



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.: 10/5/2021

W. Rate Sheet Dated: 8/6/2021

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	100.422	100.422	100.063	2.250	100.165	100.165	99.805	2.250	98.543	98.543	98.243	3.125	96.164	96.164	95.864
2.375	100.638	100.638	100.278	2.375	100.342	100.342	99.982	2.500	98.874	98.874	98.574	3.250	97.742	97.742	97.442
2.500	100.841	100.841	100.481	2.500	100.520	100.520	100.161	2.625	99.037	99.037	98.737	3.375	97.820	97.820	97.520
2.625	101.044	101.044	100.684	2.625	100.696	100.696	100.337	2.750	100.512	100.512	100.212	3.500	97.898	97.898	97.598
2.750	102.184	102.184	101.762	2.750	101.947	101.947	101.525	2.875	100.670	100.670	100.370	3.625	97.664	97.664	97.364
2.875	102.386	102.386	101.964	2.875	102.118	102.118	101.696	3.000	100.799	100.799	100.499	Margin = 2.250		Index = 0.070	
3.000	102.578	102.578	102.156	3.000	102.259	102.259	101.837	3.125	100.941	100.941	100.641	30 Year OTC			
3.125	102.774	102.774	102.352	3.125	102.414	102.414	101.992	3.250	102.236	102.236	101.936	Rate	30 Day	45 Day	60 Day
3.250	103.094	103.094	102.704	3.250	102.834	102.834	102.443	3.375	102.370	102.370	102.070	4.000	101.144	101.144	100.644
3.375	103.186	103.186	102.796	3.375	102.879	102.879	102.489	3.500	102.464	102.464	102.164	4.125	101.177	101.177	100.677
3.500	103.374	103.374	102.984	3.500	102.959	102.959	102.568	3.625	102.564	102.564	102.264	4.375	101.598	101.598	101.098
3.625	103.524	103.524	103.133	3.625	103.067	103.067	102.677	3.750	103.515	103.515	103.215	4.500	101.730	101.730	101.230
3.750	103.107	103.107	102.807	3.750	102.864	102.864	102.564	3.875	103.626	103.626	103.326	4.625	101.835	101.835	101.335
3.875	103.160	103.160	102.860	3.875	102.884	102.884	102.584	4.000	103.716	103.716	103.416	4.875	102.865	102.865	102.365
4.000	103.319	103.319	103.019	4.000	102.982	102.982	102.682	4.125	103.815	103.815	103.515	5.000	102.997	102.997	102.497
4.125	103.352	103.352	103.052	4.125	103.091	103.091	102.791	4.250	103.576	103.576	103.276	5.125	103.102	103.102	102.602
4.250	103.036	103.036	102.836	4.250	102.822	102.822	102.622	4.375	103.687	103.687	103.387	5.500	104.186	104.186	103.686
4.375	103.073	103.073	102.873	4.375	102.842	102.842	102.642	4.500	103.777	103.777	103.477	5.625	104.291	104.291	103.791
6.250	106.000	106.000	105.800	6.250	105.685	105.685	105.485	4.625	103.876	103.876	103.576	6.250	105.124	105.124	104.624

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	100.522	100.422	100.422	100.063	2.250	100.115	100.015	100.015	99.655	2.250	100.673	100.573	100.573	100.273
2.375	100.738	100.638	100.638	100.278	2.375	100.292	100.192	100.192	99.832	2.375	100.838	100.738	100.738	100.438
2.500	100.941	100.841	100.841	100.481	2.500	100.470	100.370	100.370	100.011	2.500	101.004	100.904	100.904	100.604
2.625	101.144	101.044	101.044	100.684	2.625	100.646	100.546	100.546	100.187	2.625	101.167	101.067	101.067	100.767
2.750	102.284	102.184	102.184	101.762	2.750	101.772	101.672	101.672	101.250	2.750	101.542	101.442	101.442	101.142
2.875	102.486	102.386	102.386	101.964	2.875	101.943	101.843	101.843	101.421	2.875	101.700	101.600	101.600	101.300
3.000	102.678	102.578	102.578	102.156	3.000	102.084	101.984	101.984	101.562	3.000	101.829	101.729	101.729	101.429
3.125	102.874	102.774	102.774	102.352	3.125	102.239	102.139	102.139	101.717	3.125	101.971	101.871	101.871	101.571
3.250	103.194	103.094	103.094	102.704	3.250	102.634	102.534	102.534	102.143	3.250	103.866	103.766	103.766	103.466
3.375	103.386	103.286	103.286	102.896	3.375	102.779	102.679	102.679	102.289	3.375	104.000	103.900	103.900	103.600
3.500	103.574	103.474	103.474	103.084	3.500	102.859	102.759	102.759	102.368	3.500	104.094	103.994	103.994	103.694
3.625	103.724	103.624	103.624	103.233	3.625	102.967	102.867	102.867	102.477	3.625	104.194	104.094	104.094	103.794
3.750	103.307	103.207	103.207	102.907	3.750	103.064	102.964	102.964	102.664	3.750	105.645	105.545	105.545	105.245

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	98.394	98.394	97.894	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.427	98.427	97.927	4.750	100.000	100.000	100.500
3.875	99.159	99.159	98.659	6.250	103.750	103.750	103.500	4.375	98.848	98.848	98.348	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.999	98.999	98.499					4.500	98.980	98.980	98.480	Rate	30 Day	45 Day	60 Day
4.125	98.967	98.967	98.467					4.625	99.085	99.085	98.585	5.750	103.000	103.000	102.500
4.250	100.027	100.027	99.527					4.875	100.115	100.115	99.615	6.250	105.750	105.750	105.250
4.375	99.889	99.889	99.389					5.000	100.247	100.247	99.747	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only			
4.500	99.758	99.758	99.258					5.125	100.352	100.352	99.852				
4.625	99.653	99.653	99.153					5.500	101.436	101.436	100.936				
4.750	101.322	101.322	100.822					5.625	101.541	101.541	101.041				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.374	102.374	101.874				

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.:

9/6/2021

45 Day Lock Exp.:

9/20/2021

60 Day Lock Exp.:

10/5/2021

W. Rate Sheet Dated: 8/6/2021

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	95.914	95.914	95.614
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	97.492	97.492	97.192
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	97.570	97.570	97.270
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.061	99.061	98.761	3.500	97.648	97.648	97.348
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.219	99.219	98.919	3.625	97.414	97.414	97.114
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.347	99.347	99.047	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.490	99.490	99.190	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.041	101.041	100.741	Rate	30 Day	45 Day	60 Day
3.250	101.882	101.882	101.491	3.250	101.721	101.721	101.330	3.375	101.175	101.175	100.875	3.250	101.882	101.882	101.382
3.375	102.074	102.074	101.683	3.375	101.867	101.867	101.476	3.500	101.269	101.269	100.969	3.375	102.074	102.074	101.574
3.500	102.262	102.262	101.871	3.500	101.946	101.946	101.555	3.625	101.369	101.369	101.069	3.500	102.262	102.262	101.762
3.625	102.411	102.411	102.020	3.625	102.055	102.055	101.664	3.750	102.820	102.820	102.520	3.625	102.411	102.411	101.911
3.750	101.045	101.045	100.745	3.750	100.902	100.902	100.602	3.875	N/A	N/A	N/A	3.750	101.045	101.045	100.545
3.875	101.197	101.197	100.897	3.875	101.021	101.021	100.721	4.000	N/A	N/A	N/A	3.875	101.197	101.197	100.697
4.000	101.357	101.357	101.057	4.000	101.120	101.120	100.820	4.125	N/A	N/A	N/A	4.000	101.357	101.357	100.857
4.125	101.389	101.389	101.089	4.125	101.228	101.228	100.928	4.250	N/A	N/A	N/A	4.125	101.389	101.389	100.889
4.250	101.173	101.173	100.973	4.250	101.059	101.059	100.859	4.375	N/A	N/A	N/A	4.250	101.173	101.173	100.673
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	101.309	101.209	101.209	100.787	2.750	101.147	101.047	101.047	100.625	2.750	100.817	100.717	100.717	100.417
2.875	101.511	101.411	101.411	100.989	2.875	101.318	101.218	101.218	100.796	2.875	100.975	100.875	100.875	100.575
3.000	101.703	101.603	101.603	101.181	3.000	101.459	101.359	101.359	100.937	3.000	101.104	101.004	101.004	100.704
3.125	101.899	101.799	101.799	101.377	3.125	101.614	101.514	101.514	101.092	3.125	101.246	101.146	101.146	100.846
3.250	101.982	101.882	101.882	101.491	3.250	101.821	101.721	101.721	101.330	3.250	102.953	102.853	102.853	102.553
3.375	102.174	102.074	102.074	101.683	3.375	101.967	101.867	101.867	101.476	3.375	103.088	102.988	102.988	102.688
3.500	102.362	102.262	102.262	101.871	3.500	102.046	101.946	101.946	101.555	3.500	103.182	103.082	103.082	102.782
3.625	102.511	102.411	102.411	102.020	3.625	102.155	102.055	102.055	101.664	3.625	103.281	103.181	103.181	102.881
3.750	101.145	101.045	101.045	100.745	3.750	101.002	100.902	100.902	100.602	3.750	103.482	103.382	103.382	103.082

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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10/5/2021

W. Rate Sheet Dated: 8/6/2021

Release Time: 10:00 am ET

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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	98.910	98.910	98.710	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.798	98.798	98.598	2.000	N/A	N/A	N/A	2.500	98.860	98.708	98.602
2.625	99.754	99.754	99.554	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.568	99.568	99.368	2.125	N/A	N/A	N/A	2.625	99.705	99.552	99.442
2.750	100.519	100.519	100.319	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.264	100.264	100.064	2.250	N/A	N/A	N/A	2.750	100.469	100.316	100.206
2.875	101.125	101.125	100.925	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.820	100.820	100.620	2.375	N/A	N/A	N/A	2.875	101.076	100.923	100.813
2.990	101.506	101.506	101.306	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.108	101.108	100.908	2.500	N/A	N/A	N/A	2.990	101.457	101.304	101.194
3.000	101.606	101.606	101.406	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.208	101.208	101.008	2.625	N/A	N/A	N/A	3.000	101.557	101.404	101.294
3.125	102.047	102.047	101.847	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.666	101.666	101.466	2.750	N/A	N/A	N/A	3.125	101.983	101.818	101.701
3.250	102.697	102.697	102.497	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.262	102.262	102.062	2.875	N/A	N/A	N/A	3.250	102.633	102.468	102.351
3.375	103.364	103.364	103.164	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.897	102.897	102.697	2.990	N/A	N/A	N/A	3.375	103.300	103.135	103.018
3.500	103.751	103.751	103.551	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.201	103.201	103.001	3.000	N/A	N/A	N/A	3.500	103.688	103.523	103.406
3.625	104.073	104.073	103.873	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.365	103.365	103.165	3.125	N/A	N/A	N/A	3.625	104.010	103.845	103.728
3.750	103.879	103.879	103.679	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.960	102.960	102.760	3.250	N/A	N/A	N/A	3.750	103.517	103.377	103.317
3.875	104.305	104.305	104.105	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.358	103.358	103.158	3.375	N/A	N/A	N/A	3.875	103.944	103.804	103.744
3.990	104.565	104.565	104.365	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.576	103.576	103.376	3.500	N/A	N/A	N/A	3.990	104.204	104.064	104.004
4.000	104.665	104.665	104.465	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.676	103.676	103.476	3.625	N/A	N/A	N/A	4.000	104.304	104.164	104.104
4.125	104.970	104.970	104.770	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.863	103.863	103.663	3.750	N/A	N/A	N/A	4.125	104.609	104.469	104.409
4.250	104.910	104.910	104.710	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.918	102.918	102.718	3.875	N/A	N/A	N/A	4.250	104.566	104.417	104.363
4.375	105.269	105.269	105.069	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.306	103.306	103.106	3.990	N/A	N/A	N/A	4.375	104.925	104.776	104.722
4.500	105.603	105.603	105.403	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.598	103.598	103.398	4.000	N/A	N/A	N/A	4.500	105.159	105.010	104.956
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	100.497	100.497	100.297	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.891	99.891	99.691	2.000	99.813	99.683	99.598
2.875	N/A	N/A	N/A	2.625	100.957	100.957	100.757	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.429	100.429	100.229	2.125	100.351	100.221	100.136
2.990	N/A	N/A	N/A	2.750	101.329	101.329	101.129	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.876	100.876	100.676	2.250	100.798	100.668	100.583
3.000	N/A	N/A	N/A	2.875	101.928	101.928	101.728	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.265	101.265	101.065	2.375	101.186	101.056	100.971
3.125	N/A	N/A	N/A	2.990	102.272	102.272	102.072	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.842	101.842	101.642	2.500	101.772	101.650	101.571
3.250	N/A	N/A	N/A	3.000	102.372	102.372	102.172	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.337	102.337	102.137	2.625	102.267	102.145	102.066
3.375	N/A	N/A	N/A	3.125	102.762	102.762	102.562	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.790	102.790	102.590	2.750	102.720	102.598	102.519
3.500	N/A	N/A	N/A	3.250	103.074	103.074	102.874	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.140	103.140	102.940	2.875	103.070	102.948	102.870
3.625	N/A	N/A	N/A	3.375	103.704	103.704	103.504	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.435	103.435	103.235	2.990	103.364	103.242	103.163
3.750	N/A	N/A	N/A	3.500	104.062	104.062	103.862	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.535	103.535	103.335	3.000	103.464	103.342	103.263
3.875	N/A	N/A	N/A	3.625	104.381	104.381	104.181	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.902	103.902	103.702	3.125	103.832	103.710	103.632
3.990	N/A	N/A	N/A	3.750	104.082	104.082	103.882	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.239	104.239	104.039	3.250	103.962	103.862	103.762
4.000	N/A	N/A	N/A	3.875	104.504	104.504	104.304	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.721	104.721	104.521	3.375	104.444	104.344	104.244
4.125	N/A	N/A	N/A	3.990	104.737	104.737	104.537	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.038	105.038	104.838	3.500	104.761	104.661	104.561
4.250	N/A	N/A	N/A	4.000	104.837	104.837	104.637	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.419	105.419	105.219	3.625	105.142	105.042	104.942
4.375	N/A	N/A	N/A	4.125	105.139	105.139	104.939	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.867	104.867	104.667	3.750	104.543	104.443	104.343
4.500	N/A	N/A	N/A	4.250	105.028	105.028	104.828	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.271	105.271	105.071	3.875	104.947	104.847	104.747
4.625	N/A	N/A	N/A	4.375	105.383	105.383	105.183	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.568	105.568	105.368	3.990	105.244	105.144	105.044
4.750	N/A	N/A	N/A	4.500	105.699	105.699	105.499	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.668	105.668	105.468	4.000	105.344	105.244	105.144
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	100.085	100.085	99.885	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.355	100.355	100.155
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.494	100.494	100.294	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.894	100.894	100.694
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.807	100.807	100.607	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.340	101.340	101.140
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.321	101.321	101.121	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.729	101.729	101.529
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.817	101.817	101.617	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.086	102.086	101.886
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.195	102.195	101.995	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.486	102.486	102.286
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.508	102.508	102.308	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.880	102.880	102.680
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.750	102.750	102.550	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.230	103.230	103.030
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.923	102.923	102.723	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.524	103.524	103.324
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.023	103.023	102.823	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.624	103.624	103.424
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.277	103.277	103.077	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.991	103.991	103.791
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.247	103.247													



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.:

10/5/2021

W. Rate Sheet Dated: 8/6/2021

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	98.910	98.910	98.710	2.500	98.798	98.798	98.598	2.875	101.928	101.928	101.728	2.000	99.891	99.891	99.691	2.000	100.085	100.085	99.885
2.625	99.754	99.754	99.554	2.625	99.568	99.568	99.368	2.990	102.272	102.272	102.072	2.125	100.429	100.429	100.229	2.125	100.494	100.494	100.294
2.750	100.519	100.519	100.319	2.750	100.264	100.264	100.064	3.000	102.372	102.372	102.172	2.250	100.876	100.876	100.676	2.250	100.807	100.807	100.607
2.875	101.125	101.125	100.925	2.875	100.820	100.820	100.620	3.125	102.762	102.762	102.562	2.375	101.265	101.265	101.065	2.375	101.321	101.321	101.121
2.990	101.506	101.506	101.306	2.990	101.108	101.108	100.908	3.250	103.074	103.074	102.874	2.500	101.842	101.842	101.642	2.500	101.817	101.817	101.617
3.000	101.606	101.606	101.406	3.000	101.208	101.208	101.008	3.375	103.704	103.704	103.504	2.625	102.337	102.337	102.137	2.625	102.195	102.195	101.995
3.125	102.047	102.047	101.847	3.125	101.666	101.666	101.466	3.500	104.062	104.062	103.862	2.750	102.790	102.790	102.590	2.750	102.508	102.508	102.308
3.250	102.697	102.697	102.497	3.250	102.262	102.262	102.062	3.625	104.381	104.381	104.181	2.875	103.140	103.140	102.940	2.875	102.750	102.750	102.550
3.375	103.364	103.364	103.164	3.375	102.897	102.897	102.697	3.750	104.082	104.082	103.882	2.990	103.435	103.435	103.235	2.990	102.923	102.923	102.723
3.500	103.751	103.751	103.551	3.500	103.201	103.201	103.001	3.875	104.504	104.504	104.304	3.000	103.535	103.535	103.335	3.000	103.023	103.023	102.823
3.625	104.073	104.073	103.873	3.625	103.365	103.365	103.165	3.990	104.737	104.737	104.537	3.125	103.902	103.902	103.702	3.125	103.277	103.277	103.077
3.750	103.879	103.879	103.679	3.750	102.960	102.960	102.760	4.000	104.837	104.837	104.637	3.250	104.239	104.239	104.039	3.250	103.247	103.247	103.047
3.875	104.305	104.305	104.105	3.875	103.358	103.358	103.158	4.125	105.139	105.139	104.939	3.375	104.721	104.721	104.521	3.375	103.620	103.620	103.420
3.990	104.565	104.565	104.365	3.990	103.576	103.576	103.376	4.250	105.028	105.028	104.828	3.500	105.038	105.038	104.838	3.500	103.839	103.839	103.639
4.000	104.665	104.665	104.465	4.000	103.676	103.676	103.476	4.375	105.383	105.383	105.183	3.625	105.419	105.419	105.219	3.625	104.108	104.108	103.908
4.125	104.970	104.970	104.770	4.125	103.863	103.863	103.663	4.500	105.699	105.699	105.499	3.750	104.867	104.867	104.667	3.750	102.960	102.960	102.760
4.250	104.910	104.910	104.710	4.250	103.918	103.918	103.718	4.625	105.908	105.908	105.708	3.875	105.271	105.271	105.071	3.875	103.244	103.244	103.044
4.375	105.269	105.269	105.069	4.375	103.306	103.306	103.106	4.750	105.796	105.796	105.596	3.990	105.568	105.568	105.368	3.990	103.421	103.421	103.221
4.500	105.603	105.603	105.403	4.500	103.598	103.598	103.398	4.875	106.110	106.110	105.910	4.000	105.668	105.668	105.468	4.000	103.521	103.521	103.321

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@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.: 10/5/2021

W. Rate Sheet Dated: 8/6/2021

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	Rate	30 Day	45 Day	60 Day		
2.500	98.895	98.895	98.670	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.415	97.415	97.190	2.750	N/A	N/A	N/A	2.500	98.645	98.545	98.420	2.500	98.645	98.545	98.420		
2.625	99.772	99.772	99.548	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.292	98.292	98.068	2.875	N/A	N/A	N/A	2.625	99.522	99.422	99.298	2.625	99.522	99.422	99.298		
2.750	100.696	100.696	100.475	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.216	99.216	98.995	2.990	N/A	N/A	N/A	2.750	100.446	100.346	100.225	2.750	100.446	100.346	100.225		
2.875	101.357	101.357	101.141	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.877	99.877	99.661	3.000	N/A	N/A	N/A	2.875	101.107	101.007	100.891	2.875	101.107	101.007	100.891		
2.990	101.721	101.721	101.511	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.241	100.241	100.031	3.125	N/A	N/A	N/A	2.990	101.471	101.371	101.261	2.990	101.471	101.371	101.261		
3.000	101.821	101.821	101.611	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.341	100.341	100.131	3.250	N/A	N/A	N/A	3.000	101.571	101.471	101.361	3.000	101.571	101.471	101.361		
3.125	102.229	102.229	102.029	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.497	100.497	100.297	3.375	N/A	N/A	N/A	3.125	101.979	101.879	101.779	3.125	101.979	101.879	101.779		
3.250	102.892	102.892	102.692	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.160	101.160	100.960	3.500	N/A	N/A	N/A	3.250	102.642	102.542	102.442	3.250	102.642	102.542	102.442		
3.375	103.512	103.512	103.312	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.780	101.780	101.580	3.625	N/A	N/A	N/A	3.375	103.262	103.162	103.062	3.375	103.262	103.162	103.062		
3.500	103.829	103.829	103.629	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.097	102.097	101.897	3.750	N/A	N/A	N/A	3.500	103.579	103.479	103.379	3.500	103.579	103.479	103.379		
3.625	104.116	104.116	103.916	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.384	102.384	102.184	3.875	N/A	N/A	N/A	3.625	103.866	103.766	103.666	3.625	103.866	103.766	103.666		
3.750	103.692	103.692	103.492	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.284	100.284	100.084	3.990	N/A	N/A	N/A	3.750	103.442	103.342	103.242	3.750	103.442	103.342	103.242		
3.875	104.082	104.082	103.882	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.674	100.674	100.474	4.000	N/A	N/A	N/A	3.875	103.832	103.732	103.632	3.875	103.832	103.732	103.632		
3.990	104.341	104.341	104.141	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.933	100.933	100.733	4.125	N/A	N/A	N/A	3.990	104.091	103.991	103.891	3.990	104.091	103.991	103.891		
4.000	104.441	104.441	104.241	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.033	101.033	100.833	4.250	N/A	N/A	N/A	4.000	104.191	104.091	103.991	4.000	104.191	104.091	103.991		
4.125	104.490	104.490	104.280	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	99.064	99.064	98.864	4.375	N/A	N/A	N/A	4.125	104.240	104.140	104.030	4.125	104.240	104.140	104.030		
4.250	104.972	104.972	104.766	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.546	99.546	99.340	4.500	N/A	N/A	N/A	4.250	104.722	104.622	104.516	4.250	104.722	104.622	104.516		
4.375	105.303	105.303	105.103	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.877	99.877	99.677	4.625	N/A	N/A	N/A	4.375	105.053	104.953	104.853	4.375	105.053	104.953	104.853		
4.500	105.542	105.542	105.342	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.116	100.116	99.916	4.750	N/A	N/A	N/A	4.500	105.292	105.192	105.092	4.500	105.292	105.192	105.092		
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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	2.500	99.868	99.868	99.621	2.500	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	100.138	100.138	99.938	2.000	99.888	99.763	99.688	2.000	99.888	99.763	99.688		
2.875	N/A	N/A	N/A	2.625	100.838	100.838	100.591	2.625	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	100.707	100.707	100.507	2.125	100.457	100.332	100.257	2.125	100.457	100.332	100.257		
2.990	N/A	N/A	N/A	2.750	101.420	101.420	101.174	2.750	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	101.141	101.141	100.941	2.250	100.891	100.767	100.691	2.250	100.891	100.767	100.691		
3.000	N/A	N/A	N/A	2.875	102.006	102.006	101.760	2.875	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	101.556	101.556	101.356	2.375	101.306	101.181	101.106	2.375	101.306	101.181	101.106		
3.125	N/A	N/A	N/A	2.990	102.348	102.348	102.103	2.990	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	102.023	102.023	101.823	2.500	101.773	101.673	101.573	2.500	101.773	101.673	101.573		
3.250	N/A	N/A	N/A	3.000	102.448	102.448	102.203	3.000	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	102.553	102.553	102.353	2.625	102.303	102.203	102.103	2.625	102.303	102.203	102.103		
3.375	N/A	N/A	N/A	3.125	102.734	102.734	102.500	3.125	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	103.010	103.010	102.810	2.750	102.760	102.660	102.560	2.750	102.760	102.660	102.560		
3.500	N/A	N/A	N/A	3.250	103.237	103.237	103.006	3.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	103.346	103.346	103.146	2.875	103.096	102.996	102.896	2.875	103.096	102.996	102.896		
3.625	N/A	N/A	N/A	3.375	103.840	103.840	103.613	3.375	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	103.617	103.617	103.417	2.990	103.367	103.267	103.167	2.990	103.367	103.267	103.167		
3.750	N/A	N/A	N/A	3.500	104.217	104.217	103.993	3.500	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	103.717	103.717	103.517	3.000	103.467	103.367	103.267	3.000	103.467	103.367	103.267		
3.875	N/A	N/A	N/A	3.625	104.458	104.458	104.237	3.625	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.632	103.632	103.432	3.125	103.382	103.282	103.182	3.125	103.382	103.282	103.182		
3.990	N/A	N/A	N/A	3.750	104.031	104.031	103.831	3.750	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	104.129	104.129	103.929	3.250	103.879	103.779	103.679	3.250	103.879	103.779	103.679		
4.000	N/A	N/A	N/A	3.875	104.294	104.294	104.094	3.875	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	104.585	104.585	104.385	3.375	104.335	104.235	104.135	3.375	104.335	104.235	104.135		
4.125	N/A	N/A	N/A	3.990	104.541	104.541	104.341	3.990	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	104.805	104.805	104.605	3.500	104.555	104.455	104.355	3.500	104.555	104.455	104.355		
4.250	N/A	N/A	N/A	4.000	104.641	104.641	104.441	4.000	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	104.641	104.641	104.441	4.000	104.641	104.641	104.441	4.000	104.641	104.641	104.441		
4.375	N/A	N/A	N/A	4.125	104.538	104.538	104.338	4.125	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	104.538	104.538	104.338	4.125	104.538	104.538	104.338	4.125	104.538	104.538	104.338		
4.500	N/A	N/A	N/A	4.250	104.908	104.908	104.708	4.250	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	104.908	104.908	104.708	4.250	104.908	104.908	104.708	4.250	104.908	104.908	104.708		
4.625	N/A	N/A	N/A	4.375	105.125	105.125	104.925	4.375	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	105.125	105.125	104.925	4.375	105.125	105.125	104.925	4.375	105.125	105.125	104.925		
4.750	N/A	N/A	N/A	4.500	105.443	105.443	105.243	4.500	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	105.443	105.443	105.243	4.500	105.443	105.443	105.243	4.500	105.443	105.443	105.243		
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	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	98.912	98.912	98.712	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A						
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.481	99.481	99.281	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A						
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2																					



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.:

10/5/2021

W. Rate Sheet Dated: 8/6/2021

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	100.696	100.696	100.475	2.750	99.216	99.216	98.995	2.500	99.868	99.868	99.621	2.000	100.138	100.138	99.938	2.000	98.912	98.912	98.712
2.875	101.357	101.357	101.141	2.875	99.877	99.877	99.661	2.625	100.838	100.838	100.591	2.125	100.707	100.707	100.507	2.125	99.481	99.481	99.281
2.990	101.721	101.721	101.511	2.990	100.241	100.241	100.031	2.750	101.420	101.420	101.174	2.250	101.141	101.141	100.941	2.250	99.915	99.915	99.715
3.000	101.821	101.821	101.611	3.000	100.341	100.341	100.131	2.875	102.006	102.006	101.760	2.375	101.556	101.556	101.356	2.375	100.330	100.330	100.130
3.125	102.229	102.229	102.029	3.125	100.497	100.497	100.297	2.990	102.348	102.348	102.103	2.500	102.023	102.023	101.823	2.500	100.797	100.797	100.597
3.250	102.892	102.892	102.692	3.250	101.160	101.160	100.960	3.000	102.448	102.448	102.203	2.625	102.553	102.553	102.353	2.625	100.077	100.077	99.877
3.375	103.512	103.512	103.312	3.375	101.780	101.780	101.580	3.125	102.734	102.734	102.500	2.750	103.010	103.010	102.810	2.750	100.534	100.534	100.334
3.500	103.829	103.829	103.629	3.500	102.097	102.097	101.897	3.250	103.237	103.237	103.006	2.875	103.346	103.346	103.146	2.875	100.870	100.870	100.670
3.625	104.116	104.116	103.916	3.625	102.384	102.384	102.184	3.375	103.840	103.840	103.613	2.990	103.617	103.617	103.417	2.990	101.141	101.141	100.941
3.750	103.692	103.692	103.492	3.750	100.284	100.284	100.084	3.500	104.217	104.217	103.993	3.000	103.717	103.717	103.517	3.000	101.241	101.241	101.041
3.875	104.082	104.082	103.882	3.875	100.674	100.674	100.474	3.625	104.458	104.458	104.237	3.125	103.632	103.632	103.432	3.125	101.406	101.406	101.206
3.990	104.341	104.341	104.141	3.990	100.933	100.933	100.733	3.750	104.031	104.031	103.831	3.250	104.129	104.129	103.929	3.250	101.903	101.903	101.703
4.000	104.441	104.441	104.241	4.000	101.033	101.033	100.833	3.875	104.294	104.294	104.094	3.375	104.585	104.585	104.385	3.375	102.359	102.359	102.159
4.125	104.490	104.490	104.280	4.125	99.064	99.064	98.854	3.990	104.541	104.541	104.341	3.500	104.805	104.805	104.605	3.500	102.579	102.579	102.379
4.250	104.972	104.972	104.766	4.250	99.546	99.546	99.340	4.000	104.641	104.641	104.441	3.625	104.316	104.316	104.116	3.625	101.084	101.084	100.884
4.375	105.303	105.303	105.103	4.375	99.877	99.877	99.677	4.125	104.538	104.538	104.338	3.750	104.649	104.649	104.449	3.750	101.417	101.417	101.217
4.500	105.542	105.542	105.342	4.500	100.116	100.116	99.916	4.250	104.908	104.908	104.708	3.875	104.794	104.794	104.594	3.875	101.562	101.562	101.362
4.625	105.699	105.699	105.499	4.625	99.773	99.773	99.573	4.375	105.125	105.125	104.925	3.990	105.131	105.131	104.931	3.990	101.899	101.899	101.699
4.750	106.069	106.069	105.869	4.750	100.143	100.143	99.943	4.500	105.443	105.443	105.243	4.000	105.231	105.231	105.031	4.000	101.999	101.999	101.799

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk 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.:

10/5/2021

W. Rate Sheet Dated: 8/6/2021

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.:

10/5/2021

W. Rate Sheet Dated: 8/6/2021

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	98.895	98.895	98.670	2.500	99.868	99.868	99.621	2.000	100.138	100.138	99.938	2.500	97.480	97.480	97.255	2.000	98.875	98.875	98.675
2.625	99.772	99.772	99.548	2.625	100.838	100.838	100.591	2.125	100.707	100.707	100.507	2.625	98.357	98.357	98.133	2.125	99.444	99.444	99.244
2.750	100.696	100.696	100.475	2.750	101.420	101.420	101.174	2.250	101.141	101.141	100.941	2.750	99.281	99.281	99.060	2.250	99.878	99.878	99.678
2.875	101.357	101.357	101.141	2.875	102.006	102.006	101.760	2.375	101.556	101.556	101.356	2.875	99.942	99.942	99.726	2.375	100.293	100.293	100.093
2.990	101.721	101.721	101.511	2.990	102.348	102.348	102.103	2.500	102.023	102.023	101.823	2.990	100.306	100.306	100.096	2.500	100.760	100.760	100.560
3.000	101.821	101.821	101.611	3.000	102.448	102.448	102.203	2.625	102.553	102.553	102.353	3.000	100.406	100.406	100.196	2.625	100.665	100.665	100.465
3.125	102.229	102.229	102.029	3.125	102.734	102.734	102.500	2.750	103.010	103.010	102.810	3.125	100.688	100.688	100.488	2.750	101.122	101.122	100.922
3.250	102.892	102.892	102.692	3.250	103.237	103.237	103.006	2.875	103.346	103.346	103.146	3.250	101.351	101.351	101.151	2.875	101.458	101.458	101.258
3.375	103.512	103.512	103.312	3.375	103.840	103.840	103.613	2.990	103.617	103.617	103.417	3.375	101.971	101.971	101.771	2.990	101.729	101.729	101.529
3.500	103.829	103.829	103.629	3.500	104.217	104.217	103.993	3.000	103.717	103.717	103.517	3.500	102.288	102.288	102.088	3.000	101.829	101.829	101.629
3.625	104.116	104.116	103.916	3.625	104.458	104.458	104.237	3.125	103.632	103.632	103.432	3.625	102.575	102.575	102.375	3.125	101.869	101.869	101.669
3.750	103.692	103.692	103.492	3.750	104.031	104.031	103.831	3.250	104.129	104.129	103.929	3.750	101.313	101.313	101.113	3.250	102.366	102.366	102.166
3.875	104.082	104.082	103.882	3.875	104.294	104.294	104.094	3.375	104.585	104.585	104.385	3.875	101.703	101.703	101.503	3.375	102.822	102.822	102.622
3.990	104.341	104.341	104.141	3.990	104.541	104.541	104.341	3.500	104.805	104.805	104.605	3.990	101.962	101.962	101.762	3.500	103.042	103.042	102.842
4.000	104.441	104.441	104.241	4.000	104.641	104.641	104.441	3.625	104.316	104.316	104.116	4.000	102.062	102.062	101.862	3.625	102.050	102.050	101.850
4.125	104.490	104.490	104.280	4.125	104.538	104.538	104.338	3.750	104.649	104.649	104.449	4.125	101.102	101.102	100.892	3.750	102.383	102.383	102.183
4.250	104.972	104.972	104.766	4.250	104.908	104.908	104.708	3.875	104.794	104.794	104.594	4.250	101.584	101.584	101.378	3.875	102.528	102.528	102.328
4.375	105.303	105.303	105.103	4.375	105.125	105.125	104.925	3.990	105.131	105.131	104.931	4.375	101.915	101.915	101.715	3.990	102.865	102.865	102.665
4.500	105.542	105.542	105.342	4.500	105.443	105.443	105.243	4.000	105.231	105.231	105.031	4.500	102.154	102.154	101.954	4.000	102.965	102.965	102.765

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
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.:

10/5/2021

W. Rate Sheet Dated: 8/6/2021

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)