



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/8/2021

45 Day Lock Exp.: 9/23/2021

60 Day Lock Exp.: 10/8/2021

W. Rate Sheet Dated: 8/9/2021

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	100.423	100.423	100.080	2.250	100.165	100.165	99.821	2.250	98.575	98.575	98.275	3.125	96.164	96.164	95.864
2.375	100.638	100.638	100.294	2.375	100.342	100.342	99.998	2.500	98.905	98.905	98.605	3.250	97.742	97.742	97.442
2.500	100.854	100.854	100.510	2.500	100.520	100.520	100.176	2.625	99.068	99.068	98.768	3.375	97.820	97.820	97.520
2.625	101.053	101.053	100.709	2.625	100.696	100.696	100.352	2.750	100.524	100.524	100.224	3.500	97.898	97.898	97.598
2.750	102.154	102.154	101.764	2.750	101.916	101.916	101.525	2.875	100.682	100.682	100.382	3.625	97.664	97.664	97.364
2.875	102.361	102.361	101.970	2.875	102.087	102.087	101.696	3.000	100.810	100.810	100.510	Margin = 2.250		Index = 0.070	
3.000	102.561	102.561	102.170	3.000	102.228	102.228	101.837	3.125	100.953	100.953	100.653	30 Year OTC			
3.125	102.748	102.748	102.358	3.125	102.382	102.382	101.992	3.250	102.267	102.267	101.967	Rate	30 Day	45 Day	60 Day
3.250	103.112	103.112	102.721	3.250	102.850	102.850	102.459	3.375	102.402	102.402	102.102	4.000	101.244	101.244	100.744
3.375	103.209	103.209	102.819	3.375	102.895	102.895	102.504	3.500	102.495	102.495	102.195	4.125	101.403	101.403	100.903
3.500	103.397	103.397	103.007	3.500	102.974	102.974	102.584	3.625	102.595	102.595	102.295	4.375	101.635	101.635	101.135
3.625	103.584	103.584	103.193	3.625	103.083	103.083	102.692	3.750	103.531	103.531	103.231	4.500	101.782	101.782	101.282
3.750	103.204	103.204	102.904	3.750	102.958	102.958	102.658	3.875	103.641	103.641	103.341	4.625	101.913	101.913	101.413
3.875	103.282	103.282	102.982	3.875	102.977	102.977	102.677	4.000	103.731	103.731	103.431	4.875	102.902	102.902	102.402
4.000	103.419	103.419	103.119	4.000	103.076	103.076	102.776	4.125	103.831	103.831	103.531	5.000	103.049	103.049	102.549
4.125	103.578	103.578	103.278	4.125	103.184	103.184	102.884	4.250	103.592	103.592	103.292	5.125	103.180	103.180	102.680
4.250	103.085	103.085	102.885	4.250	102.869	102.869	102.669	4.375	103.702	103.702	103.402	5.500	103.441	103.441	102.941
4.375	103.110	103.110	102.910	4.375	102.888	102.888	102.688	4.500	103.792	103.792	103.492	5.625	103.572	103.572	103.072
6.250	106.000	106.000	105.800	6.250	105.732	105.732	105.532	4.625	103.892	103.892	103.592	6.250	105.172	105.172	104.672

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	100.523	100.423	100.423	100.080	2.250	100.115	100.015	100.015	99.671	2.250	100.705	100.605	100.605	100.305	
2.375	100.738	100.638	100.638	100.294	2.375	100.292	100.192	100.192	99.848	2.375	100.869	100.769	100.769	100.469	
2.500	100.954	100.854	100.854	100.510	2.500	100.470	100.370	100.370	100.026	2.500	101.035	100.935	100.935	100.635	
2.625	101.153	101.053	101.053	100.709	2.625	100.646	100.546	100.546	100.202	2.625	101.198	101.098	101.098	100.798	
2.750	102.254	102.154	102.154	101.764	2.750	101.741	101.641	101.641	101.250	2.750	101.554	101.454	101.454	101.154	
2.875	102.461	102.361	102.361	101.970	2.875	101.912	101.812	101.812	101.421	2.875	101.712	101.612	101.612	101.312	
3.000	102.661	102.561	102.561	102.170	3.000	102.053	101.953	101.953	101.562	3.000	101.840	101.740	101.740	101.440	
3.125	102.848	102.748	102.748	102.358	3.125	102.207	102.107	102.107	101.717	3.125	101.983	101.883	101.883	101.583	
3.250	103.212	103.112	103.112	102.721	3.250	102.650	102.550	102.550	102.159	3.250	103.897	103.797	103.797	103.497	
3.375	103.409	103.309	103.309	102.919	3.375	102.795	102.695	102.695	102.304	3.375	104.032	103.932	103.932	103.632	
3.500	103.597	103.497	103.497	103.107	3.500	102.874	102.774	102.774	102.384	3.500	104.125	104.025	104.025	103.725	
3.625	103.784	103.684	103.684	103.293	3.625	102.983	102.883	102.883	102.492	3.625	104.225	104.125	104.125	103.825	
3.750	103.404	103.304	103.304	103.004	3.750	103.158	103.058	103.058	102.758	3.750	105.661	105.561	105.561	105.261	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on =< 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option	-0.250		
VA C/O Refi with an LTV>90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250		
VA IRRRL ≤ 125.00 LTV	0.000		
VA IRRRL > 125.00 LTV or No AVM	-0.750		

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 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	98.494	98.494	97.994	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.653	98.653	98.153	4.750	101.000	101.000	100.500
3.875	99.224	99.224	98.724	6.250	103.750	103.750	103.500	4.375	98.885	98.885	98.385	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.087	99.087	98.587					4.500	99.032	99.032	98.532	Rate	30 Day	45 Day	60 Day
4.125	98.928	98.928	98.428					4.625	99.163	99.163	98.663	5.750	103.000	103.000	102.500
4.250	100.072	100.072	99.572					4.875	100.152	100.152	99.652	6.250	105.750	105.750	105.250
4.375	99.947	99.947	99.447					5.000	100.299	100.299	99.799	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.500	99.799	99.799	99.299					5.125	100.430	100.430	99.930				
4.625	99.669	99.669	99.169					5.500	100.691	100.691	100.191				
4.750	101.367	101.367	100.867					5.625	100.822	100.822	100.322				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.422	102.422	101.922				

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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9/8/2021

45 Day Lock Exp.:

9/23/2021

60 Day Lock Exp.:

10/8/2021

W. Rate Sheet Dated: 8/9/2021

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	99.072	99.072	98.772	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	99.231	99.231	98.931	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	99.359	99.359	99.059	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.501	99.501	99.201	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.072	101.072	100.772	Rate	30 Day	45 Day	60 Day
3.250	101.900	101.900	101.509	3.250	101.737	101.737	101.346	3.375	101.207	101.207	100.907	3.250	101.900	101.900	101.400
3.375	102.097	102.097	101.706	3.375	101.882	101.882	101.491	3.500	101.300	101.300	101.000	3.375	102.097	102.097	101.597
3.500	102.285	102.285	101.894	3.500	101.962	101.962	101.571	3.625	101.400	101.400	101.100	3.500	102.285	102.285	101.785
3.625	102.471	102.471	102.080	3.625	102.070	102.070	101.679	3.750	102.836	102.836	102.536	3.625	102.471	102.471	101.971
3.750	101.141	101.141	100.841	3.750	100.995	100.995	100.695	3.875	N/A	N/A	N/A	3.750	101.141	101.141	100.641
3.875	101.320	101.320	101.020	3.875	101.115	101.115	100.815	4.000	N/A	N/A	N/A	3.875	101.320	101.320	100.820
4.000	101.457	101.457	101.157	4.000	101.214	101.214	100.914	4.125	N/A	N/A	N/A	4.000	101.457	101.457	100.957
4.125	101.616	101.616	101.316	4.125	101.322	101.322	101.022	4.250	N/A	N/A	N/A	4.125	101.616	101.616	101.116
4.250	101.222	101.222	101.022	4.250	101.106	101.106	100.906	4.375	N/A	N/A	N/A	4.250	101.222	101.222	100.722
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	101.279	101.179	101.179	100.788	2.750	101.116	101.016	101.016	100.625	2.750	100.829	100.729	100.729	100.429
2.875	101.486	101.386	101.386	100.995	2.875	101.287	101.187	101.187	100.796	2.875	100.987	100.887	100.887	100.587
3.000	101.686	101.586	101.586	101.195	3.000	101.428	101.328	101.328	100.937	3.000	101.115	101.015	101.015	100.715
3.125	101.873	101.773	101.773	101.382	3.125	101.582	101.482	101.482	101.091	3.125	101.258	101.158	101.158	100.858
3.250	102.000	101.900	101.900	101.509	3.250	101.837	101.737	101.737	101.346	3.250	102.985	102.885	102.885	102.585
3.375	102.197	102.097	102.097	101.706	3.375	101.982	101.882	101.882	101.491	3.375	103.119	103.019	103.019	102.719
3.500	102.385	102.285	102.285	101.894	3.500	102.062	101.962	101.962	101.571	3.500	103.213	103.113	103.113	102.813
3.625	102.571	102.471	102.471	102.080	3.625	102.170	102.070	102.070	101.679	3.625	103.312	103.212	103.212	102.912
3.750	101.241	101.141	101.141	100.841	3.750	101.095	100.995	100.995	100.695	3.750	103.498	103.398	103.398	103.098

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
*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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W. Rate Sheet Dated: 8/9/2021

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	98.895	98.895	98.695	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.769	98.769	98.569	2.000	N/A	N/A	N/A	2.500	98.868	98.726	98.625
2.625	99.735	99.735	99.535	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.546	99.546	99.346	2.125	N/A	N/A	N/A	2.625	99.692	99.544	99.443
2.750	100.508	100.508	100.308	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.250	100.250	100.050	2.250	N/A	N/A	N/A	2.750	100.466	100.318	100.217
2.875	101.123	101.123	100.923	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.815	100.815	100.615	2.375	N/A	N/A	N/A	2.875	101.081	100.933	100.832
2.990	101.515	101.515	101.315	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.111	101.111	100.911	2.500	N/A	N/A	N/A	2.990	101.473	101.325	101.224
3.000	101.615	101.615	101.415	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.211	101.211	101.011	2.625	N/A	N/A	N/A	3.000	101.573	101.425	101.324
3.125	102.131	102.131	101.931	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.748	101.748	101.548	2.750	N/A	N/A	N/A	3.125	102.075	101.912	101.795
3.250	102.793	102.793	102.593	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.355	102.355	102.155	2.875	N/A	N/A	N/A	3.250	102.737	102.574	102.457
3.375	103.470	103.470	103.270	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.999	102.999	102.799	2.990	N/A	N/A	N/A	3.375	103.414	103.251	103.134
3.500	103.867	103.867	103.667	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.310	103.310	103.110	3.000	N/A	N/A	N/A	3.500	103.810	103.647	103.530
3.625	104.197	104.197	103.997	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.478	103.478	103.278	3.125	N/A	N/A	N/A	3.625	104.140	103.977	103.860
3.750	104.033	104.033	103.833	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.115	103.115	102.915	3.250	N/A	N/A	N/A	3.750	103.660	103.521	103.459
3.875	104.468	104.468	104.268	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.520	103.520	103.320	3.375	N/A	N/A	N/A	3.875	104.095	103.956	103.894
3.990	104.736	104.736	104.536	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.743	103.743	103.543	3.500	N/A	N/A	N/A	3.990	104.363	104.224	104.162
4.000	104.836	104.836	104.636	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.843	103.843	103.643	3.625	N/A	N/A	N/A	4.000	104.463	104.324	104.262
4.125	105.144	105.144	104.944	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.031	104.031	103.831	3.750	N/A	N/A	N/A	4.125	104.771	104.632	104.570
4.250	105.072	105.072	104.872	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.079	103.079	102.879	3.875	N/A	N/A	N/A	4.250	104.730	104.596	104.530
4.375	105.437	105.437	105.237	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.474	103.474	103.274	3.990	N/A	N/A	N/A	4.375	105.096	104.962	104.896
4.500	105.777	105.777	105.577	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.771	103.771	103.571	4.000	N/A	N/A	N/A	4.500	105.335	105.201	105.135
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	100.501	100.501	100.301	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.982	99.982	99.782	2.000	99.904	99.773	99.687
2.875	N/A	N/A	N/A	2.625	100.970	100.970	100.770	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.526	100.526	100.326	2.125	100.448	100.317	100.231
2.990	N/A	N/A	N/A	2.750	101.315	101.315	101.115	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.979	100.979	100.779	2.250	100.901	100.770	100.684
3.000	N/A	N/A	N/A	2.875	101.923	101.923	101.723	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.377	101.377	101.177	2.375	101.299	101.168	101.082
3.125	N/A	N/A	N/A	2.990	102.278	102.278	102.078	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.902	101.902	101.702	2.500	101.832	101.708	101.630
3.250	N/A	N/A	N/A	3.000	102.378	102.378	102.178	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.407	102.407	102.207	2.625	102.336	102.212	102.134
3.375	N/A	N/A	N/A	3.125	102.775	102.775	102.575	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.866	102.866	102.666	2.750	102.796	102.672	102.594
3.500	N/A	N/A	N/A	3.250	103.167	103.167	102.967	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.226	103.226	103.026	2.875	103.156	103.032	102.954
3.625	N/A	N/A	N/A	3.375	103.807	103.807	103.607	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.529	103.529	103.329	2.990	103.459	103.335	103.257
3.750	N/A	N/A	N/A	3.500	104.174	104.174	103.974	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.629	103.629	103.429	3.000	103.559	103.435	103.357
3.875	N/A	N/A	N/A	3.625	104.501	104.501	104.301	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.999	103.999	103.799	3.125	103.928	103.804	103.726
3.990	N/A	N/A	N/A	3.750	104.235	104.235	104.035	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.317	104.317	104.117	3.250	104.043	103.942	103.843
4.000	N/A	N/A	N/A	3.875	104.667	104.667	104.467	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.806	104.806	104.606	3.375	104.532	104.430	104.332
4.125	N/A	N/A	N/A	3.990	104.906	104.906	104.706	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.129	105.129	104.929	3.500	104.855	104.754	104.655
4.250	N/A	N/A	N/A	4.000	105.006	105.006	104.806	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.512	105.512	105.312	3.625	105.238	105.137	105.038
4.375	N/A	N/A	N/A	4.125	105.312	105.312	105.112	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.949	104.949	104.749	3.750	104.628	104.528	104.428
4.500	N/A	N/A	N/A	4.250	105.188	105.188	104.988	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.362	105.362	105.162	3.875	105.041	104.941	104.841
4.625	N/A	N/A	N/A	4.375	105.549	105.549	105.349	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.661	105.661	105.461	3.990	105.340	105.240	105.140
4.750	N/A	N/A	N/A	4.500	105.871	105.871	105.671	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.761	105.761	105.561	4.000	105.440	105.340	105.240
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	100.174	100.174	99.974	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.443	100.443	100.243
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.588	100.588	100.388	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.987	100.987	100.787
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.897	100.897	100.697	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.441	101.441	101.241
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.377	101.377	101.177	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.839	101.839	101.639
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.875	101.875	101.675	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.203	102.203	102.003
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.259	102.259	102.059	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.615	102.615	102.415
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.577	102.577	102.377	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.953	102.953	102.753
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.826	102.826	102.626	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.313	103.313	103.113
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.001	103.001	102.801	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.615	103.615	103.415
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.101	103.101	102.901	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.715	103.715	103.515
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.360	103.360	103.160	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.085	104.085	103.885
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.320	103.320	103.120	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/8/2021

45 Day Lock Exp.:

9/23/2021

60 Day Lock Exp.:

10/8/2021

W. Rate Sheet Dated: 8/9/2021

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	98.895	98.895	98.695	2.500	98.769	98.769	98.569	2.875	101.923	101.923	101.723	2.000	99.982	99.982	99.782	2.000	100.174	100.174	99.974
2.625	99.735	99.735	99.535	2.625	99.546	99.546	99.346	2.990	102.278	102.278	102.078	2.125	100.526	100.526	100.326	2.125	100.588	100.588	100.388
2.750	100.508	100.508	100.308	2.750	100.250	100.250	100.050	3.000	102.378	102.378	102.178	2.250	100.979	100.979	100.779	2.250	100.897	100.897	100.697
2.875	101.123	101.123	100.923	2.875	100.815	100.815	100.615	3.125	102.775	102.775	102.575	2.375	101.377	101.377	101.177	2.375	101.377	101.377	101.177
2.990	101.515	101.515	101.315	2.990	101.111	101.111	100.911	3.250	103.167	103.167	102.967	2.500	101.902	101.902	101.702	2.500	101.875	101.875	101.675
3.000	101.615	101.615	101.415	3.000	101.211	101.211	101.011	3.375	103.807	103.807	103.607	2.625	102.407	102.407	102.207	2.625	102.259	102.259	102.059
3.125	102.131	102.131	101.931	3.125	101.748	101.748	101.548	3.500	104.174	104.174	103.974	2.750	102.866	102.866	102.666	2.750	102.577	102.577	102.377
3.250	102.793	102.793	102.593	3.250	102.355	102.355	102.155	3.625	104.501	104.501	104.301	2.875	103.226	103.226	103.026	2.875	102.826	102.826	102.626
3.375	103.470	103.470	103.270	3.375	102.999	102.999	102.799	3.750	104.235	104.235	104.035	2.990	103.529	103.529	103.329	2.990	103.001	103.001	102.801
3.500	103.867	103.867	103.667	3.500	103.310	103.310	103.110	3.875	104.667	104.667	104.467	3.000	103.629	103.629	103.429	3.000	103.101	103.101	102.901
3.625	104.197	104.197	103.997	3.625	103.478	103.478	103.278	3.990	104.906	104.906	104.706	3.125	103.999	103.999	103.799	3.125	103.360	103.360	103.160
3.750	104.033	104.033	103.833	3.750	103.115	103.115	102.915	4.000	105.006	105.006	104.806	3.250	104.317	104.317	104.117	3.250	103.320	103.320	103.120
3.875	104.468	104.468	104.268	3.875	103.520	103.520	103.320	4.125	105.312	105.312	105.112	3.375	104.806	104.806	104.606	3.375	103.698	103.698	103.498
3.990	104.736	104.736	104.536	3.990	103.743	103.743	103.543	4.250	105.188	105.188	104.988	3.500	105.129	105.129	104.929	3.500	103.921	103.921	103.721
4.000	104.836	104.836	104.636	4.000	103.843	103.843	103.643	4.375	105.549	105.549	105.349	3.625	105.512	105.512	105.312	3.625	104.195	104.195	103.995
4.125	105.144	105.144	104.944	4.125	104.031	104.031	103.831	4.500	105.871	105.871	105.671	3.750	104.949	104.949	104.749	3.750	103.040	103.040	102.840
4.250	105.072	105.072	104.872	4.250	103.079	103.079	102.879	4.625	106.085	106.085	105.885	3.875	105.362	105.362	105.162	3.875	103.328	103.328	103.128
4.375	105.437	105.437	105.237	4.375	103.474	103.474	103.274	4.750	105.974	105.974	105.774	3.990	105.661	105.661	105.461	3.990	103.510	103.510	103.310
4.500	105.777	105.777	105.577	4.500	103.771	103.771	103.571	4.875	106.292	106.292	106.092	4.000	105.761	105.761	105.561	4.000	103.610	103.610	103.410

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	N/A	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	N/A	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	N/A	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	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)
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.			

W. Rate Sheet Dated: 8/9/2021

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	98.833	98.833	98.613	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.353	97.353	97.130	2.750	N/A	N/A	N/A	2.500	98.583	98.483	98.360
2.625	99.717	99.717	99.488	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.233	98.233	98.008	2.875	N/A	N/A	N/A	2.625	99.462	99.362	99.238
2.750	100.639	100.639	100.418	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.159	99.159	98.938	2.990	N/A	N/A	N/A	2.750	100.389	100.289	100.168
2.875	101.304	101.304	101.086	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.824	99.824	99.606	3.000	N/A	N/A	N/A	2.875	101.054	100.954	100.829
2.990	101.673	101.673	101.459	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.193	100.193	99.979	3.125	N/A	N/A	N/A	2.990	101.423	101.323	101.200
3.000	101.773	101.773	101.559	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.293	100.293	100.079	3.250	N/A	N/A	N/A	3.000	101.523	101.423	101.309
3.125	102.200	102.200	102.000	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.468	100.468	100.268	3.375	N/A	N/A	N/A	3.125	101.950	101.798	101.750
3.250	102.867	102.867	102.667	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.135	101.135	100.935	3.500	N/A	N/A	N/A	3.250	102.617	102.470	102.417
3.375	103.490	103.490	103.290	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.758	101.758	101.558	3.625	N/A	N/A	N/A	3.375	103.240	103.096	103.040
3.500	103.809	103.809	103.609	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.077	102.077	101.877	3.750	N/A	N/A	N/A	3.500	103.559	103.417	103.359
3.625	104.097	104.097	103.897	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.365	102.365	102.165	3.875	N/A	N/A	N/A	3.625	103.847	103.707	103.647
3.750	103.753	103.753	103.553	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.345	100.345	100.145	3.990	N/A	N/A	N/A	3.750	103.503	103.403	103.303
3.875	104.147	104.147	103.947	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.739	100.739	100.539	4.000	N/A	N/A	N/A	3.875	103.897	103.797	103.697
3.990	104.408	104.408	104.208	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.000	101.000	100.800	4.125	N/A	N/A	N/A	3.990	104.158	104.058	103.958
4.000	104.508	104.508	104.308	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.100	101.100	100.900	4.250	N/A	N/A	N/A	4.000	104.258	104.158	104.058
4.125	104.656	104.656	104.442	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	99.230	99.230	99.016	4.375	N/A	N/A	N/A	4.125	104.406	104.304	104.192
4.250	105.141	105.141	104.932	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.715	99.715	99.506	4.500	N/A	N/A	N/A	4.250	104.891	104.791	104.682
4.375	105.475	105.475	105.275	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.049	100.049	99.849	4.625	N/A	N/A	N/A	4.375	105.225	105.125	105.025
4.500	105.714	105.714	105.514	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.288	100.288	100.088	4.750	N/A	N/A	N/A	4.500	105.464	105.364	105.264

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	N/A	2.500	99.916	99.916	99.661	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.135	100.135	99.935	2.000	99.885	99.755	99.685
2.875	N/A	N/A	N/A	N/A	2.625	100.889	100.889	100.634	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.706	100.706	100.506	2.125	100.456	100.326	100.256
2.990	N/A	N/A	N/A	N/A	2.750	101.474	101.474	101.219	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.143	101.143	100.943	2.250	100.893	100.763	100.693
3.000	N/A	N/A	N/A	N/A	2.875	102.063	102.063	101.810	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.559	101.559	101.359	2.375	101.309	101.179	101.109
3.125	N/A	N/A	N/A	N/A	2.990	102.408	102.408	102.156	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.050	102.050	101.850	2.500	101.800	101.673	101.600
3.250	N/A	N/A	N/A	N/A	3.000	102.508	102.508	102.256	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.582	102.582	102.382	2.625	102.332	102.227	102.132
3.375	N/A	N/A	N/A	N/A	3.125	102.716	102.716	102.472	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.039	103.039	102.839	2.750	102.789	102.685	102.589
3.500	N/A	N/A	N/A	N/A	3.250	103.222	103.222	102.981	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.380	103.380	103.180	2.875	103.130	103.024	102.930
3.625	N/A	N/A	N/A	N/A	3.375	103.829	103.829	103.592	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.653	103.653	103.453	2.990	103.403	103.296	103.203
3.750	N/A	N/A	N/A	N/A	3.500	104.206	104.206	103.972	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.753	103.753	103.553	3.000	103.503	103.396	103.303
3.875	N/A	N/A	N/A	N/A	3.625	104.449	104.449	104.216	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	104.059	104.059	103.859	3.125	103.809	103.702	103.609
3.990	N/A	N/A	N/A	N/A	3.750	104.163	104.163	103.963	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.159	104.159	103.959	3.250	103.909	103.803	103.709
4.000	N/A	N/A	N/A	N/A	3.875	104.429	104.429	104.229	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.617	104.617	104.417	3.375	104.367	104.261	104.167
4.125	N/A	N/A	N/A	N/A	3.990	104.679	104.679	104.479	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.839	104.839	104.639	3.500	104.589	104.483	104.389
4.250	N/A	N/A	N/A	N/A	4.000	104.779	104.779	104.579	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	N/A	4.125	104.684	104.684	104.484	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.717	104.717	104.517	3.750	104.467	104.367	104.267
4.500	N/A	N/A	N/A	N/A	4.250	105.056	105.056	104.856	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.866	104.866	104.666	3.875	104.616	104.516	104.416
4.625	N/A	N/A	N/A	N/A	4.375	105.257	105.257	105.057	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.137	105.137	104.937	3.990	104.887	104.787	104.687
4.750	N/A	N/A	N/A	N/A	4.500	105.447	105.447	105.247	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.237	105.237	105.037	4.000	104.987	104.887	104.787

15 Year >=125					15 Year >125					15 Year SC					15 Year SC >=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	N/A	2.000	N/A	N/A	N/A	N/A	2.000	98.909	98.909	98.709	2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	2.125	99.480	99.480	99.280	2.125	N/A	N/A	N/A	N/A	2.125	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	2.250	99.917	99.917	99.717	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	100.333	100.333	100.133	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	100.824	100.824	100.624	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	100.106	100.106	99.906	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.750	100.563	100.563	100.363	2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.875	100.904	100.904	100.704	2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	2.990	101.177	101.177	100.977	2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	3.000	101.277	101.277	101.077	3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	3.125	101.433	101.433	101.233	3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	3.250	101.933	101.933	101.733	3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	3.375	102.391	102.391	102.191	3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	3.500	102.613	102.613	102.413	3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	3.625	101.152	101.152	100.952	3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	3.750	101.485	101.485	101.285	3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	3.875	101.634	101.634	101.434	3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	
3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	3.990	101.905	101.905	101.705	3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	4.000	102.005	102.005	101.805	4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ TVT →	≤ 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	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%	-3.75%

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

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

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to - 1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

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

Subordination Enhanced Relief Refi			
LTV	TLTV	< 70	≥ 70
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
CHOICE Renovation	-1.000
Loan Size *doesn't apply to standard conv loans (primary/2nd homes)	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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

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

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

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

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/8/2021

45 Day Lock Exp.:

9/23/2021

60 Day Lock Exp.:

10/8/2021

W. Rate Sheet Dated: 8/9/2021

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	100.639	100.639	100.418	2.750	99.159	99.159	98.938	2.500	99.916	99.916	99.661	2.000	100.135	100.135	99.935	2.000	98.909	98.909	98.709
2.875	101.304	101.304	101.086	2.875	99.824	99.824	99.606	2.625	100.889	100.889	100.634	2.125	100.706	100.706	100.506	2.125	99.480	99.480	99.280
2.990	101.673	101.673	101.459	2.990	100.193	100.193	99.979	2.750	101.474	101.474	101.219	2.250	101.143	101.143	100.943	2.250	99.917	99.917	99.717
3.000	101.773	101.773	101.559	3.000	100.293	100.293	100.079	2.875	102.063	102.063	101.810	2.375	101.559	101.559	101.359	2.375	100.333	100.333	100.133
3.125	102.200	102.200	102.000	3.125	100.468	100.468	100.268	2.990	102.408	102.408	102.156	2.500	102.050	102.050	101.850	2.500	100.824	100.824	100.624
3.250	102.867	102.867	102.667	3.250	101.135	101.135	100.935	3.000	102.508	102.508	102.256	2.625	102.582	102.582	102.382	2.625	100.106	100.106	99.906
3.375	103.490	103.490	103.290	3.375	101.758	101.758	101.558	3.125	102.716	102.716	102.472	2.750	103.039	103.039	102.839	2.750	100.563	100.563	100.363
3.500	103.809	103.809	103.609	3.500	102.077	102.077	101.877	3.250	103.222	103.222	102.981	2.875	103.380	103.380	103.180	2.875	100.904	100.904	100.704
3.625	104.097	104.097	103.897	3.625	102.365	102.365	102.165	3.375	103.829	103.829	103.592	2.990	103.653	103.653	103.453	2.990	101.177	101.177	100.977
3.750	103.753	103.753	103.553	3.750	100.345	100.345	100.145	3.500	104.206	104.206	103.972	3.000	103.753	103.753	103.553	3.000	101.277	101.277	101.077
3.875	104.147	104.147	103.947	3.875	100.739	100.739	100.539	3.625	104.449	104.449	104.218	3.125	103.659	103.659	103.459	3.125	101.433	101.433	101.233
3.990	104.408	104.408	104.208	3.990	101.000	101.000	100.800	3.750	104.163	104.163	103.963	3.250	104.159	104.159	103.959	3.250	101.933	101.933	101.733
4.000	104.508	104.508	104.308	4.000	101.100	101.100	100.900	3.875	104.429	104.429	104.229	3.375	104.617	104.617	104.417	3.375	102.391	102.391	102.191
4.125	104.656	104.656	104.442	4.125	99.230	99.230	99.016	3.990	104.679	104.679	104.479	3.500	104.839	104.839	104.639	3.500	102.613	102.613	102.413
4.250	105.141	105.141	104.932	4.250	99.715	99.715	99.506	4.000	104.779	104.779	104.579	3.625	104.384	104.384	104.184	3.625	101.152	101.152	100.952
4.375	105.475	105.475	105.275	4.375	100.049	100.049	99.849	4.125	104.684	104.684	104.484	3.750	104.717	104.717	104.517	3.750	101.485	101.485	101.285
4.500	105.714	105.714	105.514	4.500	100.288	100.288	100.088	4.250	105.056	105.056	104.856	3.875	104.866	104.866	104.666	3.875	101.634	101.634	101.434
4.625	105.709	105.709	105.509	4.625	99.783	99.783	99.583	4.375	105.257	105.257	105.057	3.990	105.137	105.137	104.937	3.990	101.905	101.905	101.705
4.750	106.081	106.081	105.881	4.750	100.155	100.155	99.955	4.500	105.447	105.447	105.247	4.000	105.237	105.237	105.037	4.000	102.005	102.005	101.805

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			
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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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/8/2021

45 Day Lock Exp.:

9/23/2021

60 Day Lock Exp.:

10/8/2021

W. Rate Sheet Dated: 8/9/2021

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

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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



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.:

9/8/2021

45 Day Lock Exp.:

9/23/2021

60 Day Lock Exp.:

10/8/2021

W. Rate Sheet Dated: 8/9/2021

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	98.833	98.833	98.610	2.500	99.916	99.916	99.661	2.000	100.135	100.135	99.935	2.500	97.418	97.418	97.195	2.000	98.872	98.872	98.672
2.625	99.712	99.712	99.488	2.625	100.889	100.889	100.634	2.125	100.706	100.706	100.506	2.625	98.297	98.297	98.073	2.125	99.443	99.443	99.243
2.750	100.639	100.639	100.418	2.750	101.474	101.474	101.219	2.250	101.143	101.143	100.943	2.750	99.224	99.224	99.003	2.250	99.880	99.880	99.680
2.875	101.304	101.304	101.086	2.875	102.063	102.063	101.810	2.375	101.559	101.559	101.359	2.875	99.889	99.889	99.671	2.375	100.296	100.296	100.096
2.990	101.673	101.673	101.459	2.990	102.408	102.408	102.156	2.500	102.050	102.050	101.850	2.990	100.258	100.258	100.044	2.500	100.787	100.787	100.587
3.000	101.773	101.773	101.559	3.000	102.508	102.508	102.256	2.625	102.582	102.582	102.382	3.000	100.358	100.358	100.144	2.625	100.694	100.694	100.494
3.125	102.200	102.200	102.000	3.125	102.716	102.716	102.472	2.750	103.039	103.039	102.839	3.125	100.659	100.659	100.459	2.750	101.151	101.151	100.951
3.250	102.867	102.867	102.667	3.250	103.222	103.222	102.981	2.875	103.380	103.380	103.180	3.250	101.326	101.326	101.126	2.875	101.492	101.492	101.292
3.375	103.490	103.490	103.290	3.375	103.829	103.829	103.592	2.990	103.653	103.653	103.453	3.375	101.949	101.949	101.749	2.990	101.765	101.765	101.565
3.500	103.809	103.809	103.609	3.500	104.206	104.206	103.972	3.000	103.753	103.753	103.553	3.500	102.268	102.268	102.068	3.000	101.865	101.865	101.665
3.625	104.097	104.097	103.897	3.625	104.449	104.449	104.218	3.125	103.659	103.659	103.459	3.625	102.556	102.556	102.356	3.125	101.896	101.896	101.696
3.750	103.753	103.753	103.553	3.750	104.163	104.163	103.963	3.250	104.159	104.159	103.959	3.750	101.374	101.374	101.174	3.250	102.396	102.396	102.196
3.875	104.147	104.147	103.947	3.875	104.429	104.429	104.229	3.375	104.617	104.617	104.417	3.875	101.768	101.768	101.568	3.375	102.854	102.854	102.654
3.990	104.408	104.408	104.208	3.990	104.679	104.679	104.479	3.500	104.839	104.839	104.639	3.990	102.029	102.029	101.829	3.500	103.076	103.076	102.876
4.000	104.508	104.508	104.308	4.000	104.779	104.779	104.579	3.625	104.384	104.384	104.184	4.000	102.129	102.129	101.929	3.625	102.118	102.118	101.918
4.125	104.656	104.656	104.442	4.125	104.684	104.684	104.484	3.750	104.717	104.717	104.517	4.125	101.268	101.268	101.054	3.750	102.451	102.451	102.251
4.250	105.141	105.141	104.932	4.250	105.056	105.056	104.856	3.875	104.866	104.866	104.666	4.250	101.753	101.753	101.544	3.875	102.600	102.600	102.400
4.375	105.475	105.475	105.275	4.375	105.257	105.257	105.057	3.990	105.137	105.137	104.937	4.375	102.087	102.087	101.887	3.990	102.871	102.871	102.671
4.500	105.714	105.714	105.514	4.500	105.447	105.447	105.247	4.000	105.237	105.237	105.037	4.500	102.326	102.326	102.126	4.000	102.971	102.971	102.771

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	-14.125	-14.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

Lock Desk Policy			
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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
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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.:

9/8/2021

45 Day Lock Exp.:

9/23/2021

60 Day Lock Exp.:

10/8/2021

W. Rate Sheet Dated: 8/9/2021

Release Time: 10:00 am ET

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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

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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.

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