

W. Rate Sheet Dated: 8/3/2021

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	101.166	101.166	100.822	2.250	100.752	100.752	100.408	2.250	98.142	98.142	97.842	3.125	96.235	96.235	95.935
2.375	101.381	101.381	101.038	2.375	100.932	100.932	100.588	2.500	98.474	98.474	98.174	3.250	97.813	97.813	97.513
2.500	101.584	101.584	101.241	2.500	101.109	101.109	100.765	2.625	98.626	98.626	98.326	3.375	97.891	97.891	97.591
2.625	101.787	101.787	101.444	2.625	101.274	101.274	100.930	2.750	99.929	99.929	99.629	3.500	97.657	97.657	97.357
2.750	102.693	102.693	102.287	2.750	102.302	102.302	101.896	2.875	100.067	100.067	99.767	3.625	97.735	97.735	97.435
2.875	102.895	102.895	102.489	2.875	102.453	102.453	102.047	3.000	100.212	100.212	99.912	Margin = 2.250		Index = 0.070	
3.000	103.087	103.087	102.681	3.000	102.611	102.611	102.204	3.125	100.470	100.470	100.170	30 Year OTC			
3.125	103.283	103.283	102.877	3.125	102.744	102.744	102.338	3.250	101.662	101.662	101.362	Rate	30 Day	45 Day	60 Day
3.250	103.354	103.354	103.025	3.250	102.940	102.940	102.612	3.375	101.897	101.897	101.597	4.000	101.319	101.319	100.819
3.375	103.446	103.446	103.117	3.375	102.953	102.953	102.625	3.500	101.999	101.999	101.699	4.125	101.329	101.329	100.829
3.500	103.634	103.634	103.306	3.500	103.063	103.063	102.735	3.625	102.134	102.134	101.834	4.375	102.094	102.094	101.594
3.625	103.783	103.783	103.455	3.625	103.207	103.207	102.879	3.750	102.787	102.787	102.487	4.500	102.226	102.226	101.726
3.750	103.304	103.304	103.004	3.750	102.908	102.908	102.608	3.875	102.883	102.883	102.583	4.625	102.330	102.330	101.830
3.875	103.334	103.334	103.034	3.875	102.914	102.914	102.614	4.000	102.985	102.985	102.685	4.875	103.002	103.002	102.502
4.000	103.494	103.494	103.194	4.000	103.024	103.024	102.724	4.125	103.120	103.120	102.820	5.000	103.133	103.133	102.633
4.125	103.504	103.504	103.204	4.125	103.168	103.168	102.868	4.250	102.941	102.941	102.641	5.125	103.238	103.238	102.738
4.250	103.531	103.531	103.331	4.250	103.210	103.210	103.010	4.375	103.038	103.038	102.738	5.500	104.182	104.182	103.682
4.375	103.569	103.569	103.369	4.375	103.215	103.215	103.015	4.500	103.140	103.140	102.840	5.625	104.287	104.287	103.787
6.250	106.000	106.000	105.800	6.250	105.713	105.713	105.513	4.625	103.275	103.275	102.975	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	101.266	101.166	101.166	100.822	2.250	100.702	100.602	100.602	100.258	2.250	100.272	100.172	100.172	99.872
2.375	101.481	101.381	101.381	101.038	2.375	100.882	100.782	100.782	100.438	2.375	100.439	100.339	100.339	100.039
2.500	101.684	101.584	101.584	101.241	2.500	101.059	100.959	100.959	100.615	2.500	100.604	100.504	100.504	100.204
2.625	101.887	101.787	101.787	101.444	2.625	101.224	101.124	101.124	100.780	2.625	100.756	100.656	100.656	100.356
2.750	102.793	102.693	102.693	102.287	2.750	102.127	102.027	102.027	101.621	2.750	100.959	100.859	100.859	100.559
2.875	102.995	102.895	102.895	102.489	2.875	102.278	102.178	102.178	101.772	2.875	101.097	100.997	100.997	100.697
3.000	103.187	103.087	103.087	102.681	3.000	102.436	102.336	102.336	101.929	3.000	101.242	101.142	101.142	100.842
3.125	103.383	103.283	103.283	102.877	3.125	102.569	102.469	102.469	102.063	3.125	101.500	101.400	101.400	101.100
3.250	103.454	103.354	103.354	103.025	3.250	102.740	102.640	102.640	102.312	3.250	103.292	103.192	103.192	102.892
3.375	103.646	103.546	103.546	103.217	3.375	102.853	102.753	102.753	102.425	3.375	103.527	103.427	103.427	103.127
3.500	103.834	103.734	103.734	103.406	3.500	102.963	102.863	102.863	102.535	3.500	103.629	103.529	103.529	103.229
3.625	103.983	103.883	103.883	103.555	3.625	103.107	103.007	103.007	102.679	3.625	103.764	103.664	103.664	103.364
3.750	103.504	103.404	103.404	103.104	3.750	103.108	103.008	103.008	102.708	3.750	104.917	104.817	104.817	104.517

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 $\leq$ 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	98.569	98.569	98.069	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.579	98.579	98.079	4.750	101.000	101.000	100.500
3.875	99.079	99.079	98.579	6.250	103.750	103.750	103.500	4.375	99.344	99.344	98.844	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.919	98.919	98.419					4.500	99.476	99.476	98.976	Rate	30 Day	45 Day	60 Day
4.125	98.909	98.909	98.409					4.625	99.580	99.580	99.080	5.750	103.000	103.000	102.500
4.250	100.312	100.312	99.812					4.875	100.252	100.252	99.752	6.250	105.750	105.750	105.250
4.375	100.175	100.175	99.675					5.000	100.383	100.383	99.883	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.043	100.043	99.543					5.125	100.488	100.488	99.988				
4.625	99.939	99.939	99.439					5.500	101.432	101.432	100.932				
4.750	101.248	101.248	100.748					5.625	101.537	101.537	101.037				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.510	102.510	102.010				

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@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/2/2021

45 Day Lock Exp.:

9/17/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/3/2021

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	95.985	95.985	95.685
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	97.563	97.563	97.263
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	97.641	97.641	97.341
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.478	98.478	98.178	3.500	97.407	97.407	97.107
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	98.616	98.616	98.316	3.625	97.485	97.485	97.185
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	98.761	98.761	98.461	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.018	99.018	98.718	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.467	100.467	100.167	Rate	30 Day	45 Day	60 Day
3.250	102.141	102.141	101.813	3.250	101.827	101.827	101.499	3.375	100.702	100.702	100.402	3.250	102.141	102.141	101.641
3.375	102.333	102.333	102.005	3.375	101.940	101.940	101.612	3.500	100.804	100.804	100.504	3.375	102.333	102.333	101.833
3.500	102.521	102.521	102.193	3.500	102.050	102.050	101.722	3.625	100.939	100.939	100.639	3.500	102.521	102.521	102.021
3.625	102.671	102.671	102.343	3.625	102.195	102.195	101.867	3.750	102.092	102.092	101.792	3.625	102.671	102.671	102.171
3.750	101.242	101.242	100.942	3.750	100.946	100.946	100.646	3.875	N/A	N/A	N/A	3.750	101.242	101.242	100.742
3.875	101.371	101.371	101.071	3.875	101.051	101.051	100.751	4.000	N/A	N/A	N/A	3.875	101.371	101.371	100.871
4.000	101.531	101.531	101.231	4.000	101.161	101.161	100.861	4.125	N/A	N/A	N/A	4.000	101.531	101.531	101.031
4.125	101.541	101.541	101.241	4.125	101.306	101.306	101.006	4.250	N/A	N/A	N/A	4.125	101.541	101.541	101.041
4.250	101.669	101.669	101.469	4.250	101.447	101.447	101.247	4.375	N/A	N/A	N/A	4.250	101.669	101.669	101.169
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	101.818	101.718	101.718	101.312	2.750	101.502	101.402	101.402	100.996	2.750	100.234	100.134	100.134	99.834
2.875	102.020	101.920	101.920	101.514	2.875	101.653	101.553	101.553	101.147	2.875	100.372	100.272	100.272	99.972
3.000	102.212	102.112	102.112	101.706	3.000	101.811	101.711	101.711	101.305	3.000	100.517	100.417	100.417	100.117
3.125	102.408	102.308	102.308	101.902	3.125	101.944	101.844	101.844	101.438	3.125	100.775	100.675	100.675	100.375
3.250	102.241	102.141	102.141	101.813	3.250	101.927	101.827	101.827	101.499	3.250	102.380	102.280	102.280	101.980
3.375	102.433	102.333	102.333	102.005	3.375	102.040	101.940	101.940	101.612	3.375	102.615	102.515	102.515	102.215
3.500	102.621	102.521	102.521	102.193	3.500	102.150	102.050	102.050	101.722	3.500	102.716	102.616	102.616	102.316
3.625	102.771	102.671	102.671	102.343	3.625	102.295	102.195	102.195	101.867	3.625	102.852	102.752	102.752	102.452
3.750	101.342	101.242	101.242	100.942	3.750	101.046	100.946	100.946	100.646	3.750	102.754	102.654	102.654	102.354

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

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/2/2021

45 Day Lock Exp.:

9/17/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/3/2021

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	99.710	99.710	99.510	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.569	99.569	99.369	2.000	N/A	N/A	N/A	2.500	99.675	99.537	99.435
2.625	100.494	100.494	100.294	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.342	100.342	100.142	2.125	N/A	N/A	N/A	2.625	100.445	100.290	100.165
2.750	101.256	101.256	101.056	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	101.035	101.035	100.835	2.250	N/A	N/A	N/A	2.750	101.006	100.852	100.727
2.875	101.853	101.853	101.653	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.584	101.584	101.384	2.375	N/A	N/A	N/A	2.875	101.804	101.649	101.524
2.990	102.222	102.222	102.022	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.862	101.862	101.662	2.500	N/A	N/A	N/A	2.990	102.172	102.018	101.893
3.000	102.322	102.322	102.122	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.962	101.962	101.762	2.625	N/A	N/A	N/A	3.000	102.272	102.118	101.993
3.125	102.708	102.708	102.508	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.267	102.267	102.067	2.750	N/A	N/A	N/A	3.125	102.658	102.504	102.379
3.250	103.253	103.253	103.053	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.853	102.853	102.653	2.875	N/A	N/A	N/A	3.250	103.203	103.049	102.924
3.375	103.913	103.913	103.713	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.480	103.480	103.280	2.990	N/A	N/A	N/A	3.375	103.763	103.609	103.484
3.500	104.297	104.297	104.097	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.781	103.781	103.581	3.000	N/A	N/A	N/A	3.500	104.147	103.993	103.868
3.625	104.610	104.610	104.410	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.939	103.939	103.739	3.125	N/A	N/A	N/A	3.625	104.360	104.206	104.081
3.750	104.188	104.188	103.988	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.270	103.270	103.070	3.250	N/A	N/A	N/A	3.750	103.438	103.283	103.158
3.875	104.607	104.607	104.407	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.660	103.660	103.460	3.375	N/A	N/A	N/A	3.875	103.857	103.703	103.578
3.990	104.860	104.860	104.660	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.872	103.872	103.672	3.500	N/A	N/A	N/A	3.990	104.110	103.955	103.830
4.000	104.960	104.960	104.760	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.972	103.972	103.772	3.625	N/A	N/A	N/A	4.000	104.210	104.055	103.930
4.125	105.259	105.259	105.059	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.155	104.155	103.955	3.750	N/A	N/A	N/A	4.125	104.509	104.354	104.229
4.250	105.210	105.210	105.010	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.218	103.218	103.018	3.875	N/A	N/A	N/A	4.250	104.484	104.324	104.199
4.375	105.563	105.563	105.363	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.600	103.600	103.400	3.990	N/A	N/A	N/A	4.375	104.737	104.577	104.452
4.500	105.894	105.894	105.694	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.890	103.890	103.690	4.000	N/A	N/A	N/A	4.500	105.468	105.308	105.183
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	101.168	101.168	100.968	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.500	100.500	100.300	2.000	100.421	100.292	100.207
2.875	N/A	N/A	N/A	2.625	101.616	101.616	101.416	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	101.038	101.038	100.838	2.125	100.959	100.830	100.745
2.990	N/A	N/A	N/A	2.750	102.013	102.013	101.813	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.479	101.479	101.279	2.250	101.401	101.272	101.187
3.000	N/A	N/A	N/A	2.875	102.602	102.602	102.402	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.861	101.861	101.661	2.375	101.783	101.654	101.569
3.125	N/A	N/A	N/A	2.990	102.933	102.933	102.733	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	102.219	102.219	102.019	2.500	102.149	102.029	101.949
3.250	N/A	N/A	N/A	3.000	103.033	103.033	102.833	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.706	102.706	102.506	2.625	102.636	102.516	102.436
3.375	N/A	N/A	N/A	3.125	103.415	103.415	103.215	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	103.152	103.152	102.952	2.750	103.082	102.962	102.882
3.500	N/A	N/A	N/A	3.250	103.560	103.560	103.360	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.498	103.498	103.298	2.875	103.427	103.307	103.227
3.625	N/A	N/A	N/A	3.375	104.130	104.130	103.930	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.787	103.787	103.587	2.990	103.716	103.596	103.516
3.750	N/A	N/A	N/A	3.500	104.485	104.485	104.285	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.887	103.887	103.687	3.000	103.816	103.696	103.616
3.875	N/A	N/A	N/A	3.625	104.796	104.796	104.596	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.248	104.248	104.048	3.125	104.178	104.058	103.978
3.990	N/A	N/A	N/A	3.750	104.234	104.234	104.034	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.476	104.476	104.276	3.250	104.406	104.286	104.186
4.000	N/A	N/A	N/A	3.875	104.650	104.650	104.450	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.952	104.952	104.752	3.375	104.657	104.557	104.457
4.125	N/A	N/A	N/A	3.990	104.875	104.875	104.675	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.259	105.259	105.059	3.500	104.963	104.863	104.763
4.250	N/A	N/A	N/A	4.000	104.975	104.975	104.775	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.634	105.634	105.434	3.625	105.338	105.238	105.138
4.375	N/A	N/A	N/A	4.125	105.272	105.272	105.072	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.035	105.035	104.835	3.750	104.708	104.608	104.508
4.500	N/A	N/A	N/A	4.250	105.171	105.171	104.971	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.433	105.433	105.233	3.875	105.106	105.006	104.906
4.625	N/A	N/A	N/A	4.375	105.520	105.520	105.320	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.724	105.724	105.524	3.990	105.397	105.297	105.197
4.750	N/A	N/A	N/A	4.500	105.834	105.834	105.634	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.824	105.824	105.624	4.000	105.497	105.397	105.297
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	100.697	100.697	100.497	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	101.061	101.061	100.861
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.107	101.107	100.907	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.599	101.599	101.399
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.407	101.407	101.207	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	102.041	102.041	101.841
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.703	101.703	101.503	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.423	102.423	102.223
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.195	102.195	101.995	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.767	102.767	102.567
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.569	102.569	102.369	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	103.160	103.160	102.960
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.877	102.877	102.677	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.245	103.245	103.045
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.117	103.117	102.917	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.590	103.590	103.390
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.282	103.282	103.082	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.879	103.879	103.679
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.382	103.382	103.182	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.979	103.979	103.779
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.632	103.632	103.432	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.341	104.341	104.141
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250															



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/2/2021

45 Day Lock Exp.:

9/17/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/3/2021

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	99.710	99.710	99.510	2.500	99.569	99.569	99.369	2.875	102.602	102.602	102.402	2.000	100.500	100.500	100.300	2.000	100.697	100.697	100.497
2.625	100.494	100.494	100.294	2.625	100.342	100.342	100.142	2.990	102.933	102.933	102.733	2.125	101.038	101.038	100.838	2.125	101.107	101.107	100.907
2.750	101.256	101.256	101.056	2.750	101.035	101.035	100.835	3.000	103.033	103.033	102.833	2.250	101.479	101.479	101.279	2.250	101.407	101.407	101.207
2.875	101.853	101.853	101.653	2.875	101.584	101.584	101.384	3.125	103.415	103.415	103.215	2.375	101.861	101.861	101.661	2.375	101.703	101.703	101.503
2.990	102.222	102.222	102.022	2.990	101.862	101.862	101.662	3.250	103.560	103.560	103.360	2.500	102.219	102.219	102.019	2.500	102.195	102.195	101.995
3.000	102.322	102.322	102.122	3.000	101.962	101.962	101.762	3.375	104.130	104.130	103.930	2.625	102.706	102.706	102.506	2.625	102.569	102.569	102.369
3.125	102.708	102.708	102.508	3.125	102.267	102.267	102.067	3.500	104.485	104.485	104.285	2.750	103.152	103.152	102.952	2.750	102.877	102.877	102.677
3.250	103.253	103.253	103.053	3.250	102.853	102.853	102.653	3.625	104.796	104.796	104.596	2.875	103.498	103.498	103.298	2.875	103.117	103.117	102.917
3.375	103.913	103.913	103.713	3.375	103.480	103.480	103.280	3.750	104.234	104.234	104.034	2.990	103.787	103.787	103.587	2.990	103.282	103.282	103.082
3.500	104.297	104.297	104.097	3.500	103.781	103.781	103.581	3.875	104.650	104.650	104.450	3.000	103.887	103.887	103.687	3.000	103.382	103.382	103.182
3.625	104.610	104.610	104.410	3.625	103.939	103.939	103.739	3.990	104.875	104.875	104.675	3.125	104.248	104.248	104.048	3.125	103.632	103.632	103.432
3.750	104.188	104.188	103.988	3.750	103.270	103.270	103.070	4.000	104.975	104.975	104.775	3.250	104.476	104.476	104.276	3.250	103.470	103.470	103.270
3.875	104.607	104.607	104.407	3.875	103.660	103.660	103.460	4.125	105.272	105.272	105.072	3.375	104.952	104.952	104.752	3.375	103.838	103.838	103.638
3.990	104.860	104.860	104.660	3.990	103.872	103.872	103.672	4.250	105.171	105.171	104.971	3.500	105.259	105.259	105.059	3.500	104.053	104.053	103.853
4.000	104.960	104.960	104.760	4.000	103.972	103.972	103.772	4.375	105.520	105.520	105.320	3.625	105.634	105.634	105.434	3.625	104.317	104.317	104.117
4.125	105.259	105.259	105.059	4.125	104.155	104.155	103.955	4.500	105.834	105.834	105.634	3.750	105.035	105.035	104.835	3.750	103.132	103.132	102.932
4.250	105.210	105.210	105.010	4.250	103.218	103.218	103.018	4.625	106.039	106.039	105.839	3.875	105.433	105.433	105.233	3.875	103.412	103.412	103.212
4.375	105.563	105.563	105.363	4.375	103.600	103.600	103.400	4.750	105.915	105.915	105.715	3.990	105.724	105.724	105.524	3.990	103.586	103.586	103.386
4.500	105.894	105.894	105.694	4.500	103.890	103.890	103.690	4.875	106.224	106.224	106.024	4.000	105.824	105.824	105.624	4.000	103.686	103.686	103.486

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

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

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

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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.: 9/2/2021
45 Day Lock Exp.: 9/17/2021
60 Day Lock Exp.: 10/4/2021

W. Rate Sheet Dated: 8/3/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	99.599	99.599	99.599	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.905	97.905	97.672	2.750	N/A	N/A	N/A	2.500	99.349	99.249	99.116
2.625	100.470	100.470	100.237	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.776	98.776	98.543	2.875	N/A	N/A	N/A	2.625	100.220	100.120	99.987
2.750	101.376	101.376	101.147	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.682	99.682	99.453	2.990	N/A	N/A	N/A	2.750	101.126	101.026	100.897
2.875	102.018	102.018	101.792	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.324	100.324	100.098	3.000	N/A	N/A	N/A	2.875	101.768	101.668	101.542
2.990	102.364	102.364	102.147	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.670	100.670	100.453	3.125	N/A	N/A	N/A	2.990	102.114	102.014	101.897
3.000	102.464	102.464	102.247	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.770	100.770	100.553	3.250	N/A	N/A	N/A	3.000	102.214	102.114	101.997
3.125	102.701	102.701	102.501	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.943	100.943	100.743	3.375	N/A	N/A	N/A	3.125	102.451	102.309	102.251
3.250	103.342	103.342	103.142	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.584	101.584	101.384	3.500	N/A	N/A	N/A	3.250	103.092	102.957	102.892
3.375	103.947	103.947	103.747	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.189	102.189	101.989	3.625	N/A	N/A	N/A	3.375	103.697	103.564	103.497
3.500	104.249	104.249	104.049	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.491	102.491	102.291	3.750	N/A	N/A	N/A	3.500	103.999	103.871	103.799
3.625	104.523	104.523	104.323	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.765	102.765	102.565	3.875	N/A	N/A	N/A	3.625	104.273	104.145	104.073
3.750	103.947	103.947	103.747	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.565	100.565	100.365	3.990	N/A	N/A	N/A	3.750	103.697	103.597	103.497
3.875	104.335	104.335	104.135	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.953	100.953	100.753	4.000	N/A	N/A	N/A	3.875	104.085	103.985	103.885
3.990	104.579	104.579	104.379	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.197	101.197	100.997	4.125	N/A	N/A	N/A	3.990	104.329	104.229	104.129
4.000	104.679	104.679	104.479	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.297	101.297	101.097	4.250	N/A	N/A	N/A	4.000	104.429	104.329	104.229
4.125	104.686	104.686	104.443	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	99.386	99.386	99.143	4.375	N/A	N/A	N/A	4.125	104.436	104.325	104.193
4.250	105.153	105.153	104.916	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.853	99.853	99.616	4.500	N/A	N/A	N/A	4.250	104.903	104.797	104.666
4.375	105.462	105.462	105.245	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.162	100.162	99.945	4.625	N/A	N/A	N/A	4.375	105.212	105.112	104.995
4.500	105.688	105.688	105.479	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.388	100.388	100.179	4.750	N/A	N/A	N/A	4.500	105.438	105.338	105.229
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.404	100.404	100.166	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.621	100.621	100.421	2.000	100.371	100.241	100.171
2.875	N/A	N/A	N/A	2.625	101.367	101.367	101.131	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	101.184	101.184	100.984	2.125	100.934	100.804	100.734
2.990	N/A	N/A	N/A	2.750	101.941	101.941	101.706	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.613	101.613	101.413	2.250	101.363	101.233	101.163
3.000	N/A	N/A	N/A	2.875	102.513	102.513	102.279	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	102.019	102.019	101.819	2.375	101.769	101.639	101.569
3.125	N/A	N/A	N/A	2.990	102.839	102.839	102.609	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.389	102.389	102.189	2.500	102.139	102.039	101.939
3.250	N/A	N/A	N/A	3.000	102.939	102.939	102.709	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.911	102.911	102.711	2.625	102.661	102.561	102.461
3.375	N/A	N/A	N/A	3.125	103.086	103.086	102.846	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.359	103.359	103.159	2.750	103.109	103.009	102.909
3.500	N/A	N/A	N/A	3.250	103.573	103.573	103.337	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.689	103.689	103.489	2.875	103.439	103.339	103.239
3.625	N/A	N/A	N/A	3.375	104.108	104.108	103.877	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.948	103.948	103.748	2.990	103.698	103.598	103.498
3.750	N/A	N/A	N/A	3.500	104.470	104.470	104.244	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	104.048	104.048	103.848	3.000	103.798	103.698	103.598
3.875	N/A	N/A	N/A	3.625	104.705	104.705	104.482	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.825	103.825	103.625	3.125	103.575	103.475	103.375
3.990	N/A	N/A	N/A	3.750	104.041	104.041	103.817	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.310	104.310	104.110	3.250	104.060	103.960	103.860
4.000	N/A	N/A	N/A	3.875	104.294	104.294	104.074	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.760	104.760	104.560	3.375	104.510	104.410	104.310
4.125	N/A	N/A	N/A	3.990	104.528	104.528	104.312	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.978	104.978	104.778	3.500	104.728	104.628	104.528
4.250	N/A	N/A	N/A	4.000	104.628	104.628	104.412	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.432	104.432	104.232	3.625	104.182	104.082	103.982
4.375	N/A	N/A	N/A	4.125	104.162	104.162	103.934	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.754	104.754	104.554	3.750	104.504	104.404	104.304
4.500	N/A	N/A	N/A	4.250	104.739	104.739	104.539	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.893	104.893	104.693	3.875	104.643	104.543	104.443
4.625	N/A	N/A	N/A	4.375	105.081	105.081	104.881	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.152	105.152	104.952	3.990	104.902	104.802	104.702
4.750	N/A	N/A	N/A	4.500	105.389	105.389	105.189	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.252	105.252	105.052	4.000	105.002	104.902	104.802
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	99.395	99.395	99.195	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	99.958	99.958	99.758	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	100.387	100.387	100.187	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	100.793	100.793	100.593	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	101.163	101.163	100.963	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	100.435	100.435	100.235	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	100.883	100.883	100.683	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	101.213	101.213	101.013	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	101.472	101.472	101.272	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	101.572	101.572	101.372	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	101.599	101.599	101.399	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	102.084	102.084	101.884	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.534	102.534	102.334	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.752	102.752	102.552	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.174	101.174	100.974	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A																					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/2/2021

45 Day Lock Exp.:

9/17/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/3/2021

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	101.376	101.376	101.147	2.750	99.682	99.682	99.453	2.500	100.404	100.404	100.166	2.000	100.621	100.621	100.421	2.000	99.395	99.395	99.195
2.875	102.018	102.018	101.792	2.875	100.324	100.324	100.098	2.625	101.367	101.367	101.131	2.125	101.184	101.184	100.984	2.125	99.958	99.958	99.758
2.990	102.364	102.364	102.147	2.990	100.670	100.670	100.453	2.750	101.941	101.941	101.706	2.250	101.613	101.613	101.413	2.250	100.387	100.387	100.187
3.000	102.464	102.464	102.247	3.000	100.770	100.770	100.553	2.875	102.513	102.513	102.279	2.375	102.019	102.019	101.819	2.375	100.793	100.793	100.593
3.125	102.701	102.701	102.501	3.125	100.943	100.943	100.743	2.990	102.839	102.839	102.609	2.500	102.389	102.389	102.189	2.500	101.163	101.163	100.963
3.250	103.342	103.342	103.142	3.250	101.584	101.584	101.384	3.000	102.939	102.939	102.709	2.625	102.911	102.911	102.711	2.625	100.435	100.435	100.235
3.375	103.947	103.947	103.747	3.375	102.189	102.189	101.989	3.125	103.086	103.086	102.846	2.750	103.359	103.359	103.159	2.750	100.883	100.883	100.683
3.500	104.249	104.249	104.049	3.500	102.491	102.491	102.291	3.250	103.573	103.573	103.337	2.875	103.689	103.689	103.489	2.875	101.213	101.213	101.013
3.625	104.523	104.523	104.323	3.625	102.765	102.765	102.565	3.375	104.108	104.108	103.877	2.990	103.948	103.948	103.748	2.990	101.472	101.472	101.272
3.750	103.947	103.947	103.747	3.750	100.565	100.565	100.365	3.500	104.470	104.470	104.244	3.000	104.048	104.048	103.848	3.000	101.572	101.572	101.372
3.875	104.335	104.335	104.135	3.875	100.953	100.953	100.753	3.625	104.705	104.705	104.482	3.125	103.825	103.825	103.625	3.125	101.599	101.599	101.399
3.990	104.579	104.579	104.379	3.990	101.197	101.197	100.997	3.750	104.041	104.041	103.817	3.250	104.310	104.310	104.110	3.250	102.084	102.084	101.884
4.000	104.679	104.679	104.479	4.000	101.297	101.297	101.097	3.875	104.294	104.294	104.074	3.375	104.760	104.760	104.560	3.375	102.534	102.534	102.334
4.125	104.686	104.686	104.443	4.125	99.386	99.386	99.143	3.990	104.528	104.528	104.312	3.500	104.978	104.978	104.778	3.500	102.752	102.752	102.552
4.250	105.153	105.153	104.916	4.250	99.853	99.853	99.616	4.000	104.628	104.628	104.412	3.625	104.432	104.432	104.232	3.625	101.174	101.174	100.974
4.375	105.462	105.462	105.245	4.375	100.162	100.162	99.945	4.125	104.162	104.162	103.934	3.750	104.754	104.754	104.554	3.750	101.496	101.496	101.296
4.500	105.688	105.688	105.479	4.500	100.388	100.388	100.179	4.250	104.739	104.739	104.539	3.875	104.893	104.893	104.693	3.875	101.635	101.635	101.435
4.625	105.621	105.621	105.421	4.625	99.821	99.821	99.621	4.375	105.081	105.081	104.881	3.990	105.152	105.152	104.952	3.990	101.894	101.894	101.694
4.750	105.980	105.980	105.780	4.750	100.180	100.180	99.980	4.500	105.389	105.389	105.189	4.000	105.252	105.252	105.052	4.000	101.994	101.994	101.794

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	N/A	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.			
FHA ID# - 1358600006			



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.:

9/2/2021

45 Day Lock Exp.:

9/17/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/3/2021

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.

For use by mortgage professionals only and should



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.:

9/2/2021

45 Day Lock Exp.:

9/17/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/3/2021

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	99.599	99.599	99.366	2.500	100.404	100.404	100.166	2.000	100.621	100.621	100.421	2.500	98.077	98.077	97.844	2.000	99.358	99.358	99.158
2.625	100.470	100.470	100.237	2.625	101.367	101.367	101.131	2.125	101.184	101.184	100.984	2.625	98.948	98.948	98.715	2.125	99.921	99.921	99.721
2.750	101.376	101.376	101.147	2.750	101.941	101.941	101.706	2.250	101.613	101.613	101.413	2.750	99.854	99.854	99.625	2.250	100.350	100.350	100.150
2.875	102.018	102.018	101.792	2.875	102.513	102.513	102.279	2.375	102.019	102.019	101.819	2.875	100.496	100.496	100.270	2.375	100.756	100.756	100.556
2.990	102.364	102.364	102.147	2.990	102.839	102.839	102.609	2.500	102.389	102.389	102.189	2.990	100.842	100.842	100.625	2.500	101.126	101.126	100.926
3.000	102.464	102.464	102.247	3.000	102.939	102.939	102.709	2.625	102.911	102.911	102.711	3.000	100.942	100.942	100.725	2.625	101.023	101.023	100.823
3.125	102.701	102.701	102.501	3.125	103.086	103.086	102.846	2.750	103.359	103.359	103.159	3.125	101.147	101.147	100.947	2.750	101.471	101.471	101.271
3.250	103.342	103.342	103.142	3.250	103.573	103.573	103.337	2.875	103.689	103.689	103.489	3.250	101.788	101.788	101.588	2.875	101.801	101.801	101.601
3.375	103.947	103.947	103.747	3.375	104.108	104.108	103.877	2.990	103.948	103.948	103.748	3.375	102.393	102.393	102.193	2.990	102.060	102.060	101.860
3.500	104.249	104.249	104.049	3.500	104.470	104.470	104.244	3.000	104.048	104.048	103.848	3.500	102.695	102.695	102.495	3.000	102.160	102.160	101.960
3.625	104.523	104.523	104.323	3.625	104.705	104.705	104.482	3.125	103.825	103.825	103.625	3.625	102.969	102.969	102.769	3.125	102.062	102.062	101.862
3.750	103.947	103.947	103.747	3.750	104.041	104.041	103.817	3.250	104.310	104.310	104.110	3.750	101.581	101.581	101.381	3.250	102.547	102.547	102.347
3.875	104.335	104.335	104.135	3.875	104.294	104.294	104.074	3.375	104.760	104.760	104.560	3.875	101.969	101.969	101.769	3.375	102.997	102.997	102.797
3.990	104.579	104.579	104.379	3.990	104.528	104.528	104.312	3.500	104.978	104.978	104.778	3.990	102.213	102.213	102.013	3.500	103.215	103.215	103.015
4.000	104.679	104.679	104.479	4.000	104.628	104.628	104.412	3.625	104.432	104.432	104.232	4.000	102.313	102.313	102.113	3.625	102.153	102.153	101.953
4.125	104.686	104.686	104.443	4.125	104.162	104.162	103.934	3.750	104.754	104.754	104.554	4.125	101.361	101.361	101.118	3.750	102.475	102.475	102.275
4.250	105.153	105.153	104.916	4.250	104.739	104.739	104.539	3.875	104.893	104.893	104.693	4.250	101.828	101.828	101.591	3.875	102.614	102.614	102.414
4.375	105.462	105.462	105.245	4.375	105.081	105.081	104.881	3.990	105.152	105.152	104.952	4.375	102.137	102.137	101.920	3.990	102.873	102.873	102.673
4.500	105.688	105.688	105.479	4.500	105.389	105.389	105.189	4.000	105.252	105.252	105.052	4.500	102.363	102.363	102.154	4.000	102.973	102.973	102.773

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%	> 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	-14.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/2/2021

45 Day Lock Exp.:

9/17/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/3/2021

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	0.375	0.375	0.250	0.250	0.250	0.500	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 †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)