.761	104.761	104.561
3.875	105.157	105.157	104.957
3.990	105.462	105.462	105.262
4.000	105.562	105.562	105.362

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

Cash-Out Refinance*

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

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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	-2.125	-2.125	-2.125	-3.375	-4.125	-14.125	-14.125	-14.125	-14.125
Second Home	-10.000	-10.000	-10.000	-10.000	-10.000	-10.250	-10.250	-10.250	-10.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto 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
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

High LTV Refi Option LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	12.000	13.000
		>105.00%	11.500	12.000
Investment	1-4	80.01 -90.00%	12.000	13.000
		>90.00%	11.500	12.000

HomeReady LLPA Caps*

Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LLPA's: State; Extension; Loan Size ; UW Fee Buyout

*** Does not apply to loan amt =<$125K ; HomeReady or RefiNow =<$300K

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%	-1.500	-1.500

* 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) 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.: **9/1/2021**
45 Day Lock Exp.: **9/16/2021**
60 Day Lock Exp.: **10/1/2021**

W. Rate Sheet Dated: **8/2/2021** **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	99.552	99.552	99.352	2.500	99.529	99.529	99.329	2.875	102.507	102.507	102.307	2.000	100.443	100.443	100.243	2.000	100.641	100.641	100.441
2.625	100.390	100.390	100.190	2.625	100.301	100.301	100.101	2.990	102.834	102.834	102.634	2.125	101.002	101.002	100.802	2.125	101.072	101.072	100.872
2.750	101.147	101.147	100.947	2.750	100.990	100.990	100.790	3.000	102.934	102.934	102.734	2.250	101.449	101.449	101.249	2.250	101.379	101.379	101.179
2.875	101.741	101.741	101.541	2.875	101.535	101.535	101.335	3.125	103.325	103.325	103.125	2.375	101.822	101.822	101.622	2.375	101.684	101.684	101.484
2.990	102.105	102.105	101.905	2.990	101.809	101.809	101.609	3.250	103.547	103.547	103.347	2.500	102.192	102.192	101.992	2.500	102.168	102.168	101.968
3.000	102.205	102.205	102.005	3.000	101.909	101.909	101.709	3.375	104.147	104.147	103.947	2.625	102.673	102.673	102.473	2.625	102.537	102.537	102.337
3.125	102.600	102.600	102.400	3.125	102.262	102.262	102.062	3.500	104.471	104.471	104.271	2.750	103.120	103.120	102.920	2.750	102.845	102.845	102.645
3.250	103.208	103.208	103.008	3.250	102.871	102.871	102.671	3.625	104.768	104.768	104.568	2.875	103.461	103.461	103.261	2.875	103.081	103.081	102.881
3.375	103.897	103.897	103.697	3.375	103.528	103.528	103.328	3.750	104.271	104.271	104.071	2.990	103.749	103.749	103.549	2.990	103.250	103.250	103.050
3.500	104.250	104.250	104.050	3.500	103.798	103.798	103.598	3.875	104.682	104.682	104.482	3.000	103.849	103.849	103.649	3.000	103.350	103.350	103.150
3.625	104.550	104.550	104.350	3.625	103.944	103.944	103.744	3.990	104.871	104.871	104.671	3.125	104.196	104.196	103.996	3.125	103.586	103.586	103.386
3.750	104.195	104.195	103.995	3.750	103.308	103.308	103.108	4.000	104.971	104.971	104.771	3.250	104.472	104.472	104.272	3.250	103.470	103.470	103.270
3.875	104.608	104.608	104.408	3.875	103.693	103.693	103.493	4.125	105.264	105.264	105.064	3.375	104.944	104.944	104.744	3.375	103.836	103.836	103.636
3.990	104.825	104.825	104.625	3.990	103.869	103.869	103.669	4.250	105.023	105.023	104.823	3.500	105.246	105.246	105.046	3.500	104.048	104.048	103.848
4.000	104.925	104.925	104.725	4.000	103.969	103.969	103.769	4.375	105.367	105.367	105.167	3.625	105.616	105.616	105.416	3.625	104.305	104.305	104.105
4.125	105.220	105.220	105.020	4.125	104.150	104.150	103.950	4.500	105.677	105.677	105.477	3.750	105.011	105.011	104.811	3.750	103.113	103.113	102.913
4.250	105.062	105.062	104.862	4.250	103.069	103.069	102.869	4.625	105.878	105.878	105.678	3.875	105.407	105.407	105.207	3.875	103.386	103.386	103.186
4.375	105.410	105.410	105.210	4.375	103.447	103.447	103.247	4.750	105.791	105.791	105.591	3.990	105.689	105.689	105.489	3.990	103.555	103.555	103.355
4.500	105.737	105.737	105.537	4.500	103.730	103.730	103.530	4.875	106.093	106.093	105.893	4.000	105.789	105.789	105.589	4.000	103.655	103.655	103.455

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 applicableto 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) 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.: **9/1/2021**
45 Day Lock Exp.: **9/16/2021**
60 Day Lock Exp.: **10/1/2021**

W. Rate Sheet Dated: **8/2/2021** **Release Time:** **10:00 am ET** Prices are subject to change without notice.

Conforming FHLMC

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	99.457	99.457	99.213
2.625	100.342	100.342	100.099
2.750	101.262	101.262	101.024
2.875	101.911	101.911	101.682
2.990	102.262	102.262	102.044
3.000	102.362	102.362	102.144
3.125	102.603	102.603	102.403
3.250	103.279	103.279	103.079
3.375	103.928	103.928	103.728
3.500	104.227	104.227	104.027
3.625	104.513	104.513	104.313
3.750	103.940	103.940	103.740
3.875	104.354	104.354	104.154
3.990	104.597	104.597	104.397
4.000	104.697	104.697	104.497
4.125	104.622	104.622	104.408
4.250	105.120	105.120	104.910
4.375	105.477	105.477	105.277
4.500	105.757	105.757	105.557

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year SC

Rate	30 Day	45 Day	60 Day
2.500	97.763	97.763	97.519
2.625	98.648	98.648	98.405
2.750	99.568	99.568	99.330
2.875	100.217	100.217	99.988
2.990	100.568	100.568	100.350
3.000	100.668	100.668	100.450
3.125	100.845	100.845	100.645
3.250	101.521	101.521	101.321
3.375	102.170	102.170	101.970
3.500	102.469	102.469	102.269
3.625	102.755	102.755	102.555
3.750	100.558	100.558	100.358
3.875	100.972	100.972	100.772
3.990	101.215	101.215	101.015
4.000	101.315	101.315	101.115
4.125	99.322	99.322	99.108
4.250	99.820	99.820	99.610
4.375	100.177	100.177	99.977
4.500	100.457	100.457	100.257

30/25 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	99.207	99.107	98.963
2.625	100.092	99.992	99.849
2.750	101.012	100.912	100.774
2.875	101.661	101.561	101.432
2.990	102.012	101.912	101.794
3.000	102.112	102.012	101.894
3.125	102.353	102.202	102.153
3.250	103.029	102.891	102.829
3.375	103.678	103.545	103.478
3.500	103.977	103.844	103.777
3.625	104.263	104.134	104.063
3.750	103.690	103.590	103.490
3.875	104.104	104.004	103.904
3.990	104.347	104.247	104.147
4.000	104.447	104.347	104.247
4.125	104.372	104.272	104.158
4.250	104.870	104.770	104.660
4.375	105.227	105.127	105.027
4.500	105.507	105.407	105.307

30/25 Year SC >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	100.250	100.250	100.005
2.625	101.242	101.242	100.998
2.750	101.834	101.834	101.591
2.875	102.429	102.429	102.187
2.990	102.776	102.776	102.538
3.000	102.876	102.876	102.638
3.125	102.983	102.983	102.753
3.250	103.519	103.519	103.293
3.375	104.109	104.109	103.888
3.500	104.460	104.460	104.244
3.625	104.692	104.692	104.479
3.750	104.060	104.060	103.849
3.875	104.324	104.324	104.117
3.990	104.541	104.541	104.338
4.000	104.641	104.641	104.438
4.125	104.138	104.138	103.931
4.250	104.590	104.590	104.390
4.375	104.949	104.949	104.749
4.500	105.267	105.267	105.067

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

15 Year

Rate	30 Day	45 Day	60 Day
2.000	100.530	100.530	100.330
2.125	101.144	101.144	100.944
2.250	101.599	101.599	101.399
2.375	102.012	102.012	101.812
2.500	102.303	102.303	102.103
2.625	102.841	102.841	102.641
2.750	103.308	103.308	103.108
2.875	103.655	103.655	103.455
2.990	103.939	103.939	103.739
3.000	104.039	104.039	103.839
3.125	103.831	103.831	103.631
3.250	104.334	104.334	104.134
3.375	104.799	104.799	104.599
3.500	105.027	105.027	104.827
3.625	104.455	104.455	104.255
3.750	104.795	104.795	104.595
3.875	104.943	104.943	104.743
3.990	105.210	105.210	105.010
4.000	105.310	105.310	105.110

15 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	100.280	100.166	100.080
2.125	100.894	100.780	100.694
2.250	101.349	101.235	101.149
2.375	101.762	101.648	101.562
2.500	102.053	101.953	101.853
2.625	102.591	102.491	102.391
2.750	103.058	102.958	102.858
2.875	103.405	103.305	103.205
2.990	103.689	103.589	103.489
3.000	103.789	103.689	103.589
3.125	103.581	103.481	103.381
3.250	104.084	103.984	103.884
3.375	104.549	104.449	104.349
3.500	104.777	104.677	104.577
3.625	104.205	104.105	104.005
3.750	104.545	104.445	104.345
3.875	104.693	104.593	104.493
3.990	104.960	104.860	104.760
4.000	105.060	104.960	104.860

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC

Rate	30 Day	45 Day	60 Day
2.000	99.304	99.304	99.104
2.125	99.918	99.918	99.718
2.250	100.373	100.373	100.173
2.375	100.786	100.786	100.586
2.500	101.077	101.077	100.877
2.625	100.365	100.365	100.165
2.750	100.832	100.832	100.632
2.875	101.179	101.179	100.979
2.990	101.463	101.463	101.263
3.000	101.563	101.563	101.363
3.125	101.605	101.605	101.405
3.250	102.108	102.108	101.908
3.375	102.573	102.573	102.373
3.500	102.801	102.801	102.601
3.625	101.197	101.197	100.997
3.750	101.537	101.537	101.337
3.875	101.685	101.685	101.485
3.990	101.952	101.952	101.752
4.000	102.052	102.052	101.852

15 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years

FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750	-3.750

Cash Out Refi

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

Program Features

Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-14.125	-14.125	-14.125	-14.125	-14.125
Second Home ***	-10.000	-10.000	-10.000	-10.000	-10.000	-10.250	-10.250	-10.250	-10.250	-10.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced 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.

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
CHOICE Renovation	-1.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

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%	-1.875	-1.875

*** Does not apply to loan amt =<$125K or any Home Possible

Subordination Enhanced Reflief Refi

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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Reflief Refi LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	12.000	13.000
		>105.00%	11.500	12.000
Investment	1	90.01-100.00%	12.000	13.000
		>100.00%	11.500	12.000
	2-4	80.01 -90.00%	12.000	13.000
		>90.00%	11.500	12.000

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		30 Day Lock Exp.:	**9/1/2021**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	**9/16/2021**
			60 Day Lock Exp.:	**10/1/2021**

W. Rate Sheet Dated: **8/2/2021** **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	101.262	101.262	101.024	2.750	99.568	99.568	99.330	2.500	100.250	100.250	100.005	2.000	100.530	100.530	100.330	2.000	99.304	99.304	99.104
2.875	101.911	101.911	101.682	2.875	100.217	100.217	99.988	2.625	101.242	101.242	100.998	2.125	101.144	101.144	100.944	2.125	99.918	99.918	99.718
2.990	102.262	102.262	102.044	2.990	100.568	100.568	100.350	2.750	101.834	101.834	101.591	2.250	101.599	101.599	101.399	2.250	100.373	100.373	100.173
3.000	102.362	102.362	102.144	3.000	100.668	100.668	100.450	2.875	102.429	102.429	102.187	2.375	102.012	102.012	101.812	2.375	100.786	100.786	100.586
3.125	102.603	102.603	102.403	3.125	100.845	100.845	100.645	2.990	102.776	102.776	102.538	2.500	102.303	102.303	102.103	2.500	101.077	101.077	100.877
3.250	103.279	103.279	103.079	3.250	101.521	101.521	101.321	3.000	102.876	102.876	102.638	2.625	102.841	102.841	102.641	2.625	100.365	100.365	100.165
3.375	103.928	103.928	103.728	3.375	102.170	102.170	101.970	3.125	102.983	102.983	102.753	2.750	103.308	103.308	103.108	2.750	100.832	100.832	100.632
3.500	104.227	104.227	104.027	3.500	102.469	102.469	102.269	3.250	103.519	103.519	103.293	2.875	103.655	103.655	103.455	2.875	101.179	101.179	100.979
3.625	104.513	104.513	104.313	3.625	102.755	102.755	102.555	3.375	104.109	104.109	103.888	2.990	103.939	103.939	103.739	2.990	101.463	101.463	101.263
3.750	103.940	103.940	103.740	3.750	100.558	100.558	100.358	3.500	104.460	104.460	104.244	3.000	104.039	104.039	103.839	3.000	101.563	101.563	101.363
3.875	104.354	104.354	104.154	3.875	100.972	100.972	100.772	3.625	104.692	104.692	104.479	3.125	103.831	103.831	103.631	3.125	101.605	101.605	101.405
3.990	104.597	104.597	104.397	3.990	101.215	101.215	101.015	3.750	104.060	104.060	103.849	3.250	104.334	104.334	104.134	3.250	102.108	102.108	101.908
4.000	104.697	104.697	104.497	4.000	101.315	101.315	101.115	3.875	104.324	104.324	104.117	3.375	104.799	104.799	104.599	3.375	102.573	102.573	102.373
4.125	104.622	104.622	104.408	4.125	99.322	99.322	99.108	3.990	104.541	104.541	104.338	3.500	105.027	105.027	104.827	3.500	102.801	102.801	102.601
4.250	105.120	105.120	104.910	4.250	99.820	99.820	99.610	4.000	104.641	104.641	104.438	3.625	104.455	104.455	104.255	3.625	101.197	101.197	100.997
4.375	105.477	105.477	105.277	4.375	100.177	100.177	99.977	4.125	104.138	104.138	103.931	3.750	104.795	104.795	104.595	3.750	101.537	101.537	101.337
4.500	105.757	105.757	105.557	4.500	100.457	100.457	100.257	4.250	104.590	104.590	104.390	3.875	104.943	104.943	104.743	3.875	101.685	101.685	101.485
4.625	105.465	105.465	105.265	4.625	99.665	99.665	99.465	4.375	104.949	104.949	104.749	3.990	105.210	105.210	105.010	3.990	101.952	101.952	101.752
4.750	105.874	105.874	105.674	4.750	100.074	100.074	99.874	4.500	105.267	105.267	105.067	4.000	105.310	105.310	105.110	4.000	102.052	102.052	101.852

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

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	

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.

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		

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

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/1/2021
45 Day Lock Exp.: 9/16/2021
60 Day Lock Exp.: 10/1/2021

W. Rate Sheet Dated: 8/2/2021 **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 aplicable 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.: 9/1/2021
45 Day Lock Exp.: 9/16/2021
60 Day Lock Exp.: 10/1/2021

W. Rate Sheet Dated: 8/2/2021 **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	99.457	99.457	99.213	2.500	100.250	100.250	100.005	2.000	100.530	100.530	100.330	2.500	97.935	97.935	97.691	2.000	99.267	99.267	99.067
2.625	100.342	100.342	100.099	2.625	101.242	101.242	100.998	2.125	101.144	101.144	100.944	2.625	98.820	98.820	98.577	2.125	99.881	99.881	99.681
2.750	101.262	101.262	101.024	2.750	101.834	101.834	101.591	2.250	101.599	101.599	101.399	2.750	99.740	99.740	99.502	2.250	100.336	100.336	100.136
2.875	101.911	101.911	101.682	2.875	102.429	102.429	102.187	2.375	102.012	102.012	101.812	2.875	100.389	100.389	100.160	2.375	100.749	100.749	100.549
2.990	102.262	102.262	102.044	2.990	102.776	102.776	102.538	2.500	102.303	102.303	102.103	2.990	100.740	100.740	100.522	2.500	101.040	101.040	100.840
3.000	102.362	102.362	102.144	3.000	102.876	102.876	102.638	2.625	102.841	102.841	102.641	3.000	100.840	100.840	100.622	2.625	100.953	100.953	100.753
3.125	102.603	102.603	102.403	3.125	102.983	102.983	102.753	2.750	103.308	103.308	103.108	3.125	101.049	101.049	100.849	2.750	101.420	101.420	101.220
3.250	103.279	103.279	103.079	3.250	103.519	103.519	103.293	2.875	103.655	103.655	103.455	3.250	101.725	101.725	101.525	2.875	101.767	101.767	101.567
3.375	103.928	103.928	103.728	3.375	104.109	104.109	103.888	2.990	103.939	103.939	103.739	3.375	102.374	102.374	102.174	2.990	102.051	102.051	101.851
3.500	104.227	104.227	104.027	3.500	104.460	104.460	104.244	3.000	104.039	104.039	103.839	3.500	102.673	102.673	102.473	3.000	102.151	102.151	101.951
3.625	104.513	104.513	104.313	3.625	104.692	104.692	104.479	3.125	103.831	103.831	103.631	3.625	102.959	102.959	102.759	3.125	102.068	102.068	101.868
3.750	103.940	103.940	103.740	3.750	104.060	104.060	103.849	3.250	104.334	104.334	104.134	3.750	101.574	101.574	101.374	3.250	102.571	102.571	102.371
3.875	104.354	104.354	104.154	3.875	104.324	104.324	104.117	3.375	104.799	104.799	104.599	3.875	101.988	101.988	101.788	3.375	103.036	103.036	102.836
3.990	104.597	104.597	104.397	3.990	104.541	104.541	104.338	3.500	105.027	105.027	104.827	3.990	102.231	102.231	102.031	3.500	103.264	103.264	103.064
4.000	104.697	104.697	104.497	4.000	104.641	104.641	104.438	3.625	104.455	104.455	104.255	4.000	102.331	102.331	102.131	3.625	102.176	102.176	101.976
4.125	104.622	104.622	104.408	4.125	104.138	104.138	103.931	3.750	104.795	104.795	104.595	4.125	101.297	101.297	101.083	3.750	102.516	102.516	102.316
4.250	105.120	105.120	104.910	4.250	104.590	104.590	104.390	3.875	104.943	104.943	104.743	4.250	101.795	101.795	101.585	3.875	102.664	102.664	102.464
4.375	105.477	105.477	105.277	4.375	104.949	104.949	104.749	3.990	105.210	105.210	105.010	4.375	102.152	102.152	101.952	3.990	102.931	102.931	102.731
4.500	105.757	105.757	105.557	4.500	105.267	105.267	105.067	4.000	105.310	105.310	105.110	4.500	102.432	102.432	102.232	4.000	103.031	103.031	102.831

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@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	9/1/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	9/16/2021
		60 Day Lock Exp.:	10/1/2021

W. Rate Sheet Dated: **8/2/2021** **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 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

[1]Full Am. [2]ARMs 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 †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)