



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.: 9/6/2021

45 Day Lock Exp.: 9/20/2021

60 Day Lock Exp.: 10/4/2021

W. Rate Sheet Dated: 8/5/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	100.900	100.900	100.557	2.250	100.487	100.487	100.143	2.250	98.021	98.021	97.721	3.125	96.235	96.235	95.935
2.375	101.116	101.116	100.772	2.375	100.666	100.666	100.322	2.500	98.353	98.353	98.053	3.250	97.813	97.813	97.513
2.500	101.319	101.319	100.975	2.500	100.843	100.843	100.500	2.625	98.505	98.505	98.205	3.375	97.891	97.891	97.591
2.625	101.522	101.522	101.178	2.625	101.009	101.009	100.665	2.750	99.882	99.882	99.582	3.500	97.657	97.657	97.357
2.750	102.521	102.521	102.099	2.750	102.130	102.130	101.709	2.875	100.020	100.020	99.720	3.625	97.735	97.735	97.435
2.875	102.723	102.723	102.301	2.875	102.281	102.281	101.860	3.000	100.165	100.165	99.865	Margin = 2.250		Index = 0.070	
3.000	102.915	102.915	102.493	3.000	102.439	102.439	102.017	3.125	100.423	100.423	100.123	30 Year OTC			
3.125	103.111	103.111	102.689	3.125	102.572	102.572	102.150	3.250	101.623	101.623	101.323	Rate	30 Day	45 Day	60 Day
3.250	103.307	103.307	102.932	3.250	102.893	102.893	102.518	3.375	101.858	101.858	101.558	4.000	101.366	101.366	100.866
3.375	103.399	103.399	103.024	3.375	102.906	102.906	102.531	3.500	101.960	101.960	101.660	4.125	101.375	101.375	100.875
3.500	103.587	103.587	103.212	3.500	103.016	103.016	102.641	3.625	102.095	102.095	101.795	4.375	102.266	102.266	101.766
3.625	103.736	103.736	103.361	3.625	103.160	103.160	102.785	3.750	102.115	102.115	101.815	4.500	102.397	102.397	101.897
3.750	103.351	103.351	103.051	3.750	102.955	102.955	102.655	3.875	102.212	102.212	101.912	4.625	102.502	102.502	102.002
3.875	103.381	103.381	103.081	3.875	102.961	102.961	102.661	4.000	102.313	102.313	102.013	4.875	103.049	103.049	102.549
4.000	103.541	103.541	103.241	4.000	103.071	103.071	102.771	4.125	102.448	102.448	102.148	5.000	103.180	103.180	102.680
4.125	103.550	103.550	103.250	4.125	103.215	103.215	102.915	4.250	102.933	102.933	102.633	5.125	103.285	103.285	102.785
4.250	103.703	103.703	103.503	4.250	103.382	103.382	103.182	4.375	103.030	103.030	102.730	5.500	104.151	104.151	103.651
4.375	103.741	103.741	103.541	4.375	103.387	103.387	103.187	4.500	103.132	103.132	102.832	5.625	104.255	104.255	103.755
6.250	106.000	106.000	105.800	6.250	105.666	105.666	105.466	4.625	103.267	103.267	102.967	6.250	105.213	105.213	104.713

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	101.000	100.900	100.900	100.557	2.250	100.437	100.337	100.337	99.993	2.250	100.151	100.051	100.051	99.751	
2.375	101.216	101.116	101.116	100.772	2.375	100.616	100.516	100.516	100.172	2.375	100.318	100.218	100.218	99.918	
2.500	101.419	101.319	101.319	100.975	2.500	100.793	100.693	100.693	100.350	2.500	100.483	100.383	100.383	100.083	
2.625	101.622	101.522	101.522	101.178	2.625	100.959	100.859	100.859	100.515	2.625	100.635	100.535	100.535	100.235	
2.750	102.621	102.521	102.521	102.099	2.750	101.955	101.855	101.855	101.434	2.750	100.912	100.812	100.812	100.512	
2.875	102.823	102.723	102.723	102.301	2.875	102.006	102.006	102.006	101.585	2.875	101.050	100.950	100.950	100.650	
3.000	103.015	102.915	102.915	102.493	3.000	102.264	102.164	102.164	101.742	3.000	101.195	101.095	101.095	100.795	
3.125	103.211	103.111	103.111	102.689	3.125	102.397	102.297	102.297	101.875	3.125	101.453	101.353	101.353	101.053	
3.250	103.407	103.307	103.307	102.932	3.250	102.693	102.593	102.593	102.218	3.250	103.253	103.153	103.153	102.853	
3.375	103.599	103.499	103.499	103.124	3.375	102.806	102.706	102.706	102.331	3.375	103.488	103.388	103.388	103.088	
3.500	103.787	103.687	103.687	103.312	3.500	102.916	102.816	102.816	102.441	3.500	103.590	103.490	103.490	103.190	
3.625	103.936	103.836	103.836	103.461	3.625	103.060	102.960	102.960	102.585	3.625	103.725	103.625	103.625	103.325	
3.750	103.551	103.451	103.451	103.151	3.750	103.155	103.055	103.055	102.755	3.750	104.245	104.145	104.145	103.845	

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	98.616	98.616	98.116	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.625	98.625	98.125	4.750	100.000	100.000	100.500
3.875	99.125	99.125	98.625	6.250	103.750	103.750	103.500	4.375	99.516	99.516	99.016	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.966	98.966	98.466					4.500	99.647	99.647	99.147	Rate	30 Day	45 Day	60 Day
4.125	98.956	98.956	98.456					4.625	99.752	99.752	99.252	5.750	103.000	103.000	102.500
4.250	100.484	100.484	99.984					4.875	100.299	100.299	99.799	6.250	105.750	105.750	105.250
4.375	100.347	100.347	99.847					5.000	100.430	100.430	99.930		DPA Advantage Adjustment		
4.500	100.215	100.215	99.715					5.125	100.535	100.535	100.035		203(k) / 203(k)s		-1.000
4.625	100.110	100.110	99.610					5.500	101.401	101.401	100.901		203(k) & 203(k)s are Borrower Paid		
4.750	101.295	101.295	100.795					5.625	101.505	101.505	101.005		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	102.463	102.463	101.963				

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/6/2021

9/20/2021

10/4/2021

W. Rate Sheet Dated: 8/5/2021

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	98.431	98.431	98.131	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	98.569	98.569	98.269	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	98.714	98.714	98.414	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	98.971	98.971	98.671	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.428	100.428	100.128	Rate	30 Day	45 Day	60 Day
3.250	102.094	102.094	101.719	3.250	101.780	101.780	101.405	3.375	100.663	100.663	100.363	3.250	102.094	102.094	101.594
3.375	102.286	102.286	101.911	3.375	101.893	101.893	101.518	3.500	100.765	100.765	100.465	3.375	102.286	102.286	101.786
3.500	102.474	102.474	102.099	3.500	102.003	102.003	101.628	3.625	100.900	100.900	100.600	3.500	102.474	102.474	101.974
3.625	102.624	102.624	102.249	3.625	102.148	102.148	101.773	3.750	101.420	101.420	101.120	3.625	102.624	102.624	102.124
3.750	101.288	101.288	100.988	3.750	100.992	100.992	100.692	3.875	N/A	N/A	N/A	3.750	101.288	101.288	100.788
3.875	101.418	101.418	101.118	3.875	101.098	101.098	100.798	4.000	N/A	N/A	N/A	3.875	101.418	101.418	100.918
4.000	101.578	101.578	101.278	4.000	101.208	101.208	100.908	4.125	N/A	N/A	N/A	4.000	101.578	101.578	101.078
4.125	101.588	101.588	101.288	4.125	101.352	101.352	101.052	4.250	N/A	N/A	N/A	4.125	101.588	101.588	101.088
4.250	101.841	101.841	101.641	4.250	101.619	101.619	101.419	4.375	N/A	N/A	N/A	4.250	101.841	101.841	101.341
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	101.646	101.546	101.546	101.124	2.750	101.330	101.230	101.230	100.808	2.750	100.187	100.087	100.087	99.787
2.875	101.848	101.748	101.748	101.326	2.875	101.481	101.381	101.381	100.959	2.875	100.325	100.225	100.225	99.925
3.000	102.040	101.940	101.940	101.518	3.000	101.639	101.539	101.539	101.117	3.000	100.470	100.370	100.370	100.070
3.125	102.236	102.136	102.136	101.714	3.125	101.772	101.672	101.672	101.250	3.125	100.728	100.628	100.628	100.328
3.250	102.194	102.094	102.094	101.719	3.250	101.880	101.780	101.780	101.405	3.250	102.341	102.241	102.241	101.941
3.375	102.386	102.286	102.286	101.911	3.375	101.993	101.893	101.893	101.518	3.375	102.576	102.476	102.476	102.176
3.500	102.574	102.474	102.474	102.099	3.500	102.103	102.003	102.003	101.628	3.500	102.677	102.577	102.577	102.277
3.625	102.724	102.624	102.624	102.249	3.625	102.248	102.148	102.148	101.773	3.625	102.813	102.713	102.713	102.413
3.750	101.388	101.288	101.288	100.988	3.750	101.092	100.992	100.992	100.692	3.750	102.082	101.982	101.982	101.682

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					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				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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



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30 Day Lock Exp.:

9/6/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/5/2021

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	99.362	99.362	99.162	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.247	99.247	99.047	2.000	N/A	N/A	N/A	2.500	99.317	99.170	99.068
2.625	100.201	100.201	100.001	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.016	100.016	99.816	2.125	N/A	N/A	N/A	2.625	100.152	99.999	99.890
2.750	100.961	100.961	100.761	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.707	100.707	100.507	2.250	N/A	N/A	N/A	2.750	100.711	100.558	100.449
2.875	101.559	101.559	101.359	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.256	101.256	101.056	2.375	N/A	N/A	N/A	2.875	101.509	101.356	101.247
2.990	101.930	101.930	101.730	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.537	101.537	101.337	2.500	N/A	N/A	N/A	2.990	101.881	101.728	101.619
3.000	102.030	102.030	101.830	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.637	101.637	101.437	2.625	N/A	N/A	N/A	3.000	101.981	101.828	101.719
3.125	102.468	102.468	102.268	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.087	102.087	101.887	2.750	N/A	N/A	N/A	3.125	102.404	102.239	102.122
3.250	103.108	103.108	102.908	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.674	102.674	102.474	2.875	N/A	N/A	N/A	3.250	103.044	102.879	102.762
3.375	103.769	103.769	103.569	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.303	103.303	103.103	2.990	N/A	N/A	N/A	3.375	103.605	103.440	103.323
3.500	104.151	104.151	103.951	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.602	103.602	103.402	3.000	N/A	N/A	N/A	3.500	103.987	103.822	103.705
3.625	104.468	104.468	104.268	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.763	103.763	103.563	3.125	N/A	N/A	N/A	3.625	104.204	104.039	103.922
3.750	104.131	104.131	103.931	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.213	103.213	103.013	3.250	N/A	N/A	N/A	3.750	103.362	103.213	103.159
3.875	104.551	104.551	104.351	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.604	103.604	103.404	3.375	N/A	N/A	N/A	3.875	103.782	103.633	103.579
3.990	104.808	104.808	104.608	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.820	103.820	103.620	3.500	N/A	N/A	N/A	3.990	104.039	103.890	103.836
4.000	104.908	104.908	104.708	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.920	103.920	103.720	3.625	N/A	N/A	N/A	4.000	104.139	103.990	103.936
4.125	105.205	105.205	105.005	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.101	104.101	103.901	3.750	N/A	N/A	N/A	4.125	104.436	104.287	104.233
4.250	105.156	105.156	104.956	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.163	103.163	102.963	3.875	N/A	N/A	N/A	4.250	104.418	104.269	104.215
4.375	105.510	105.510	105.310	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.547	103.547	103.347	3.990	N/A	N/A	N/A	4.375	104.672	104.523	104.469
4.500	105.842	105.842	105.642	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.837	103.837	103.637	4.000	N/A	N/A	N/A	4.500	105.404	105.255	105.201
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.784	100.784	100.584	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.366	100.366	100.166	2.000	100.288	100.159	100.073
2.875	N/A	N/A	N/A	2.625	101.233	101.233	101.033	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.901	100.901	100.701	2.125	100.823	100.694	100.608
2.990	N/A	N/A	N/A	2.750	101.667	101.667	101.467	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.344	101.344	101.144	2.250	101.266	101.137	101.051
3.000	N/A	N/A	N/A	2.875	102.257	102.257	102.057	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.726	101.726	101.526	2.375	101.648	101.519	101.433
3.125	N/A	N/A	N/A	2.990	102.591	102.591	102.391	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	102.117	102.117	101.917	2.500	102.055	101.939	101.855
3.250	N/A	N/A	N/A	3.000	102.691	102.691	102.491	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.606	102.606	102.406	2.625	102.543	102.427	102.343
3.375	N/A	N/A	N/A	3.125	103.074	103.074	102.874	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	103.052	103.052	102.852	2.750	102.990	102.874	102.790
3.500	N/A	N/A	N/A	3.250	103.380	103.380	103.180	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.399	103.399	103.199	2.875	103.337	103.221	103.137
3.625	N/A	N/A	N/A	3.375	103.951	103.951	103.751	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.685	103.685	103.485	2.990	103.623	103.507	103.423
3.750	N/A	N/A	N/A	3.500	104.304	104.304	104.104	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.785	103.785	103.585	3.000	103.723	103.607	103.523
3.875	N/A	N/A	N/A	3.625	104.619	104.619	104.419	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.147	104.147	103.947	3.125	104.084	103.968	103.884
3.990	N/A	N/A	N/A	3.750	104.175	104.175	103.975	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.392	104.392	104.192	3.250	104.114	104.014	103.914
4.000	N/A	N/A	N/A	3.875	104.592	104.592	104.392	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.869	104.869	104.669	3.375	104.591	104.491	104.391
4.125	N/A	N/A	N/A	3.990	104.822	104.822	104.622	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.181	105.181	104.981	3.500	104.903	104.803	104.703
4.250	N/A	N/A	N/A	4.000	104.922	104.922	104.722	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.558	105.558	105.358	3.625	105.280	105.180	105.080
4.375	N/A	N/A	N/A	4.125	105.216	105.216	105.016	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.970	104.970	104.770	3.750	104.645	104.545	104.445
4.500	N/A	N/A	N/A	4.250	105.115	105.115	104.915	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.369	105.369	105.169	3.875	105.044	104.944	104.844
4.625	N/A	N/A	N/A	4.375	105.465	105.465	105.265	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.662	105.662	105.462	3.990	105.337	105.237	105.137
4.750	N/A	N/A	N/A	4.500	105.780	105.780	105.580	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.762	105.762	105.562	4.000	105.437	105.337	105.237
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	100.561	100.561	100.361	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.925	100.925	100.725
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.969	100.969	100.769	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.460	101.460	101.260
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.269	101.269	101.069	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.903	101.903	101.703
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.599	101.599	101.399	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.285	102.285	102.085
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.091	102.091	101.891	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.634	102.634	102.434
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.465	102.465	102.265	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	103.028	103.028	102.828
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.773	102.773	102.573	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.143	103.143	102.943
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.013	103.013	102.813	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.490	103.490	103.290
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.183	103.183	102.983	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.776	103.776	103.576
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.283	103.283	103.083	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.876	103.876	103.676
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.534	103.534	103.334	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.237	104.237	104.037
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	1														



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.:

9/6/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/5/2021

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	99.362	99.362	99.162	2.500	99.247	99.247	99.047	2.875	102.257	102.257	102.057	2.000	100.366	100.366	100.166	2.000	100.561	100.561	100.361
2.625	100.201	100.201	100.001	2.625	100.016	100.016	99.816	2.990	102.591	102.591	102.391	2.125	100.901	100.901	100.701	2.125	100.969	100.969	100.769
2.750	100.961	100.961	100.761	2.750	100.707	100.707	100.507	3.000	102.691	102.691	102.491	2.250	101.344	101.344	101.144	2.250	101.269	101.269	101.069
2.875	101.559	101.559	101.359	2.875	101.256	101.256	101.056	3.125	103.074	103.074	102.874	2.375	101.726	101.726	101.526	2.375	101.599	101.599	101.399
2.990	101.930	101.930	101.730	2.990	101.537	101.537	101.337	3.250	103.380	103.380	103.180	2.500	102.117	102.117	101.917	2.500	102.091	102.091	101.891
3.000	102.030	102.030	101.830	3.000	101.637	101.637	101.437	3.375	103.951	103.951	103.751	2.625	102.606	102.606	102.406	2.625	102.465	102.465	102.265
3.125	102.468	102.468	102.268	3.125	102.087	102.087	101.887	3.500	104.304	104.304	104.104	2.750	103.052	103.052	102.852	2.750	102.773	102.773	102.573
3.250	103.108	103.108	102.908	3.250	102.674	102.674	102.474	3.625	104.619	104.619	104.419	2.875	103.399	103.399	103.199	2.875	103.013	103.013	102.813
3.375	103.769	103.769	103.569	3.375	103.303	103.303	103.103	3.750	104.175	104.175	103.975	2.990	103.685	103.685	103.485	2.990	103.183	103.183	102.983
3.500	104.151	104.151	103.951	3.500	103.602	103.602	103.402	3.875	104.592	104.592	104.392	3.000	103.785	103.785	103.585	3.000	103.283	103.283	103.083
3.625	104.468	104.468	104.268	3.625	103.763	103.763	103.563	3.990	104.822	104.822	104.622	3.125	104.147	104.147	103.947	3.125	103.534	103.534	103.334
3.750	104.131	104.131	103.931	3.750	103.213	103.213	103.013	4.000	104.922	104.922	104.722	3.250	104.392	104.392	104.192	3.250	103.401	103.401	103.201
3.875	104.551	104.551	104.351	3.875	103.604	103.604	103.404	4.125	105.216	105.216	105.016	3.375	104.869	104.869	104.669	3.375	103.771	103.771	103.571
3.990	104.808	104.808	104.608	3.990	103.820	103.820	103.620	4.250	105.115	105.115	104.915	3.500	105.181	105.181	104.981	3.500	103.986	103.986	103.786
4.000	104.908	104.908	104.708	4.000	103.920	103.920	103.720	4.375	105.465	105.465	105.265	3.625	105.558	105.558	105.358	3.625	104.252	104.252	104.052
4.125	105.205	105.205	105.005	4.125	104.101	104.101	103.901	4.500	105.780	105.780	105.580	3.750	104.970	104.970	104.770	3.750	103.066	103.066	102.866
4.250	105.156	105.156	104.956	4.250	103.163	103.163	102.963	4.625	105.987	105.987	105.787	3.875	105.369	105.369	105.169	3.875	103.349	103.349	103.149
4.375	105.510	105.510	105.310	4.375	103.547	103.547	103.347	4.750	105.875	105.875	105.675	3.990	105.662	105.662	105.462	3.990	103.519	103.519	103.319
4.500	105.842	105.842	105.642	4.500	103.837	103.837	103.637	4.875	106.185	106.185	105.985	4.000	105.762	105.762	105.562	4.000	103.619	103.619	103.419

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	-0.500	-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 LPAs 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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/6/2021
45 Day Lock Exp.: 9/20/2021
60 Day Lock Exp.: 10/4/2021

W. Rate Sheet Dated: 8/5/2021

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	99.301	99.301	99.074	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.743	97.743	97.516	2.750	N/A	N/A	N/A	2.500	99.051	98.951	98.824
2.625	100.169	100.169	99.943	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.611	98.611	98.385	2.875	N/A	N/A	N/A	2.625	99.919	99.819	99.693
2.750	101.077	101.077	100.854	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.519	99.519	99.296	2.990	N/A	N/A	N/A	2.750	100.827	100.727	100.604
2.875	101.721	101.721	101.503	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.163	100.163	99.945	3.000	N/A	N/A	N/A	2.875	101.471	101.371	101.253
2.990	102.069	102.069	101.858	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.511	100.511	100.300	3.125	N/A	N/A	N/A	2.990	101.819	101.719	101.608
3.000	102.169	102.169	101.958	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.611	100.611	100.400	3.250	N/A	N/A	N/A	3.000	101.919	101.819	101.708
3.125	102.517	102.517	102.317	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.901	100.901	100.701	3.375	N/A	N/A	N/A	3.125	102.267	102.120	102.067
3.250	103.161	103.161	102.961	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.545	101.545	101.345	3.500	N/A	N/A	N/A	3.250	102.911	102.770	102.711
3.375	103.768	103.768	103.568	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.152	102.152	101.952	3.625	N/A	N/A	N/A	3.375	103.518	103.380	103.318
3.500	104.074	104.074	103.874	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.458	102.458	102.258	3.750	N/A	N/A	N/A	3.500	103.824	103.689	103.624
3.625	104.350	104.350	104.150	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.734	102.734	102.534	3.875	N/A	N/A	N/A	3.625	104.100	103.967	103.900
3.750	103.833	103.833	103.633	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.407	100.407	100.207	3.990	N/A	N/A	N/A	3.750	103.583	103.483	103.383
3.875	104.209	104.209	104.009	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.783	100.783	100.583	4.000	N/A	N/A	N/A	3.875	103.959	103.859	103.759
3.990	104.455	104.455	104.255	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.029	101.029	100.829	4.125	N/A	N/A	N/A	3.990	104.205	104.105	104.005
4.000	104.555	104.555	104.355	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.129	101.129	100.929	4.250	N/A	N/A	N/A	4.000	104.305	104.205	104.105
4.125	104.625	104.625	104.425	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	99.199	99.199	98.999	4.375	N/A	N/A	N/A	4.125	104.375	104.275	104.175
4.250	105.095	105.095	104.895	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.669	99.669	99.469	4.500	N/A	N/A	N/A	4.250	104.845	104.745	104.645
4.375	105.416	105.416	105.216	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.990	99.990	99.790	4.625	N/A	N/A	N/A	4.375	105.166	105.066	104.966
4.500	105.647	105.647	105.447	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.221	100.221	100.021	4.750	N/A	N/A	N/A	4.500	105.397	105.297	105.197
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	100.080	100.080	99.863	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.483	100.483	100.283	2.000	100.233	100.124	100.033
2.875	N/A	N/A	N/A	2.625	101.043	101.043	100.827	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	101.048	101.048	100.848	2.125	100.798	100.688	100.598
2.990	N/A	N/A	N/A	2.750	101.618	101.618	101.402	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.476	101.476	101.276	2.250	101.226	101.116	101.026
3.000	N/A	N/A	N/A	2.875	102.191	102.191	101.977	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.885	101.885	101.685	2.375	101.635	101.525	101.435
3.125	N/A	N/A	N/A	2.990	102.521	102.521	102.310	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.260	102.260	102.060	2.500	102.010	101.910	101.810
3.250	N/A	N/A	N/A	3.000	102.621	102.621	102.410	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.784	102.784	102.584	2.625	102.534	102.434	102.334
3.375	N/A	N/A	N/A	3.125	102.911	102.911	102.681	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.232	103.232	103.032	2.750	102.982	102.882	102.782
3.500	N/A	N/A	N/A	3.250	103.401	103.401	103.174	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.563	103.563	103.363	2.875	103.313	103.213	103.113
3.625	N/A	N/A	N/A	3.375	103.940	103.940	103.717	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.828	103.828	103.628	2.990	103.578	103.478	103.378
3.750	N/A	N/A	N/A	3.500	104.305	104.305	104.086	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.928	103.928	103.728	3.000	103.678	103.578	103.478
3.875	N/A	N/A	N/A	3.625	104.543	104.543	104.326	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.737	103.737	103.537	3.125	103.487	103.387	103.287
3.990	N/A	N/A	N/A	3.750	103.721	103.721	103.515	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.227	104.227	104.027	3.250	103.977	103.877	103.777
4.000	N/A	N/A	N/A	3.875	103.977	103.977	103.773	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.677	104.677	104.477	3.375	104.427	104.327	104.227
4.125	N/A	N/A	N/A	3.990	104.214	104.214	104.013	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.897	104.897	104.697	3.500	104.647	104.547	104.447
4.250	N/A	N/A	N/A	4.000	104.314	104.314	104.113	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.384	104.384	104.184	3.625	104.134	104.034	103.934
4.375	N/A	N/A	N/A	4.125	104.112	104.112	103.912	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.710	104.710	104.510	3.750	104.460	104.360	104.260
4.500	N/A	N/A	N/A	4.250	104.793	104.793	104.593	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.850	104.850	104.650	3.875	104.600	104.500	104.400
4.625	N/A	N/A	N/A	4.375	105.141	105.141	104.941	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.164	105.164	104.964	3.990	104.914	104.814	104.714
4.750	N/A	N/A	N/A	4.500	105.451	105.451	105.251	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.264	105.264	105.064	4.000	105.014	104.914	104.814
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	99.257	99.257	99.057	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	99.822	99.822	99.622	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	100.250	100.250	100.050	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	100.659	100.659	100.459	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	101.034	101.034	100.834	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	100.308	100.308	100.108	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	100.756	100.756	100.556	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	101.087	101.087	100.887	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	101.352	101.352	101.152	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	101.452	101.452	101.252	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	101.511	101.511	101.311	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	102.001	102.001	101.801	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	102.451	102.451	102.251	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	102.671	102.671	102.471	3.500	N										



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/6/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/5/2021

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	101.077	101.077	100.854	2.750	99.519	99.519	99.296	2.500	100.080	100.080	99.863	2.000	100.483	100.483	100.283	2.000	99.257	99.257	99.057
2.875	101.721	101.721	101.503	2.875	100.163	100.163	99.945	2.625	101.043	101.043	100.827	2.125	101.048	101.048	100.848	2.125	99.822	99.822	99.622
2.990	102.069	102.069	101.858	2.990	100.511	100.511	100.300	2.750	101.618	101.618	101.402	2.250	101.476	101.476	101.276	2.250	100.250	100.250	100.050
3.000	102.169	102.169	101.958	3.000	100.611	100.611	100.400	2.875	102.191	102.191	101.977	2.375	101.885	101.885	101.685	2.375	100.659	100.659	100.459
3.125	102.517	102.517	102.317	3.125	100.901	100.901	100.701	2.990	102.521	102.521	102.310	2.500	102.260	102.260	102.060	2.500	101.034	101.034	100.834
3.250	103.161	103.161	102.961	3.250	101.545	101.545	101.345	3.000	102.621	102.621	102.410	2.625	102.784	102.784	102.584	2.625	100.308	100.308	100.108
3.375	103.768	103.768	103.568	3.375	102.152	102.152	101.952	3.125	102.911	102.911	102.681	2.750	103.232	103.232	103.032	2.750	100.756	100.756	100.556
3.500	104.074	104.074	103.874	3.500	102.458	102.458	102.258	3.250	103.401	103.401	103.174	2.875	103.563	103.563	103.363	2.875	101.087	101.087	100.887
3.625	104.350	104.350	104.150	3.625	102.734	102.734	102.534	3.375	103.940	103.940	103.717	2.990	103.828	103.828	103.628	2.990	101.352	101.352	101.152
3.750	103.833	103.833	103.633	3.750	100.407	100.407	100.207	3.500	104.305	104.305	104.086	3.000	103.928	103.928	103.728	3.000	101.452	101.452	101.252
3.875	104.209	104.209	104.009	3.875	100.783	100.783	100.583	3.625	104.543	104.543	104.326	3.125	103.737	103.737	103.537	3.125	101.511	101.511	101.311
3.990	104.455	104.455	104.255	3.990	101.029	101.029	100.829	3.750	103.721	103.721	103.515	3.250	104.227	104.227	104.027	3.250	102.001	102.001	101.801
4.000	104.555	104.555	104.355	4.000	101.129	101.129	100.929	3.875	103.977	103.977	103.773	3.375	104.677	104.677	104.477	3.375	102.451	102.451	102.251
4.125	104.625	104.625	104.425	4.125	99.199	99.199	98.999	3.990	104.214	104.214	104.013	3.500	104.897	104.897	104.697	3.500	102.671	102.671	102.471
4.250	105.095	105.095	104.895	4.250	99.669	99.669	99.469	4.000	104.314	104.314	104.113	3.625	104.384	104.384	104.184	3.625	101.158	101.158	100.958
4.375	105.416	105.416	105.216	4.375	99.990	99.990	99.790	4.125	104.112	104.112	103.912	3.750	104.710	104.710	104.510	3.750	101.484	101.484	101.284
4.500	105.647	105.647	105.447	4.500	100.221	100.221	100.021	4.250	104.793	104.793	104.593	3.875	104.850	104.850	104.650	3.875	101.624	101.624	101.424
4.625	105.693	105.693	105.493	4.625	99.767	99.767	99.567	4.375	105.141	105.141	104.941	3.990	105.164	105.164	104.964	3.990	101.938	101.938	101.738
4.750	106.054	106.054	105.854	4.750	100.128	100.128	99.928	4.500	105.451	105.451	105.251	4.000	105.264	105.264	105.064	4.000	102.038	102.038	101.838

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout		

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



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.:

9/6/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/5/2021

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.:

9/6/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/5/2021

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	99.301	99.301	99.074	2.500	100.080	100.080	99.863	2.000	100.483	100.483	100.283	2.500	97.847	97.847	97.620	2.000	99.220	99.220	99.020
2.625	100.169	100.169	99.943	2.625	101.043	101.043	100.827	2.125	101.048	101.048	100.848	2.625	98.715	98.715	98.489	2.125	99.785	99.785	99.585
2.750	101.077	101.077	100.854	2.750	101.618	101.618	101.402	2.250	101.476	101.476	101.276	2.750	99.623	99.623	99.400	2.250	100.213	100.213	100.013
2.875	101.721	101.721	101.503	2.875	102.191	102.191	101.977	2.375	101.885	101.885	101.685	2.875	100.267	100.267	100.049	2.375	100.622	100.622	100.422
2.990	102.069	102.069	101.858	2.990	102.521	102.521	102.310	2.500	102.260	102.260	102.060	2.990	100.615	100.615	100.404	2.500	100.997	100.997	100.797
3.000	102.169	102.169	101.958	3.000	102.621	102.621	102.410	2.625	102.784	102.784	102.584	3.000	100.715	100.715	100.504	2.625	100.896	100.896	100.696
3.125	102.517	102.517	102.317	3.125	102.911	102.911	102.681	2.750	103.232	103.232	103.032	3.125	101.034	101.034	100.834	2.750	101.344	101.344	101.144
3.250	103.161	103.161	102.961	3.250	103.401	103.401	103.174	2.875	103.563	103.563	103.363	3.250	101.678	101.678	101.478	2.875	101.675	101.675	101.475
3.375	103.768	103.768	103.568	3.375	103.940	103.940	103.717	2.990	103.828	103.828	103.628	3.375	102.285	102.285	102.085	2.990	101.940	101.940	101.740
3.500	104.074	104.074	103.874	3.500	104.305	104.305	104.086	3.000	103.928	103.928	103.728	3.500	102.591	102.591	102.391	3.000	102.040	102.040	101.840
3.625	104.350	104.350	104.150	3.625	104.543	104.543	104.326	3.125	103.737	103.737	103.537	3.625	102.867	102.867	102.667	3.125	101.974	101.974	101.774
3.750	103.833	103.833	103.633	3.750	103.721	103.721	103.515	3.250	104.227	104.227	104.027	3.750	101.445	101.445	101.245	3.250	102.464	102.464	102.264
3.875	104.209	104.209	104.009	3.875	103.977	103.977	103.773	3.375	104.677	104.677	104.477	3.875	101.821	101.821	101.621	3.375	102.914	102.914	102.714
3.990	104.455	104.455	104.255	3.990	104.214	104.214	104.013	3.500	104.897	104.897	104.697	3.990	102.067	102.067	101.867	3.500	103.134	103.134	102.934
4.000	104.555	104.555	104.355	4.000	104.314	104.314	104.113	3.625	104.384	104.384	104.184	4.000	102.167	102.167	101.967	3.625	102.121	102.121	101.921
4.125	104.625	104.625	104.425	4.125	104.112	104.112	103.912	3.750	104.710	104.710	104.510	4.125	101.237	101.237	101.037	3.750	102.447	102.447	102.247
4.250	105.095	105.095	104.895	4.250	104.793	104.793	104.593	3.875	104.850	104.850	104.650	4.250	101.707	101.707	101.507	3.875	102.587	102.587	102.387
4.375	105.416	105.416	105.216	4.375	105.141	105.141	104.941	3.990	105.164	105.164	104.964	4.375	102.028	102.028	101.828	3.990	102.901	102.901	102.701
4.500	105.647	105.647	105.447	4.500	105.451	105.451	105.251	4.000	105.264	105.264	105.064	4.500	102.259	102.259	102.059	4.000	103.001	103.001	102.801

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.:

9/6/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/4/2021

W. Rate Sheet Dated: 8/5/2021

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 †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)