



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.: 9/3/2021

45 Day Lock Exp.: 9/20/2021

60 Day Lock Exp.: 10/4/2021

W. Rate Sheet Dated: 8/4/2021

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	101.182	101.182	100.838	2.250	100.768	100.768	100.424	2.250	98.099	98.099	97.799	3.125	96.235	96.235	95.935
2.375	101.397	101.397	101.053	2.375	100.947	100.947	100.604	2.500	98.431	98.431	98.131	3.250	97.813	97.813	97.513
2.500	101.600	101.600	101.256	2.500	101.125	101.125	100.781	2.625	98.583	98.583	98.283	3.375	97.891	97.891	97.591
2.625	101.803	101.803	101.459	2.625	101.290	101.290	100.946	2.750	99.913	99.913	99.613	3.500	97.657	97.657	97.357
2.750	102.677	102.677	102.271	2.750	102.287	102.287	101.880	2.875	100.052	100.052	99.752	3.625	97.735	97.735	97.435
2.875	102.880	102.880	102.473	2.875	102.438	102.438	102.031	3.000	100.196	100.196	99.896	Margin = 2.250		Index = 0.070	
3.000	103.071	103.071	102.665	3.000	102.595	102.595	102.189	3.125	100.454	100.454	100.154	30 Year OTC			
3.125	103.267	103.267	102.861	3.125	102.728	102.728	102.322	3.250	101.662	101.662	101.362	Rate	30 Day	45 Day	60 Day
3.250	103.385	103.385	103.000	3.250	102.971	102.971	102.587	3.375	101.897	101.897	101.597	4.000	101.319	101.319	100.819
3.375	103.477	103.477	103.092	3.375	102.984	102.984	102.600	3.500	101.999	101.999	101.699	4.125	101.329	101.329	100.829
3.500	103.665	103.665	103.281	3.500	103.094	103.094	102.710	3.625	102.134	102.134	101.834	4.375	102.125	102.125	101.625
3.625	103.814	103.814	103.430	3.625	103.238	103.238	102.854	3.750	102.912	102.912	102.612	4.500	102.257	102.257	101.757
3.750	103.304	103.304	103.004	3.750	102.908	102.908	102.608	3.875	103.008	103.008	102.708	4.625	102.361	102.361	101.861
3.875	103.334	103.334	103.034	3.875	102.914	102.914	102.614	4.000	103.110	103.110	102.810	4.875	103.111	103.111	102.611
4.000	103.494	103.494	103.194	4.000	103.024	103.024	102.724	4.125	103.245	103.245	102.945	5.000	103.243	103.243	102.743
4.125	103.504	103.504	103.204	4.125	103.168	103.168	102.868	4.250	102.957	102.957	102.657	5.125	103.347	103.347	102.847
4.250	103.563	103.563	103.363	4.250	103.241	103.241	103.041	4.375	103.054	103.054	102.754	5.500	104.182	104.182	103.682
4.375	103.600	103.600	103.400	4.375	103.247	103.247	103.047	4.500	103.155	103.155	102.855	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	103.291	103.291	102.991	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	101.282	101.182	101.182	100.838	2.250	100.718	100.618	100.618	100.274	2.250	100.229	100.129	100.129	99.829	
2.375	101.497	101.397	101.397	101.053	2.375	100.897	100.797	100.797	100.454	2.375	100.396	100.296	100.296	99.996	
2.500	101.700	101.600	101.600	101.256	2.500	101.075	100.975	100.975	100.631	2.500	100.561	100.461	100.461	100.161	
2.625	101.903	101.803	101.803	101.459	2.625	101.240	101.140	101.140	100.796	2.625	100.713	100.613	100.613	100.313	
2.750	102.777	102.677	102.677	102.271	2.750	102.112	102.012	102.012	101.605	2.750	100.943	100.843	100.843	100.543	
2.875	102.980	102.880	102.880	102.473	2.875	102.263	102.163	102.163	101.756	2.875	101.082	100.982	100.982	100.682	
3.000	103.171	103.071	103.071	102.665	3.000	102.420	102.320	102.320	101.914	3.000	101.226	101.126	101.126	100.826	
3.125	103.367	103.267	103.267	102.861	3.125	102.553	102.453	102.453	102.047	3.125	101.484	101.384	101.384	101.084	
3.250	103.485	103.385	103.385	103.000	3.250	102.771	102.671	102.671	102.287	3.250	103.292	103.192	103.192	102.892	
3.375	103.677	103.577	103.577	103.192	3.375	102.884	102.784	102.784	102.400	3.375	103.527	103.427	103.427	103.127	
3.500	103.865	103.765	103.765	103.381	3.500	102.994	102.894	102.894	102.510	3.500	103.629	103.529	103.529	103.229	
3.625	104.014	103.914	103.914	103.530	3.625	103.138	103.038	103.038	102.654	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	105.042	104.942	104.942	104.642	

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 >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.569	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	99.375	99.375	98.875	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.919	98.919	98.419					4.500	99.507	99.507	99.007	Rate	30 Day	45 Day	60 Day
4.125	98.909	98.909	98.409					4.625	99.611	99.611	99.111	5.750	103.000	103.000	102.500
4.250	100.344	100.344	99.844					4.875	100.361	100.361	99.861	6.250	105.750	105.750	105.250
4.375	100.206	100.206	99.706					5.000	100.493	100.493	99.993		DPA Advantage Adjustment		
4.500	100.074	100.074	99.574					5.125	100.597	100.597	100.097		203(k) / 203(k)s		-1.000
4.625	99.970	99.970	99.470					5.500	101.432	101.432	100.932		203(k) & 203(k)s are Borrower Paid only		
4.750		101.358	101.358	100.858				5.625	101.537	101.537	101.037				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.510	102.510	102.010				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee								FHA ID# - 1358600006							
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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30 Day Lock Exp.:

9/3/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/4/2021

Release Time: 10:00 am ET

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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	98.462	98.462	98.162	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	98.600	98.600	98.300	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	98.745	98.745	98.445	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.003	99.003	98.703	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	102.172	102.172	101.788	3.250	101.858	101.858	101.474	3.375	100.702	100.702	100.402	3.250	102.172	102.172	101.672
3.375	102.364	102.364	101.980	3.375	101.971	101.971	101.587	3.500	100.804	100.804	100.504	3.375	102.364	102.364	101.864
3.500	102.552	102.552	102.168	3.500	102.082	102.082	101.698	3.625	100.939	100.939	100.639	3.500	102.552	102.552	102.052
3.625	102.702	102.702	102.318	3.625	102.226	102.226	101.842	3.750	102.217	102.217	101.917	3.625	102.702	102.702	102.202
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	101.700	101.700	101.500	4.250	101.478	101.478	101.278	4.375	N/A	N/A	N/A	4.250	101.700	101.700	101.200
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	101.802	101.702	101.702	101.296	2.750	101.487	101.387	101.387	100.981	2.750	100.218	100.118	100.118	99.818
2.875	102.005	101.905	101.905	101.499	2.875	101.638	101.538	101.538	101.132	2.875	100.357	100.257	100.257	99.957
3.000	102.196	102.096	102.096	101.690	3.000	101.795	101.695	101.695	101.289	3.000	100.501	100.401	100.401	100.101
3.125	102.392	102.292	102.292	101.886	3.125	101.928	101.828	101.828	101.422	3.125	100.759	100.659	100.659	100.359
3.250	102.272	102.172	102.172	101.788	3.250	101.958	101.858	101.858	101.474	3.250	102.380	102.280	102.280	101.980
3.375	102.464	102.364	102.364	101.980	3.375	102.071	101.971	101.971	101.587	3.375	102.615	102.515	102.515	102.215
3.500	102.652	102.552	102.552	102.168	3.500	102.182	102.082	102.082	101.698	3.500	102.716	102.616	102.616	102.316
3.625	102.802	102.702	102.702	102.318	3.625	102.326	102.226	102.226	101.842	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	102.879	102.779	102.779	102.479

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/3/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/4/2021

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	99.667	99.667	99.467	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.503	99.503	99.303	2.000	N/A	N/A	N/A	2.500	99.632	99.492	99.391
2.625	100.457	100.457	100.257	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.273	100.273	100.073	2.125	N/A	N/A	N/A	2.625	100.408	100.256	100.147
2.750	101.218	101.218	101.018	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.965	100.965	100.765	2.250	N/A	N/A	N/A	2.750	100.969	100.817	100.708
2.875	101.819	101.819	101.619	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.515	101.515	101.315	2.375	N/A	N/A	N/A	2.875	101.769	101.617	101.508
2.990	102.190	102.190	101.990	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.797	101.797	101.597	2.500	N/A	N/A	N/A	2.990	102.140	101.988	101.879
3.000	102.290	102.290	102.090	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.897	101.897	101.697	2.625	N/A	N/A	N/A	3.000	102.240	102.088	101.979
3.125	102.677	102.677	102.477	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.176	102.176	101.976	2.750	N/A	N/A	N/A	3.125	102.628	102.476	102.367
3.250	103.197	103.197	102.997	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.764	102.764	102.564	2.875	N/A	N/A	N/A	3.250	103.141	102.984	102.874
3.375	103.858	103.858	103.658	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.395	103.395	103.195	2.990	N/A	N/A	N/A	3.375	103.701	103.544	103.434
3.500	104.243	104.243	104.043	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.695	103.695	103.495	3.000	N/A	N/A	N/A	3.500	104.086	103.929	103.819
3.625	104.561	104.561	104.361	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.853	103.853	103.653	3.125	N/A	N/A	N/A	3.625	104.304	104.147	104.037
3.750	104.193	104.193	103.993	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.276	103.276	103.076	3.250	N/A	N/A	N/A	3.750	103.437	103.294	103.237
3.875	104.613	104.613	104.413	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.669	103.669	103.469	3.375	N/A	N/A	N/A	3.875	103.857	103.714	103.657
3.990	104.871	104.871	104.671	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.882	103.882	103.682	3.500	N/A	N/A	N/A	3.990	104.114	103.971	103.914
4.000	104.971	104.971	104.771	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.982	103.982	103.782	3.625	N/A	N/A	N/A	4.000	104.214	104.071	104.014
4.125	105.272	105.272	105.072	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.167	104.167	103.967	3.750	N/A	N/A	N/A	4.125	104.515	104.372	104.315
4.250	105.212	105.212	105.012	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.219	103.219	103.019	3.875	N/A	N/A	N/A	4.250	104.473	104.320	104.265
4.375	105.566	105.566	105.366	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.604	103.604	103.404	3.990	N/A	N/A	N/A	4.375	104.727	104.574	104.519
4.500	105.898	105.898	105.698	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.893	103.893	103.693	4.000	N/A	N/A	N/A	4.500	105.459	105.306	105.251
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	101.107	101.107	100.907	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.433	100.433	100.233	2.000	100.363	100.241	100.155
2.875	N/A	N/A	N/A	2.625	101.562	101.562	101.362	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.970	100.970	100.770	2.125	100.900	100.778	100.693
2.990	N/A	N/A	N/A	2.750	101.927	101.927	101.727	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.412	101.412	101.212	2.250	101.342	101.220	101.134
3.000	N/A	N/A	N/A	2.875	102.520	102.520	102.320	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.798	101.798	101.598	2.375	101.727	101.605	101.520
3.125	N/A	N/A	N/A	2.990	102.853	102.853	102.653	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	102.214	102.214	102.014	2.500	102.143	102.022	101.943
3.250	N/A	N/A	N/A	3.000	102.953	102.953	102.753	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.703	102.703	102.503	2.625	102.633	102.512	102.433
3.375	N/A	N/A	N/A	3.125	103.337	103.337	103.137	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	103.149	103.149	102.949	2.750	103.079	102.958	102.879
3.500	N/A	N/A	N/A	3.250	103.471	103.471	103.271	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.496	103.496	103.296	2.875	103.426	103.305	103.226
3.625	N/A	N/A	N/A	3.375	104.042	104.042	103.842	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.786	103.786	103.586	2.990	103.716	103.595	103.516
3.750	N/A	N/A	N/A	3.500	104.398	104.398	104.198	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.886	103.886	103.686	3.000	103.816	103.695	103.616
3.875	N/A	N/A	N/A	3.625	104.714	104.714	104.514	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.249	104.249	104.049	3.125	104.179	104.058	103.979
3.990	N/A	N/A	N/A	3.750	104.239	104.239	104.039	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.458	104.458	104.258	3.250	104.379	104.258	104.179
4.000	N/A	N/A	N/A	3.875	104.655	104.655	104.455	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.936	104.936	104.736	3.375	104.857	104.736	104.657
4.125	N/A	N/A	N/A	3.990	104.885	104.885	104.685	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.248	105.248	105.048	3.500	104.968	104.868	104.768
4.250	N/A	N/A	N/A	4.000	104.985	104.985	104.785	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.625	105.625	105.425	3.625	105.345	105.245	105.145
4.375	N/A	N/A	N/A	4.125	105.284	105.284	105.084	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	104.709	104.609	104.509
4.500	N/A	N/A	N/A	4.250	105.173	105.173	104.973	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.437	105.437	105.237	3.875	105.111	105.011	104.911
4.625	N/A	N/A	N/A	4.375	105.522	105.522	105.322	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.726	105.726	105.526	3.990	105.400	105.300	105.200
4.750	N/A	N/A	N/A	4.500	105.837	105.837	105.637	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.826	105.826	105.626	4.000	105.500	105.400	105.300
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	100.630	100.630	100.430	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.994	100.994	100.794
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.038	101.038	100.838	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.531	101.531	101.331
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.341	101.341	101.141	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.973	101.973	101.773
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.697	101.697	101.497	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.358	102.358	102.158
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.189	102.189	101.989	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.708	102.708	102.508
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.564	102.564	102.364	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	103.103	103.103	102.903
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.873	102.873	102.673	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.241	103.241	103.041
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.111	103.111	102.911	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.588	103.588	103.388
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.281	103.281	103.081	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.878	103.878	103.678
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.381	103.381	103.181	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.978	103.978	103.778
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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/3/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/4/2021

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	99.667	99.667	99.467	2.500	99.503	99.503	99.303	2.875	102.520	102.520	102.320	2.000	100.433	100.433	100.233	2.000	100.630	100.630	100.430
2.625	100.457	100.457	100.257	2.625	100.273	100.273	100.073	2.990	102.853	102.853	102.653	2.125	100.970	100.970	100.770	2.125	101.038	101.038	100.838
2.750	101.218	101.218	101.018	2.750	100.965	100.965	100.765	3.000	102.953	102.953	102.753	2.250	101.412	101.412	101.212	2.250	101.341	101.341	101.141
2.875	101.819	101.819	101.619	2.875	101.515	101.515	101.315	3.125	103.337	103.337	103.137	2.375	101.798	101.798	101.598	2.375	101.697	101.697	101.497
2.990	102.190	102.190	101.990	2.990	101.797	101.797	101.597	3.250	103.471	103.471	103.271	2.500	102.214	102.214	102.014	2.500	102.189	102.189	101.989
3.000	102.290	102.290	102.090	3.000	101.897	101.897	101.697	3.375	104.042	104.042	103.842	2.625	102.703	102.703	102.503	2.625	102.564	102.564	102.364
3.125	102.677	102.677	102.477	3.125	102.176	102.176	101.976	3.500	104.398	104.398	104.198	2.750	103.149	103.149	102.949	2.750	102.873	102.873	102.673
3.250	103.197	103.197	102.997	3.250	102.764	102.764	102.564	3.625	104.714	104.714	104.514	2.875	103.496	103.496	103.296	2.875	103.111	103.111	102.911
3.375	103.858	103.858	103.658	3.375	103.395	103.395	103.195	3.750	104.239	104.239	104.039	2.990	103.786	103.786	103.586	2.990	103.281	103.281	103.081
3.500	104.243	104.243	104.043	3.500	103.695	103.695	103.495	3.875	104.655	104.655	104.455	3.000	103.886	103.886	103.686	3.000	103.381	103.381	103.181
3.625	104.561	104.561	104.361	3.625	103.853	103.853	103.653	3.990	104.885	104.885	104.685	3.125	104.249	104.249	104.049	3.125	103.632	103.632	103.432
3.750	104.193	104.193	103.993	3.750	103.276	103.276	103.076	4.000	104.985	104.985	104.785	3.250	104.458	104.458	104.258	3.250	103.468	103.468	103.268
3.875	104.613	104.613	104.413	3.875	103.669	103.669	103.469	4.125	105.284	105.284	105.084	3.375	104.936	104.936	104.736	3.375	103.837	103.837	103.637
3.990	104.871	104.871	104.671	3.990	103.882	103.882	103.682	4.250	105.173	105.173	104.973	3.500	105.248	105.248	105.048	3.500	104.057	104.057	103.857
4.000	104.971	104.971	104.771	4.000	103.982	103.982	103.782	4.375	105.522	105.522	105.322	3.625	105.625	105.625	105.425	3.625	104.319	104.319	104.119
4.125	105.272	105.272	105.072	4.125	104.167	104.167	103.967	4.500	105.837	105.837	105.637	3.750	105.035	105.035	104.835	3.750	103.132	103.132	102.932
4.250	105.212	105.212	105.012	4.250	103.219	103.219	103.019	4.625	106.047	106.047	105.847	3.875	105.437	105.437	105.237	3.875	103.413	103.413	103.213
4.375	105.566	105.566	105.366	4.375	103.604	103.604	103.404	4.750	105.927	105.927	105.727	3.990	105.726	105.726	105.526	3.990	103.588	103.588	103.388
4.500	105.898	105.898	105.698	4.500	103.893	103.893	103.693	4.875	106.237	106.237	106.037	4.000	105.826	105.826	105.626	4.000	103.688	103.688	103.488

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 LTPAs do not apply and the lender must use SFC 118.			

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/3/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/4/2021

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	99.586	99.586	99.335	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.792	97.792	97.541	2.750	N/A	N/A	N/A	2.500	99.336	99.236	99.085
2.625	100.453	100.453	100.202	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.659	98.659	98.408	2.875	N/A	N/A	N/A	2.625	100.203	100.103	99.952
2.750	101.356	101.356	101.108	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.562	99.562	99.314	2.990	N/A	N/A	N/A	2.750	101.106	101.006	100.858
2.875	101.994	101.994	101.752	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.200	100.200	99.958	3.000	N/A	N/A	N/A	2.875	101.744	101.644	101.502
2.990	102.337	102.337	102.102	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.543	100.543	100.308	3.125	N/A	N/A	N/A	2.990	102.087	101.987	101.852
3.000	102.437	102.437	102.202	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.643	100.643	100.408	3.250	N/A	N/A	N/A	3.000	102.187	102.087	101.952
3.125	102.636	102.636	102.436	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.836	100.836	100.636	3.375	N/A	N/A	N/A	3.125	102.386	102.234	102.186
3.250	103.273	103.273	103.073	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.473	101.473	101.273	3.500	N/A	N/A	N/A	3.250	103.023	102.878	102.823
3.375	103.876	103.876	103.676	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.076	102.076	101.876	3.625	N/A	N/A	N/A	3.375	103.626	103.483	103.426
3.500	104.179	104.179	103.979	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.379	102.379	102.179	3.750	N/A	N/A	N/A	3.500	103.929	103.789	103.729
3.625	104.449	104.449	104.249	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.649	102.649	102.449	3.875	N/A	N/A	N/A	3.625	104.199	104.061	103.999
3.750	103.937	103.937	103.737	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.493	100.493	100.293	3.990	N/A	N/A	N/A	3.750	103.687	103.577	103.487
3.875	104.309	104.309	104.109	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.865	100.865	100.665	4.000	N/A	N/A	N/A	3.875	104.059	103.953	103.859
3.990	104.550	104.550	104.350	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.106	101.106	100.906	4.125	N/A	N/A	N/A	3.990	104.300	104.200	104.100
4.000	104.650	104.650	104.450	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.206	101.206	101.006	4.250	N/A	N/A	N/A	4.000	104.400	104.300	104.200
4.125	104.661	104.661	104.461	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	99.235	99.235	99.035	4.375	N/A	N/A	N/A	4.125	104.411	104.302	104.211
4.250	105.127	105.127	104.927	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.701	99.701	99.501	4.500	N/A	N/A	N/A	4.250	104.877	104.773	104.677
4.375	105.444	105.444	105.244	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.018	100.018	99.818	4.625	N/A	N/A	N/A	4.375	105.194	105.094	104.994
4.500	105.672	105.672	105.472	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.246	100.246	100.046	4.750	N/A	N/A	N/A	4.500	105.422	105.322	105.222
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	100.355	100.355	100.103	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.572	100.572	100.372	2.000	100.322	100.187	100.122
2.875	N/A	N/A	N/A	2.625	101.317	101.317	101.065	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	101.135	101.135	100.935	2.125	100.885	100.749	100.685
2.990	N/A	N/A	N/A	2.750	101.889	101.889	101.638	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.562	101.562	101.362	2.250	101.312	101.177	101.112
3.000	N/A	N/A	N/A	2.875	102.458	102.458	102.211	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.967	101.967	101.767	2.375	101.717	101.582	101.517
3.125	N/A	N/A	N/A	2.990	102.785	102.785	102.536	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.308	102.308	102.108	2.500	102.058	101.958	101.858
3.250	N/A	N/A	N/A	3.000	102.885	102.885	102.636	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.829	102.829	102.629	2.625	102.579	102.479	102.379
3.375	N/A	N/A	N/A	3.125	102.995	102.995	102.760	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.275	103.275	103.075	2.750	103.025	102.925	102.825
3.500	N/A	N/A	N/A	3.250	103.482	103.482	103.250	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.604	103.604	103.404	2.875	103.354	103.254	103.154
3.625	N/A	N/A	N/A	3.375	104.015	104.015	103.790	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.867	103.867	103.667	2.990	103.617	103.517	103.417
3.750	N/A	N/A	N/A	3.500	104.376	104.376	104.155	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.967	103.967	103.767	3.000	103.717	103.617	103.517
3.875	N/A	N/A	N/A	3.625	104.610	104.610	104.388	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.820	103.820	103.620	3.125	103.570	103.470	103.370
3.990	N/A	N/A	N/A	3.750	103.955	103.955	103.738	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.304	104.304	104.104	3.250	104.054	103.954	103.854
4.000	N/A	N/A	N/A	3.875	104.208	104.208	103.995	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.755	104.755	104.555	3.375	104.505	104.405	104.305
4.125	N/A	N/A	N/A	3.990	104.443	104.443	104.231	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.969	104.969	104.769	3.500	104.719	104.619	104.519
4.250	N/A	N/A	N/A	4.000	104.543	104.543	104.331	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.428	104.428	104.228	3.625	104.178	104.078	103.978
4.375	N/A	N/A	N/A	4.125	104.151	104.151	103.951	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.751	104.751	104.551	3.750	104.501	104.401	104.301
4.500	N/A	N/A	N/A	4.250	104.747	104.747	104.547	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.889	104.889	104.689	3.875	104.639	104.539	104.439
4.625	N/A	N/A	N/A	4.375	105.087	105.087	104.887	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.091	105.091	104.891	3.990	104.841	104.741	104.641
4.750	N/A	N/A	N/A	4.500	105.391	105.391	105.191	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.191	105.191	104.991	4.000	104.941	104.841	104.741



AFR Loan Center

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Lockdesk Hours:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/3/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/4/2021

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	101.356	101.356	101.108	2.750	99.562	99.562	99.314	2.500	100.355	100.355	100.103	2.000	100.572	100.572	100.372	2.000	99.346	99.346	99.146
2.875	101.994	101.994	101.752	2.875	100.200	100.200	99.958	2.625	101.317	101.317	101.065	2.125	101.135	101.135	100.935	2.125	99.909	99.909	99.709
2.990	102.337	102.337	102.102	2.990	100.543	100.543	100.308	2.750	101.889	101.889	101.638	2.250	101.562	101.562	101.362	2.250	100.336	100.336	100.136
3.000	102.437	102.437	102.202	3.000	100.643	100.643	100.408	2.875	102.458	102.458	102.211	2.375	101.967	101.967	101.767	2.375	100.741	100.741	100.541
3.125	102.636	102.636	102.436	3.125	100.836	100.836	100.636	2.990	102.785	102.785	102.536	2.500	102.308	102.308	102.108	2.500	101.082	101.082	100.882
3.250	103.273	103.273	103.073	3.250	101.473	101.473	101.273	3.000	102.885	102.885	102.636	2.625	102.829	102.829	102.629	2.625	100.353	100.353	100.153
3.375	103.876	103.876	103.676	3.375	102.076	102.076	101.876	3.125	102.995	102.995	102.760	2.750	103.275	103.275	103.075	2.750	100.799	100.799	100.599
3.500	104.179	104.179	103.979	3.500	102.379	102.379	102.179	3.250	103.482	103.482	103.250	2.875	103.604	103.604	103.404	2.875	101.128	101.128	100.928
3.625	104.449	104.449	104.249	3.625	102.649	102.649	102.449	3.375	104.015	104.015	103.790	2.990	103.867	103.867	103.667	2.990	101.391	101.391	101.191
3.750	103.937	103.937	103.737	3.750	100.493	100.493	100.293	3.500	104.376	104.376	104.155	3.000	103.967	103.967	103.767	3.000	101.491	101.491	101.291
3.875	104.309	104.309	104.109	3.875	100.865	100.865	100.665	3.625	104.610	104.610	104.388	3.125	103.820	103.820	103.620	3.125	101.594	101.594	101.394
3.990	104.550	104.550	104.350	3.990	101.106	101.106	100.906	3.750	103.955	103.955	103.738	3.250	104.304	104.304	104.104	3.250	102.078	102.078	101.878
4.000	104.650	104.650	104.450	4.000	101.206	101.206	101.006	3.875	104.208	104.208	103.995	3.375	104.755	104.755	104.555	3.375	102.529	102.529	102.329
4.125	104.661	104.661	104.461	4.125	99.235	99.235	99.035	3.990	104.443	104.443	104.231	3.500	104.969	104.969	104.769	3.500	102.743	102.743	102.543
4.250	105.127	105.127	104.927	4.250	99.701	99.701	99.501	4.000	104.543	104.543	104.331	3.625	104.428	104.428	104.228	3.625	101.208	101.208	101.008
4.375	105.444	105.444	105.244	4.375	100.018	100.018	99.818	4.125	104.151	104.151	103.951	3.750	104.751	104.751	104.551	3.750	101.531	101.531	101.331
4.500	105.672	105.672	105.472	4.500	100.246	100.246	100.046	4.250	104.747	104.747	104.547	3.875	104.889	104.889	104.689	3.875	101.669	101.669	101.469
4.625	105.617	105.617	105.417	4.625	99.691	99.691	99.491	4.375	105.087	105.087	104.887	3.990	105.091	105.091	104.891	3.990	101.871	101.871	101.671
4.750	105.976	105.976	105.776	4.750	100.050	100.050	99.850	4.500	105.391	105.391	105.191	4.000	105.191	105.191	104.991	4.000	101.971	101.971	101.771

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		

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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
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10/4/2021

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Release Time: 10:00 am ET

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and should



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.:

9/3/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/4/2021

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	99.586	99.586	99.335	2.500	100.355	100.355	100.103	2.000	100.572	100.572	100.372	2.500	98.014	98.014	97.763	2.000	99.309	99.309	99.109
2.625	100.453	100.453	100.202	2.625	101.317	101.317	101.065	2.125	101.135	101.135	100.935	2.625	98.881	98.881	98.630	2.125	99.872	99.872	99.672
2.750	101.356	101.356	101.108	2.750	101.889	101.889	101.638	2.250	101.562	101.562	101.362	2.750	99.784	99.784	99.536	2.250	100.299	100.299	100.099
2.875	101.994	101.994	101.752	2.875	102.458	102.458	102.211	2.375	101.967	101.967	101.767	2.875	100.422	100.422	100.180	2.375	100.704	100.704	100.504
2.990	102.337	102.337	102.102	2.990	102.785	102.785	102.536	2.500	102.308	102.308	102.108	2.990	100.765	100.765	100.530	2.500	101.045	101.045	100.845
3.000	102.437	102.437	102.202	3.000	102.885	102.885	102.636	2.625	102.829	102.829	102.629	3.000	100.865	100.865	100.630	2.625	100.941	100.941	100.741
3.125	102.636	102.636	102.436	3.125	102.995	102.995	102.760	2.750	103.275	103.275	103.075	3.125	101.061	101.061	100.861	2.750	101.387	101.387	101.187
3.250	103.273	103.273	103.073	3.250	103.482	103.482	103.250	2.875	103.604	103.604	103.404	3.250	101.698	101.698	101.498	2.875	101.716	101.716	101.516
3.375	103.876	103.876	103.676	3.375	104.015	104.015	103.790	2.990	103.867	103.867	103.667	3.375	102.301	102.301	102.101	2.990	101.979	101.979	101.779
3.500	104.179	104.179	103.979	3.500	104.376	104.376	104.155	3.000	103.967	103.967	103.767	3.500	102.604	102.604	102.404	3.000	102.079	102.079	101.879
3.625	104.449	104.449	104.249	3.625	104.610	104.610	104.388	3.125	103.820	103.820	103.620	3.625	102.874	102.874	102.674	3.125	102.057	102.057	101.857
3.750	103.937	103.937	103.737	3.750	103.955	103.955	103.738	3.250	104.304	104.304	104.104	3.750	101.540	101.540	101.340	3.250	102.541	102.541	102.341
3.875	104.309	104.309	104.109	3.875	104.208	104.208	103.995	3.375	104.755	104.755	104.555	3.875	101.912	101.912	101.712	3.375	102.992	102.992	102.792
3.990	104.550	104.550	104.350	3.990	104.443	104.443	104.231	3.500	104.969	104.969	104.769	3.990	102.153	102.153	101.953	3.500	103.206	103.206	103.006
4.000	104.650	104.650	104.450	4.000	104.543	104.543	104.331	3.625	104.428	104.428	104.228	4.000	102.253	102.253	102.053	3.625	102.168	102.168	101.968
4.125	104.661	104.661	104.461	4.125	104.151	104.151	103.951	3.750	104.751	104.751	104.551	4.125	101.273	101.273	101.073	3.750	102.491	102.491	102.291
4.250	105.127	105.127	104.927	4.250	104.747	104.747	104.547	3.875	104.889	104.889	104.689	4.250	101.739	101.739	101.539	3.875	102.629	102.629	102.429
4.375	105.444	105.444	105.244	4.375	105.087	105.087	104.887	3.990	105.091	105.091	104.891	4.375	102.056	102.056	101.856	3.990	102.831	102.831	102.631
4.500	105.672	105.672	105.472	4.500	105.391	105.391	105.191	4.000	105.191	105.191	104.991	4.500	102.284	102.284	102.084	4.000	102.931	102.931	102.731

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.:

9/3/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/4/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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