

W. Rate Sheet Dated: 8/10/2021

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	100.323	100.323	99.964	2.250	99.915	99.915	99.555	2.250	98.481	98.481	98.181	3.125	96.164	96.164	95.864
2.375	100.538	100.538	100.179	2.375	100.092	100.092	99.732	2.500	98.811	98.811	98.511	3.250	97.742	97.742	97.442
2.500	100.754	100.754	100.394	2.500	100.270	100.270	99.911	2.625	98.975	98.975	98.675	3.375	97.820	97.820	97.520
2.625	100.953	100.953	100.593	2.625	100.446	100.446	100.087	2.750	100.524	100.524	100.224	3.500	97.898	97.898	97.598
2.750	102.117	102.117	101.710	2.750	101.728	101.728	101.322	2.875	100.682	100.682	100.382	3.625	97.664	97.664	97.364
2.875	102.323	102.323	101.917	2.875	101.899	101.899	101.493	3.000	100.810	100.810	100.510	Margin = 2.250		Index = 0.080	
3.000	102.523	102.523	102.117	3.000	102.040	102.040	101.634	3.125	100.953	100.953	100.653	30 Year OTC			
3.125	102.711	102.711	102.305	3.125	102.195	102.195	101.789	3.250	102.267	102.267	101.967	Rate	30 Day	45 Day	60 Day
3.250	103.121	103.121	102.746	3.250	102.709	102.709	102.334	3.375	102.402	102.402	102.102	4.000	101.294	101.294	100.794
3.375	103.219	103.219	102.844	3.375	102.754	102.754	102.379	3.500	102.495	102.495	102.195	4.125	101.452	101.452	100.952
3.500	103.407	103.407	103.032	3.500	102.834	102.834	102.459	3.625	102.595	102.595	102.295	4.375	102.255	102.255	101.755
3.625	103.593	103.593	103.218	3.625	102.942	102.942	102.567	3.750	103.531	103.531	103.231	4.500	102.403	102.403	101.903
3.750	103.276	103.276	102.976	3.750	102.880	102.880	102.580	3.875	103.641	103.641	103.341	4.625	102.533	102.533	102.033
3.875	103.354	103.354	103.054	3.875	102.899	102.899	102.599	4.000	103.731	103.731	103.431	4.875	102.835	102.835	102.335
4.000	103.469	103.469	103.169	4.000	102.998	102.998	102.698	4.125	103.831	103.831	103.531	5.000	102.982	102.982	102.482
4.125	103.627	103.627	103.327	4.125	103.106	103.106	102.806	4.250	103.576	103.576	103.276	5.125	103.113	103.113	102.613
4.250	103.705	103.705	103.505	4.250	103.384	103.384	103.184	4.375	103.687	103.687	103.387	5.500	103.562	103.562	103.062
4.375	103.730	103.730	103.530	4.375	103.404	103.404	103.204	4.500	103.777	103.777	103.477	5.625	103.693	103.693	103.193
6.250	106.000	106.000	105.800	6.250	105.669	105.669	105.469	4.625	103.876	103.876	103.576	6.250	105.215	105.215	104.715

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	100.423	100.323	100.323	99.964	2.250	99.865	99.765	99.765	99.405	2.250	100.611	100.511	100.511	100.211
2.375	100.638	100.538	100.538	100.179	2.375	100.042	99.942	99.942	99.582	2.375	100.775	100.675	100.675	100.375
2.500	100.854	100.754	100.754	100.394	2.500	100.220	100.120	100.120	99.761	2.500	100.941	100.841	100.841	100.541
2.625	101.053	100.953	100.953	100.593	2.625	100.396	100.296	100.296	99.937	2.625	101.105	101.005	101.005	100.705
2.750	102.217	102.117	102.117	101.710	2.750	101.553	101.453	101.453	101.047	2.750	101.554	101.454	101.454	101.154
2.875	102.423	102.323	102.323	101.917	2.875	101.724	101.624	101.624	101.218	2.875	101.712	101.612	101.612	101.312
3.000	102.623	102.523	102.523	102.117	3.000	101.865	101.765	101.765	101.359	3.000	101.840	101.740	101.740	101.440
3.125	102.811	102.711	102.711	102.305	3.125	102.020	101.920	101.920	101.514	3.125	101.983	101.883	101.883	101.583
3.250	103.221	103.121	103.121	102.746	3.250	102.509	102.409	102.409	102.034	3.250	103.897	103.797	103.797	103.497
3.375	103.419	103.319	103.319	102.944	3.375	102.654	102.554	102.554	102.179	3.375	104.032	103.932	103.932	103.632
3.500	103.607	103.507	103.507	103.132	3.500	102.734	102.634	102.634	102.259	3.500	104.125	104.025	104.025	103.725
3.625	103.793	103.693	103.693	103.318	3.625	102.842	102.742	102.742	102.367	3.625	104.225	104.125	104.125	103.825
3.750	103.476	103.376	103.376	103.076	3.750	103.080	102.980	102.980	102.680	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 Unit	0.000	VA Jumbo	
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	98.544	98.544	98.044	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.702	98.702	98.202	4.750	101.000	101.000	100.500
3.875	98.996	98.996	98.496	6.250	103.750	103.750	103.500	4.375	99.505	99.505	99.005	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.881	98.881	98.381					4.500	99.653	99.653	99.153	Rate	30 Day	45 Day	60 Day
4.125	98.723	98.723	98.223					4.625	99.783	99.783	99.283	5.750	103.000	103.000	102.500
4.250	100.482	100.482	99.982					4.875	100.085	100.085	99.585	6.250	105.750	105.750	105.250
4.375	100.357	100.357	99.857					5.000	100.232	100.232	99.732	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.210	100.210	99.710					5.125	100.363	100.363	99.863				
4.625	100.079	100.079	99.579					5.500	100.812	100.812	100.312				
4.750	101.090	101.090	100.590					5.625	100.943	100.943	100.443				
Borrower Paid Como Only				Lender Paid Only				6.250	102.465	102.465	101.965				

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

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/9/2021

45 Day Lock Exp.:

9/24/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/10/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.914	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 = .080	
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	101.909	101.909	101.534	3.250	101.596	101.596	101.221	3.375	101.207	101.207	100.907	3.250	101.909	101.909	101.409
3.375	102.106	102.106	101.731	3.375	101.742	101.742	101.367	3.500	101.300	101.300	101.000	3.375	102.106	102.106	101.606
3.500	102.294	102.294	101.919	3.500	101.821	101.821	101.446	3.625	101.400	101.400	101.100	3.500	102.294	102.294	101.794
3.625	102.481	102.481	102.106	3.625	101.930	101.930	101.555	3.750	102.836	102.836	102.536	3.625	102.481	102.481	101.981
3.750	101.213	101.213	100.913	3.750	100.917	100.917	100.617	3.875	N/A	N/A	N/A	3.750	101.213	101.213	100.713
3.875	101.392	101.392	101.092	3.875	101.037	101.037	100.737	4.000	N/A	N/A	N/A	3.875	101.392	101.392	100.892
4.000	101.506	101.506	101.206	4.000	101.135	101.135	100.835	4.125	N/A	N/A	N/A	4.000	101.506	101.506	101.006
4.125	101.665	101.665	101.365	4.125	101.244	101.244	100.944	4.250	N/A	N/A	N/A	4.125	101.665	101.665	101.165
4.250	101.843	101.843	101.643	4.250	101.622	101.622	101.422	4.375	N/A	N/A	N/A	4.250	101.843	101.843	101.343
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	101.242	101.142	101.142	100.736	2.750	100.928	100.828	100.828	100.422	2.750	100.829	100.729	100.729	100.429
2.875	101.448	101.348	101.348	100.942	2.875	101.099	100.999	100.999	100.593	2.875	100.987	100.887	100.887	100.587
3.000	101.648	101.548	101.548	101.142	3.000	101.240	101.140	101.140	100.734	3.000	101.115	101.015	101.015	100.715
3.125	101.836	101.736	101.736	101.330	3.125	101.395	101.295	101.295	100.889	3.125	101.258	101.158	101.158	100.858
3.250	102.009	101.909	101.909	101.534	3.250	101.696	101.596	101.596	101.221	3.250	102.985	102.885	102.885	102.585
3.375	102.206	102.106	102.106	101.731	3.375	101.842	101.742	101.742	101.367	3.375	103.119	103.019	103.019	102.719
3.500	102.394	102.294	102.294	101.919	3.500	101.921	101.821	101.821	101.446	3.500	103.213	103.113	103.113	102.813
3.625	102.581	102.481	102.481	102.106	3.625	102.030	101.930	101.930	101.555	3.625	103.312	103.212	103.212	102.912
3.750	101.313	101.213	101.213	100.913	3.750	101.017	100.917	100.917	100.617	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

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



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.:

9/9/2021

45 Day Lock Exp.:

9/24/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/10/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.546	98.546	98.546	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.505	98.505	98.305	2.000	N/A	N/A	N/A	2.500	98.525	98.394	98.308
2.625	99.400	99.400	99.200	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.287	99.287	99.087	2.125	N/A	N/A	N/A	2.625	99.379	99.238	99.136
2.750	100.175	100.175	99.975	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.991	99.991	99.791	2.250	N/A	N/A	N/A	2.750	100.154	100.013	99.911
2.875	100.793	100.793	100.593	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.557	100.557	100.357	2.375	N/A	N/A	N/A	2.875	100.772	100.631	100.529
2.990	101.187	101.187	100.987	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.856	100.856	100.656	2.500	N/A	N/A	N/A	2.990	101.166	101.025	100.923
3.000	101.287	101.287	101.087	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.956	100.956	100.756	2.625	N/A	N/A	N/A	3.000	101.266	101.125	101.023
3.125	101.906	101.906	101.706	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.598	101.598	101.398	2.750	N/A	N/A	N/A	3.125	101.871	101.720	101.610
3.250	102.599	102.599	102.399	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.235	102.235	102.035	2.875	N/A	N/A	N/A	3.250	102.564	102.413	102.303
3.375	103.312	103.312	103.112	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.914	102.914	102.714	2.990	N/A	N/A	N/A	3.375	103.276	103.125	103.015
3.500	103.686	103.686	103.486	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.202	103.202	103.002	3.000	N/A	N/A	N/A	3.500	103.651	103.500	103.390
3.625	104.005	104.005	103.805	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.359	103.359	103.159	3.125	N/A	N/A	N/A	3.625	103.970	103.819	103.709
3.750	103.812	103.812	103.612	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.894	102.894	102.694	3.250	N/A	N/A	N/A	3.750	103.456	103.342	103.256
3.875	104.248	104.248	104.048	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.301	103.301	103.101	3.375	N/A	N/A	N/A	3.875	103.892	103.778	103.692
3.990	104.485	104.485	104.285	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.495	103.495	103.295	3.500	N/A	N/A	N/A	3.990	104.129	104.015	103.929
4.000	104.585	104.585	104.385	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.595	103.595	103.395	3.625	N/A	N/A	N/A	4.000	104.229	104.115	104.029
4.125	104.894	104.894	104.694	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.784	103.784	103.584	3.750	N/A	N/A	N/A	4.125	104.538	104.424	104.338
4.250	104.909	104.909	104.709	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.917	102.917	102.717	3.875	N/A	N/A	N/A	4.250	104.599	104.484	104.399
4.375	105.276	105.276	105.076	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.312	103.312	103.112	3.990	N/A	N/A	N/A	4.375	104.965	104.850	104.765
4.500	105.617	105.617	105.417	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.610	103.610	103.410	4.000	N/A	N/A	N/A	4.500	105.206	105.091	105.006
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	100.156	100.156	99.956	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.839	99.839	99.639	2.000	99.769	99.645	99.566
2.875	N/A	N/A	N/A	2.625	100.625	100.625	100.425	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.408	100.408	100.208	2.125	100.337	100.213	100.134
2.990	N/A	N/A	N/A	2.750	101.006	101.006	100.806	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.871	100.871	100.671	2.250	100.800	100.676	100.597
3.000	N/A	N/A	N/A	2.875	101.617	101.617	101.417	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.263	101.263	101.063	2.375	101.193	101.069	100.990
3.125	N/A	N/A	N/A	2.990	101.973	101.973	101.773	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.789	101.789	101.589	2.500	101.726	101.609	101.526
3.250	N/A	N/A	N/A	3.000	102.073	102.073	101.873	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.293	102.293	102.093	2.625	102.230	102.113	102.030
3.375	N/A	N/A	N/A	3.125	102.480	102.480	102.280	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.761	102.761	102.561	2.750	102.698	102.581	102.498
3.500	N/A	N/A	N/A	3.250	102.996	102.996	102.796	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.119	103.119	102.919	2.875	103.057	102.940	102.857
3.625	N/A	N/A	N/A	3.375	103.672	103.672	103.472	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.425	103.425	103.225	2.990	103.362	103.245	103.162
3.750	N/A	N/A	N/A	3.500	104.017	104.017	103.817	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.525	103.525	103.325	3.000	103.462	103.345	103.262
3.875	N/A	N/A	N/A	3.625	104.333	104.333	104.133	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.890	103.890	103.690	3.125	103.827	103.710	103.627
3.990	N/A	N/A	N/A	3.750	104.625	104.625	104.425	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.290	104.290	104.090	3.250	104.025	103.925	103.825
4.000	N/A	N/A	N/A	3.875	104.458	104.458	104.258	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.781	104.781	104.581	3.375	104.516	104.416	104.316
4.125	N/A	N/A	N/A	3.990	104.667	104.667	104.467	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.102	105.102	104.902	3.500	104.837	104.737	104.637
4.250	N/A	N/A	N/A	4.000	104.767	104.767	104.567	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.492	105.492	105.292	3.625	105.227	105.127	105.027
4.375	N/A	N/A	N/A	4.125	105.073	105.073	104.873	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.951	104.951	104.751	3.750	104.631	104.531	104.431
4.500	N/A	N/A	N/A	4.250	105.037	105.037	104.837	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.363	105.363	105.163	3.875	105.043	104.943	104.843
4.625	N/A	N/A	N/A	4.375	105.400	105.400	105.200	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.663	105.663	105.463	3.990	105.343	105.243	105.143
4.750	N/A	N/A	N/A	4.500	105.722	105.722	105.522	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.763	105.763	105.563	4.000	105.443	105.343	105.243
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	100.031	100.031	99.831	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.300	100.300	100.100
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.468	100.468	100.268	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.868	100.868	100.668
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.785	100.785	100.585	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.331	101.331	101.131
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.268	101.268	101.068	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.723	101.723	101.523
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.762	101.762	101.562	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.087	102.087	101.887
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.144	102.144	101.944	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.493	102.493	102.293
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.468	102.468	102.268	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.846	102.846	102.646
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.715	102.715	102.515	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.205	103.205	103.005
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.896	102.896	102.696	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.510	103.510	103.310
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.996	102.996	102.796	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.610	103.610	103.410
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.250	103.250	103.050	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.975	103.975	103.775
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.293	103.293	103.093	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/9/2021

45 Day Lock Exp.:

9/24/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/10/2021

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	98.546	98.546	98.346	2.500	98.505	98.505	98.305	2.875	101.617	101.617	101.417	2.000	99.839	99.839	99.639	2.000	100.031	100.031	99.831
2.625	99.400	99.400	99.200	2.625	99.287	99.287	99.087	2.990	101.973	101.973	101.773	2.125	100.408	100.408	100.208	2.125	100.468	100.468	100.268
2.750	100.175	100.175	99.975	2.750	99.991	99.991	99.791	3.000	102.073	102.073	101.873	2.250	100.871	100.871	100.671	2.250	100.785	100.785	100.585
2.875	100.793	100.793	100.593	2.875	100.557	100.557	100.357	3.125	102.480	102.480	102.280	2.375	101.263	101.263	101.063	2.375	101.268	101.268	101.068
2.990	101.187	101.187	100.987	2.990	100.856	100.856	100.656	3.250	102.996	102.996	102.796	2.500	101.789	101.789	101.589	2.500	101.762	101.762	101.562
3.000	101.287	101.287	101.087	3.000	100.956	100.956	100.756	3.375	103.672	103.672	103.472	2.625	102.293	102.293	102.093	2.625	102.144	102.144	101.944
3.125	101.906	101.906	101.706	3.125	101.598	101.598	101.398	3.500	104.017	104.017	103.817	2.750	102.761	102.761	102.561	2.750	102.468	102.468	102.268
3.250	102.599	102.599	102.399	3.250	102.235	102.235	102.035	3.625	104.333	104.333	104.133	2.875	103.119	103.119	102.919	2.875	102.715	102.715	102.515
3.375	103.312	103.312	103.112	3.375	102.914	102.914	102.714	3.750	104.025	104.025	103.825	2.990	103.425	103.425	103.225	2.990	102.896	102.896	102.696
3.500	103.686	103.686	103.486	3.500	103.202	103.202	103.002	3.875	104.458	104.458	104.258	3.000	103.525	103.525	103.325	3.000	102.996	102.996	102.796
3.625	104.005	104.005	103.805	3.625	103.359	103.359	103.159	3.990	104.667	104.667	104.467	3.125	103.890	103.890	103.690	3.125	103.250	103.250	103.050
3.750	103.812	103.812	103.612	3.750	102.894	102.894	102.694	4.000	104.767	104.767	104.567	3.250	104.290	104.290	104.090	3.250	103.293	103.293	103.093
3.875	104.248	104.248	104.048	3.875	103.301	103.301	103.101	4.125	105.073	105.073	104.873	3.375	104.781	104.781	104.581	3.375	103.670	103.670	103.470
3.990	104.485	104.485	104.285	3.990	103.495	103.495	103.295	4.250	105.037	105.037	104.837	3.500	105.102	105.102	104.902	3.500	103.895	103.895	103.695
4.000	104.585	104.585	104.385	4.000	103.595	103.595	103.395	4.375	105.400	105.400	105.200	3.625	105.492	105.492	105.292	3.625	104.169	104.169	103.969
4.125	104.894	104.894	104.694	4.125	103.784	103.784	103.584	4.500	105.722	105.722	105.522	3.750	104.951	104.951	104.751	3.750	103.040	103.040	102.840
4.250	104.909	104.909	104.709	4.250	102.917	102.917	102.717	4.625	105.937	105.937	105.737	3.875	105.363	105.363	105.163	3.875	103.329	103.329	103.129
4.375	105.276	105.276	105.076	4.375	103.312	103.312	103.112	4.750	105.790	105.790	105.590	3.990	105.663	105.663	105.463	3.990	103.512	103.512	103.312
4.500	105.617	105.617	105.417	4.500	103.610	103.610	103.410	4.875	106.111	106.111	105.911	4.000	105.763	105.763	105.563	4.000	103.612	103.612	103.412

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	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
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)
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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/9/2021
45 Day Lock Exp.: 9/24/2021
60 Day Lock Exp.: 10/11/2021

W. Rate Sheet Dated: 8/10/2021

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					
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
2.500	98.511	98.511	98.287	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.289	97.289	97.065	2.750	N/A
2.625	99.398	99.398	99.169	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.176	98.176	97.947	2.875	N/A
2.750	100.334	100.334	100.092	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.112	99.112	98.870	2.990	N/A
2.875	101.007	101.007	100.760	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.785	99.785	99.538	3.000	N/A
2.990	101.386	101.386	101.133	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.164	100.164	99.911	3.125	N/A
3.000	101.486	101.486	101.233	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.264	100.264	100.011	3.250	N/A
3.125	101.995	101.995	101.794	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.457	100.457	100.256	3.375	N/A
3.250	102.701	102.701	102.485	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.163	101.163	100.947	3.500	N/A
3.375	103.363	103.363	103.147	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.825	101.825	101.609	3.625	N/A
3.500	103.666	103.666	103.446	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.128	102.128	101.908	3.750	N/A
3.625	103.948	103.948	103.730	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.410	102.410	102.192	3.875	N/A
3.750	103.543	103.543	103.332	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.121	100.121	99.910	3.990	N/A
3.875	103.946	103.946	103.737	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.524	100.524	100.315	4.000	N/A
3.990	104.181	104.181	103.977	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.759	100.759	100.555	4.125	N/A
4.000	104.281	104.281	104.077	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.859	100.859	100.655	4.250	N/A
4.125	104.485	104.485	104.285	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	98.935	98.935	98.735	4.375	N/A
4.250	104.976	104.976	104.776	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.426	99.426	99.226	4.500	N/A
4.375	105.316	105.316	105.116	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.766	99.766	99.566	4.625	N/A
4.500	105.560	105.560	105.360	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.010	100.010	99.810	4.750	N/A
30/25 Year SC>125						20 Year						20 Year 105-125					
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
2.750	N/A	N/A	N/A	2.500	99.631	99.631	99.178	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.985
2.875	N/A	N/A	N/A	2.625	100.611	100.611	100.158	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.582
2.990	N/A	N/A	N/A	2.750	101.198	101.198	100.745	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.030
3.000	N/A	N/A	N/A	2.875	101.790	101.790	101.339	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.441
3.125	N/A	N/A	N/A	2.990	102.140	102.140	101.693	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.944
3.250	N/A	N/A	N/A	3.000	102.240	102.240	101.793	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.477
3.375	N/A	N/A	N/A	3.125	102.534	102.534	102.124	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.942
3.500	N/A	N/A	N/A	3.250	103.073	103.073	102.666	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.281
3.625	N/A	N/A	N/A	3.375	103.720	103.720	103.316	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.556
3.750	N/A	N/A	N/A	3.500	104.074	104.074	103.677	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.656
3.875	N/A	N/A	N/A	3.625	104.312	104.312	103.914	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.642
3.990	N/A	N/A	N/A	3.750	103.969	103.969	103.769	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.140
4.000	N/A	N/A	N/A	3.875	104.239	104.239	104.039	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.601
4.125	N/A	N/A	N/A	3.990	104.460	104.460	104.260	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.825
4.250	N/A	N/A	N/A	4.000	104.560	104.560	104.360	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.316
4.375	N/A	N/A	N/A	4.125	104.531	104.531	104.331	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.653
4.500	N/A	N/A	N/A	4.250	104.908	104.908	104.708	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.801
4.625	N/A	N/A	N/A	4.375	105.110	105.110	104.910	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.096
4.750	N/A	N/A	N/A	4.500	105.410	105.410	105.210	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.196
15 Year 105-125						15 Year >125						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
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.759	98.759	98.559	2.000	N/A	N/A	N/A	2.000	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.356	99.356	99.156	2.125	N/A	N/A	N/A	2.125	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.804	99.804	99.604	2.250	N/A	N/A	N/A	2.250	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.215	100.215	100.015	2.375	N/A	N/A	N/A	2.375	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.718	100.718	100.518	2.500	N/A	N/A	N/A	2.500	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.001	100.001	99.801	2.625	N/A	N/A	N/A	2.625	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.466	100.466	100.266	2.750	N/A	N/A	N/A	2.750	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.805	100.805	100.605	2.875	N/A	N/A	N/A	2.875	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.080	101.080	100.880	2.990	N/A	N/A	N/A	2.990	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.180	101.180	100.980	3.000	N/A	N/A	N/A	3.000	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.416	101.416	101.216	3.125	N/A	N/A	N/A	3.125	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.914	101.914	101.714	3.250	N/A	N/A	N/A	3.250	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.375	102.375	102.175	3.375	N/A	N/A	N/A	3.375	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.599	102.599	102.399	3.500	N/A	N/A	N/A	3.500	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.090	101.090	100.890	3.625	N/A	N/A	N/A	3.625	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.427	101.427	101.227	3.750	N/A	N/A	N/A	3.750	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.575	101.575	101.375	3.875	N/A	N/A	N/A	3.875	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.870	101.870	101.670	3.990	N/A	N/A	N/A	3.990	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.970	101.970	101.770	4.000	N/A	N/A	N/A	4.000	N/A

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%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.500	-3.500	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750

Cash Out Refi				
FICO ↓ \ LTV →	≤ 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%



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.:

9/9/2021

45 Day Lock Exp.:

9/24/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/10/2021

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	100.334	100.334	100.092	2.750	99.112	99.112	98.870	2.500	99.631	99.631	99.178	2.000	99.985	99.985	99.785	2.000	98.759	98.759	98.559
2.875	101.007	101.007	100.760	2.875	99.785	99.785	99.538	2.625	100.611	100.611	100.158	2.125	100.582	100.582	100.382	2.125	99.356	99.356	99.156
2.990	101.386	101.386	101.133	2.990	100.164	100.164	99.911	2.750	101.198	101.198	100.745	2.250	101.030	101.030	100.830	2.250	99.804	99.804	99.604
3.000	101.486	101.486	101.233	3.000	100.264	100.264	100.011	2.875	101.790	101.790	101.339	2.375	101.441	101.441	101.241	2.375	100.215	100.215	100.015
3.125	101.995	101.995	101.794	3.125	100.457	100.457	100.256	2.990	102.140	102.140	101.693	2.500	101.944	101.944	101.744	2.500	100.718	100.718	100.518
3.250	102.701	102.701	102.485	3.250	101.163	101.163	100.947	3.000	102.240	102.240	101.793	2.625	102.477	102.477	102.277	2.625	100.001	100.001	99.801
3.375	103.363	103.363	103.147	3.375	101.825	101.825	101.609	3.125	102.534	102.534	102.124	2.750	102.942	102.942	102.742	2.750	100.466	100.466	100.266
3.500	103.666	103.666	103.446	3.500	102.128	102.128	101.908	3.250	103.073	103.073	102.666	2.875	103.281	103.281	103.081	2.875	100.805	100.805	100.605
3.625	103.948	103.948	103.730	3.625	102.410	102.410	102.192	3.375	103.720	103.720	103.316	2.990	103.556	103.556	103.356	2.990	101.080	101.080	100.880
3.750	103.543	103.543	103.332	3.750	100.121	100.121	99.910	3.500	104.074	104.074	103.677	3.000	103.656	103.656	103.456	3.000	101.180	101.180	100.980
3.875	103.946	103.946	103.737	3.875	100.524	100.524	100.315	3.625	104.312	104.312	103.914	3.125	103.642	103.642	103.442	3.125	101.416	101.416	101.216
3.990	104.181	104.181	103.977	3.990	100.759	100.759	100.555	3.750	103.969	103.969	103.769	3.250	104.140	104.140	103.940	3.250	101.914	101.914	101.714
4.000	104.281	104.281	104.077	4.000	100.859	100.859	100.655	3.875	104.239	104.239	104.039	3.375	104.601	104.601	104.401	3.375	102.375	102.375	102.175
4.125	104.485	104.485	104.285	4.125	98.935	98.935	98.735	3.990	104.460	104.460	104.260	3.500	104.825	104.825	104.625	3.500	102.599	102.599	102.399
4.250	104.976	104.976	104.776	4.250	99.426	99.426	99.226	4.000	104.560	104.560	104.360	3.625	104.316	104.316	104.116	3.625	101.090	101.090	100.890
4.375	105.316	105.316	105.116	4.375	99.766	99.766	99.566	4.125	104.531	104.531	104.331	3.750	104.653	104.653	104.453	3.750	101.427	101.427	101.227
4.500	105.560	105.560	105.360	4.500	100.010	100.010	99.810	4.250	104.908	104.908	104.708	3.875	104.801	104.801	104.601	3.875	101.575	101.575	101.375
4.625	105.667	105.667	105.467	4.625	99.867	99.867	99.667	4.375	105.110	105.110	104.910	3.990	105.096	105.096	104.896	3.990	101.870	101.870	101.670
4.750	106.043	106.043	105.843	4.750	100.243	100.243	100.043	4.500	105.410	105.410	105.210	4.000	105.196	105.196	104.996	4.000	101.970	101.970	101.770

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/9/2021

45 Day Lock Exp.:

9/24/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/10/2021

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.



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.:

9/9/2021

45 Day Lock Exp.:

9/24/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/10/2021

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	98.511	98.511	98.287	2.500	99.631	99.631	99.178	2.000	99.985	99.985	99.785	2.500	97.225	97.225	97.001	2.000	98.722	98.722	98.522
2.625	99.398	99.398	99.169	2.625	100.611	100.611	100.158	2.125	100.582	100.582	100.382	2.625	98.112	98.112	97.883	2.125	99.319	99.319	99.119
2.750	100.334	100.334	100.092	2.750	101.198	101.198	100.745	2.250	101.030	101.030	100.830	2.750	99.048	99.048	98.806	2.250	99.767	99.767	99.567
2.875	101.007	101.007	100.760	2.875	101.790	101.790	101.339	2.375	101.441	101.441	101.241	2.875	99.721	99.721	99.474	2.375	100.178	100.178	99.978
2.990	101.386	101.386	101.133	2.990	102.140	102.140	101.693	2.500	101.944	101.944	101.744	2.990	100.100	100.100	99.847	2.500	100.681	100.681	100.481
3.000	101.486	101.486	101.233	3.000	102.240	102.240	101.793	2.625	102.477	102.477	102.277	3.000	100.200	100.200	99.947	2.625	100.589	100.589	100.389
3.125	101.995	101.995	101.794	3.125	102.534	102.534	102.124	2.750	102.942	102.942	102.742	3.125	100.551	100.551	100.350	2.750	101.054	101.054	100.854
3.250	102.701	102.701	102.485	3.250	103.073	103.073	102.666	2.875	103.281	103.281	103.081	3.250	101.257	101.257	101.041	2.875	101.393	101.393	101.193
3.375	103.363	103.363	103.147	3.375	103.720	103.720	103.316	2.990	103.556	103.556	103.356	3.375	101.919	101.919	101.703	2.990	101.668	101.668	101.468
3.500	103.666	103.666	103.446	3.500	104.074	104.074	103.677	3.000	103.656	103.656	103.456	3.500	102.222	102.222	102.002	3.000	101.768	101.768	101.568
3.625	103.948	103.948	103.730	3.625	104.312	104.312	103.914	3.125	103.642	103.642	103.442	3.625	102.504	102.504	102.286	3.125	101.879	101.879	101.679
3.750	103.543	103.543	103.332	3.750	103.969	103.969	103.769	3.250	104.140	104.140	103.940	3.750	101.157	101.157	100.946	3.250	102.377	102.377	102.177
3.875	103.946	103.946	103.737	3.875	104.239	104.239	104.039	3.375	104.601	104.601	104.401	3.875	101.560	101.560	101.351	3.375	102.838	102.838	102.638
3.990	104.181	104.181	103.977	3.990	104.460	104.460	104.260	3.500	104.825	104.825	104.625	3.990	101.795	101.795	101.591	3.500	103.062	103.062	102.862
4.000	104.281	104.281	104.077	4.000	104.560	104.560	104.360	3.625	104.316	104.316	104.116	4.000	101.895	101.895	101.691	3.625	102.053	102.053	101.853
4.125	104.485	104.485	104.285	4.125	104.531	104.531	104.331	3.750	104.653	104.653	104.453	4.125	101.035	101.035	100.835	3.750	102.390	102.390	102.190
4.250	104.976	104.976	104.776	4.250	104.908	104.908	104.708	3.875	104.801	104.801	104.601	4.250	101.526	101.526	101.326	3.875	102.538	102.538	102.338
4.375	105.316	105.316	105.116	4.375	105.110	105.110	104.910	3.990	105.096	105.096	104.896	4.375	101.866	101.866	101.666	3.990	102.833	102.833	102.633
4.500	105.560	105.560	105.360	4.500	105.410	105.410	105.210	4.000	105.196	105.196	104.996	4.500	102.110	102.110	101.910	4.000	102.933	102.933	102.733

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/9/2021

45 Day Lock Exp.:

9/24/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/10/2021

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 *1A, 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)