

W. Rate Sheet Dated: 8/11/2021

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	100.433	100.433	100.089	2.250	100.028	100.028	99.684	2.250	98.402	98.402	98.102	3.125	96.398	96.398	96.098
2.375	100.647	100.647	100.304	2.375	100.211	100.211	99.867	2.500	98.734	98.734	98.434	3.250	97.664	97.664	97.364
2.500	100.863	100.863	100.519	2.500	100.384	100.384	100.040	2.625	98.899	98.899	98.599	3.375	97.742	97.742	97.442
2.625	101.062	101.062	100.718	2.625	100.561	100.561	100.218	2.750	100.492	100.492	100.192	3.500	97.820	97.820	97.520
2.750	102.195	102.195	101.804	2.750	101.810	101.810	101.419	2.875	100.653	100.653	100.353	3.625	97.898	97.898	97.598
2.875	102.401	102.401	102.011	2.875	101.983	101.983	101.593	3.000	100.809	100.809	100.509	Margin = 2.250		Index = 0.080	
3.000	102.601	102.601	102.211	3.000	102.153	102.153	101.762	3.125	100.928	100.928	100.628	30 Year OTC			
3.125	102.789	102.789	102.398	3.125	102.283	102.283	101.893	3.250	102.153	102.153	101.853	Rate	30 Day	45 Day	60 Day
3.250	103.215	103.215	102.825	3.250	102.795	102.795	102.404	3.375	102.321	102.321	102.021	4.000	101.434	101.434	100.934
3.375	103.312	103.312	102.922	3.375	102.853	102.853	102.462	3.500	102.454	102.454	102.154	4.125	101.593	101.593	101.093
3.500	103.500	103.500	103.110	3.500	102.997	102.997	102.606	3.625	102.516	102.516	102.216	4.375	102.302	102.302	101.802
3.625	103.687	103.687	103.296	3.625	103.043	103.043	102.652	3.750	103.233	103.233	102.933	4.500	102.449	102.449	101.949
3.750	103.416	103.416	103.116	3.750	103.020	103.020	102.720	3.875	103.349	103.349	103.049	4.625	102.580	102.580	102.080
3.875	103.495	103.495	103.195	3.875	103.044	103.044	102.744	4.000	103.458	103.458	103.158	4.875	102.897	102.897	102.397
4.000	103.609	103.609	103.309	4.000	103.163	103.163	102.863	4.125	103.541	103.541	103.241	5.000	103.045	103.045	102.545
4.125	103.768	103.768	103.468	4.125	103.254	103.254	102.954	4.250	103.450	103.450	103.150	5.125	103.175	103.175	102.675
4.250	103.752	103.752	103.552	4.250	103.431	103.431	103.231	4.375	103.566	103.566	103.266	5.500	103.531	103.531	103.031
4.375	103.777	103.777	103.577	4.375	103.455	103.455	103.255	4.500	103.676	103.676	103.376	5.625	103.661	103.661	103.161
6.250	106.000	106.000	105.800	6.250	105.934	105.934	105.734	6.625	103.758	103.758	103.458	6.250	105.480	105.480	104.980

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	100.533	100.433	100.433	100.089	2.250	99.978	99.878	99.878	99.534	2.250	100.532	100.432	100.432	100.132
2.375	100.747	100.647	100.647	100.304	2.375	100.161	100.061	100.061	99.717	2.375	100.703	100.603	100.603	100.303
2.500	100.963	100.863	100.863	100.519	2.500	100.334	100.234	100.234	99.890	2.500	100.864	100.764	100.764	100.464
2.625	101.162	101.062	101.062	100.718	2.625	100.511	100.411	100.411	100.068	2.625	101.029	100.929	100.929	100.629
2.750	102.295	102.195	102.195	101.804	2.750	101.635	101.535	101.535	101.144	2.750	101.522	101.422	101.422	101.122
2.875	102.501	102.401	102.401	102.011	2.875	101.808	101.708	101.708	101.318	2.875	101.683	101.583	101.583	101.283
3.000	102.701	102.601	102.601	102.211	3.000	101.978	101.878	101.878	101.487	3.000	101.839	101.739	101.739	101.439
3.125	102.889	102.789	102.789	102.398	3.125	102.108	102.008	102.008	101.618	3.125	101.958	101.858	101.858	101.558
3.250	103.315	103.215	103.215	102.825	3.250	102.595	102.495	102.495	102.104	3.250	103.783	103.683	103.683	103.383
3.375	103.512	103.412	103.412	103.022	3.375	102.753	102.653	102.653	102.262	3.375	103.951	103.851	103.851	103.551
3.500	103.700	103.600	103.600	103.210	3.500	102.897	102.797	102.797	102.406	3.500	104.084	103.984	103.984	103.684
3.625	103.887	103.787	103.787	103.396	3.625	102.943	102.843	102.843	102.452	3.625	104.146	104.046	104.046	103.746
3.750	103.616	103.516	103.516	103.216	3.750	103.220	103.120	103.120	102.820	3.750	105.363	105.263	105.263	104.963

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 $\leq$ 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	98.684	98.684	98.184	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.843	98.843	98.343	4.750	101.000	101.000	100.500
3.875	99.136	99.136	98.636	6.250	103.750	103.750	103.500	4.375	99.552	99.552	99.052	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.022	99.022	98.522					4.500	99.699	99.699	99.199	Rate	30 Day	45 Day	60 Day
4.125	98.863	98.863	98.363					4.625	99.830	99.830	99.330	5.750	103.000	103.000	102.500
4.250	100.529	100.529	100.029					4.875	100.147	100.147	99.647	6.250	105.750	105.750	105.250
4.375	100.404	100.404	99.904					5.000	100.295	100.295	99.795	DPA Advantage Adjustment			
4.500	100.257	100.257	99.757					5.125	100.425	100.425	99.925	203(k) / 203(k)s		-1.000	
4.625	100.126	100.126	99.626					5.500	100.781	100.781	100.281	203(k) & 203(k)s are Borrower Paid only			
4.750	101.153	101.153	100.653					5.625	100.911	100.911	100.411				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.730	102.730	102.230				

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

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@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/11/2021

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	96.148	96.148	95.848
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	97.414	97.414	97.114
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	97.492	97.492	97.192
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.041	99.041	98.741	3.500	97.570	97.570	97.270
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.201	99.201	98.901	3.625	97.648	97.648	97.348
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.358	99.358	99.058	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.476	99.476	99.176	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.958	100.958	100.658	Rate	30 Day	45 Day	60 Day
3.250	102.003	102.003	101.612	3.250	101.682	101.682	101.291	3.375	101.126	101.126	100.826	3.250	102.003	102.003	101.503
3.375	102.200	102.200	101.809	3.375	101.840	101.840	101.449	3.500	101.259	101.259	100.959	3.375	102.200	102.200	101.700
3.500	102.388	102.388	101.997	3.500	101.984	101.984	101.593	3.625	101.321	101.321	101.021	3.500	102.388	102.388	101.888
3.625	102.575	102.575	102.184	3.625	102.031	102.031	101.640	3.750	102.538	102.538	102.238	3.625	102.575	102.575	102.075
3.750	101.354	101.354	101.054	3.750	101.057	101.057	100.757	3.875	N/A	N/A	N/A	3.750	101.354	101.354	100.854
3.875	101.532	101.532	101.232	3.875	101.182	101.182	100.882	4.000	N/A	N/A	N/A	3.875	101.532	101.532	101.032
4.000	101.647	101.647	101.347	4.000	101.300	101.300	101.000	4.125	N/A	N/A	N/A	4.000	101.647	101.647	101.147
4.125	101.806	101.806	101.506	4.125	101.392	101.392	101.092	4.250	N/A	N/A	N/A	4.125	101.806	101.806	101.306
4.250	101.890	101.890	101.690	4.250	101.668	101.668	101.468	4.375	N/A	N/A	N/A	4.250	101.890	101.890	101.390
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	101.726	101.626	101.626	101.235	2.750	101.416	101.316	101.316	100.925	2.750	101.203	101.103	101.103	100.803
2.875	101.932	101.832	101.832	101.441	2.875	101.590	101.490	101.490	101.099	2.875	101.364	101.264	101.264	100.964
3.000	102.132	102.032	102.032	101.641	3.000	101.759	101.659	101.659	101.268	3.000	101.521	101.421	101.421	101.121
3.125	102.320	102.220	102.220	101.829	3.125	101.890	101.790	101.790	101.399	3.125	101.639	101.539	101.539	101.239
3.250	102.103	102.003	102.003	101.612	3.250	101.782	101.682	101.682	101.291	3.250	102.870	102.770	102.770	102.470
3.375	102.300	102.200	102.200	101.809	3.375	101.940	101.840	101.840	101.449	3.375	103.038	102.938	102.938	102.638
3.500	102.488	102.388	102.388	101.997	3.500	102.084	101.984	101.984	101.593	3.500	103.171	103.071	103.071	102.771
3.625	102.675	102.575	102.575	102.184	3.625	102.131	102.031	102.031	101.640	3.625	103.234	103.134	103.134	102.834
3.750	101.454	101.354	101.354	101.054	3.750	101.157	101.057	101.057	100.757	3.750	103.201	103.101	103.101	102.801

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, 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)	



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.:

9/10/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/11/2021

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	98.472	98.472	98.272	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.417	98.417	98.217	2.000	N/A	N/A	N/A	2.500	98.468	98.341	98.255
2.625	99.335	99.335	99.135	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.222	99.222	99.022	2.125	N/A	N/A	N/A	2.625	99.314	99.171	99.069
2.750	100.130	100.130	99.930	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	99.945	99.945	99.745	2.250	N/A	N/A	N/A	2.750	100.109	99.966	99.864
2.875	100.761	100.761	100.561	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.523	100.523	100.323	2.375	N/A	N/A	N/A	2.875	100.740	100.597	100.495
2.990	101.164	101.164	100.964	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.829	100.829	100.629	2.500	N/A	N/A	N/A	2.990	101.143	101.000	100.898
3.000	101.264	101.264	101.064	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	100.929	100.929	100.729	2.625	N/A	N/A	N/A	3.000	101.243	101.100	100.998
3.125	101.852	101.852	101.652	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.544	101.544	101.344	2.750	N/A	N/A	N/A	3.125	101.823	101.672	101.563
3.250	102.557	102.557	102.357	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.193	102.193	101.993	2.875	N/A	N/A	N/A	3.250	102.528	102.377	102.268
3.375	103.276	103.276	103.076	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	102.879	102.879	102.679	2.990	N/A	N/A	N/A	3.375	103.248	103.097	102.988
3.500	103.655	103.655	103.455	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.170	103.170	102.970	3.000	N/A	N/A	N/A	3.500	103.626	103.475	103.366
3.625	103.967	103.967	103.767	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.320	103.320	103.120	3.125	N/A	N/A	N/A	3.625	103.939	103.788	103.679
3.750	103.842	103.842	103.642	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.924	102.924	102.724	3.250	N/A	N/A	N/A	3.750	103.543	103.443	103.343
3.875	104.272	104.272	104.072	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.325	103.325	103.125	3.375	N/A	N/A	N/A	3.875	103.973	103.873	103.773
3.990	104.495	104.495	104.295	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.507	103.507	103.307	3.500	N/A	N/A	N/A	3.990	104.197	104.097	103.997
4.000	104.595	104.595	104.395	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.607	103.607	103.407	3.625	N/A	N/A	N/A	4.000	104.297	104.197	104.097
4.125	104.898	104.898	104.698	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.791	103.791	103.591	3.750	N/A	N/A	N/A	4.125	104.599	104.499	104.399
4.250	105.010	105.010	104.810	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.017	103.017	102.817	3.875	N/A	N/A	N/A	4.250	104.700	104.587	104.500
4.375	105.369	105.369	105.169	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.407	103.407	103.207	3.990	N/A	N/A	N/A	4.375	105.059	104.946	104.859
4.500	105.706	105.706	105.506	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.700	103.700	103.500	4.000	N/A	N/A	N/A	4.500	105.295	105.182	105.095
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	100.234	100.234	100.034	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.781	99.781	99.581	2.000	99.710	99.585	99.507
2.875	N/A	N/A	N/A	2.625	100.715	100.715	100.515	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.364	100.364	100.164	2.125	100.294	100.169	100.091
2.990	N/A	N/A	N/A	2.750	101.090	101.090	100.890	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.839	100.839	100.639	2.250	100.769	100.644	100.566
3.000	N/A	N/A	N/A	2.875	101.713	101.713	101.513	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.240	101.240	101.040	2.375	101.170	101.045	100.967
3.125	N/A	N/A	N/A	2.990	102.077	102.077	101.877	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.733	101.733	101.533	2.500	101.671	101.549	101.471
3.250	N/A	N/A	N/A	3.000	102.177	102.177	101.977	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.247	102.247	102.047	2.625	102.184	102.062	101.984
3.375	N/A	N/A	N/A	3.125	102.591	102.591	102.391	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.722	102.722	102.522	2.750	102.659	102.537	102.459
3.500	N/A	N/A	N/A	3.250	102.956	102.956	102.756	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.087	103.087	102.887	2.875	103.025	102.903	102.825
3.625	N/A	N/A	N/A	3.375	103.638	103.638	103.438	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.395	103.395	103.195	2.990	103.333	103.211	103.133
3.750	N/A	N/A	N/A	3.500	103.986	103.986	103.786	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.495	103.495	103.295	3.000	103.433	103.311	103.233
3.875	N/A	N/A	N/A	3.625	104.295	104.295	104.095	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.850	103.850	103.650	3.125	103.787	103.665	103.587
3.990	N/A	N/A	N/A	3.750	104.055	104.055	103.855	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.284	104.284	104.084	3.250	104.020	103.920	103.820
4.000	N/A	N/A	N/A	3.875	104.481	104.481	104.281	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.765	104.765	104.565	3.375	104.501	104.401	104.301
4.125	N/A	N/A	N/A	3.990	104.676	104.676	104.476	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.068	105.068	104.868	3.500	104.804	104.704	104.604
4.250	N/A	N/A	N/A	4.000	104.776	104.776	104.576	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.450	105.450	105.250	3.625	105.186	105.086	104.986
4.375	N/A	N/A	N/A	4.125	105.075	105.075	104.875	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.894	104.894	104.694	3.750	104.560	104.460	104.360
4.500	N/A	N/A	N/A	4.250	105.137	105.137	104.937	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.301	105.301	105.101	3.875	104.966	104.866	104.766
4.625	N/A	N/A	N/A	4.375	105.491	105.491	105.291	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.599	105.599	105.399	3.990	105.265	105.165	105.065
4.750	N/A	N/A	N/A	4.500	105.810	105.810	105.610	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.699	105.699	105.499	4.000	105.365	105.265	105.165
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	99.974	99.974	99.774	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.240	100.240	100.040
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.421	100.421	100.221	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.824	100.824	100.624
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.746	100.746	100.546	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.299	101.299	101.099
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.205	101.205	101.005	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.699	101.699	101.499
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.707	101.707	101.507	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.065	102.065	101.865
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.096	102.096	101.896	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.478	102.478	102.278
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.426	102.426	102.226	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.806	102.806	102.606
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.676	102.676	102.476	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.172	103.172	102.972
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.857	102.857	102.657	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.480	103.480	103.280
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.957	102.957	102.757	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.580	103.580	103.380
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.204	103.204	103.004	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.934	103.934	103.734
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.287	103.287													



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.:

9/10/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/11/2021

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	98.472	98.472	98.272	2.500	98.417	98.417	98.217	2.875	101.713	101.713	101.513	2.000	99.781	99.781	99.581	2.000	99.974	99.974	99.774
2.625	99.335	99.335	99.135	2.625	99.222	99.222	99.022	2.990	102.077	102.077	101.877	2.125	100.364	100.364	100.164	2.125	100.421	100.421	100.221
2.750	100.130	100.130	99.930	2.750	99.945	99.945	99.745	3.000	102.177	102.177	101.977	2.250	100.839	100.839	100.639	2.250	100.746	100.746	100.546
2.875	100.761	100.761	100.561	2.875	100.523	100.523	100.323	3.125	102.591	102.591	102.391	2.375	101.240	101.240	101.040	2.375	101.205	101.205	101.005
2.990	101.164	101.164	100.964	2.990	100.829	100.829	100.629	3.250	102.956	102.956	102.756	2.500	101.733	101.733	101.533	2.500	101.707	101.707	101.507
3.000	101.264	101.264	101.064	3.000	100.929	100.929	100.729	3.375	103.638	103.638	103.438	2.625	102.247	102.247	102.047	2.625	102.096	102.096	101.896
3.125	101.852	101.852	101.652	3.125	101.544	101.544	101.344	3.500	103.986	103.986	103.786	2.750	102.722	102.722	102.522	2.750	102.426	102.426	102.226
3.250	102.557	102.557	102.357	3.250	102.193	102.193	101.993	3.625	104.295	104.295	104.095	2.875	103.087	103.087	102.887	2.875	102.676	102.676	102.476
3.375	103.276	103.276	103.076	3.375	102.879	102.879	102.679	3.750	104.055	104.055	103.855	2.990	103.395	103.395	103.195	2.990	102.857	102.857	102.657
3.500	103.655	103.655	103.455	3.500	103.170	103.170	102.970	3.875	104.481	104.481	104.281	3.000	103.495	103.495	103.295	3.000	102.957	102.957	102.757
3.625	103.967	103.967	103.767	3.625	103.320	103.320	103.120	3.990	104.676	104.676	104.476	3.125	103.850	103.850	103.650	3.125	103.204	103.204	103.004
3.750	103.842	103.842	103.642	3.750	102.924	102.924	102.724	4.000	104.776	104.776	104.576	3.250	104.284	104.284	104.084	3.250	103.287	103.287	103.087
3.875	104.272	104.272	104.072	3.875	103.325	103.325	103.125	4.125	105.075	105.075	104.875	3.375	104.765	104.765	104.565	3.375	103.660	103.660	103.460
3.990	104.495	104.495	104.295	3.990	103.507	103.507	103.307	4.250	105.137	105.137	104.937	3.500	105.068	105.068	104.868	3.500	103.874	103.874	103.674
4.000	104.595	104.595	104.395	4.000	103.607	103.607	103.407	4.375	105.491	105.491	105.291	3.625	105.450	105.450	105.250	3.625	104.139	104.139	103.939
4.125	104.898	104.898	104.698	4.125	103.791	103.791	103.591	4.500	105.810	105.810	105.610	3.750	104.894	104.894	104.694	3.750	102.989	102.989	102.789
4.250	105.010	105.010	104.810	4.250	103.017	103.017	102.817	4.625	106.033	106.033	105.833	3.875	105.301	105.301	105.101	3.875	103.274	103.274	103.074
4.375	105.369	105.369	105.169	4.375	103.407	103.407	103.207	4.750	105.898	105.898	105.698	3.990	105.599	105.599	105.399	3.990	103.452	103.452	103.252
4.500	105.706	105.706	105.506	4.500	103.700	103.700	103.500	4.875	106.223	106.223	106.023	4.000	105.699	105.699	105.499	4.000	103.552	103.552	103.352

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/11/2021

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	98.442	98.442	98.442	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.220	97.220	97.020	2.750	N/A	N/A	N/A	2.500	98.192	98.092	97.992
2.625	99.336	99.336	99.133	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.114	98.114	97.911	2.875	N/A	N/A	N/A	2.625	99.086	98.986	98.883
2.750	100.277	100.277	100.067	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.055	99.055	98.845	2.990	N/A	N/A	N/A	2.750	100.027	99.927	99.817
2.875	100.950	100.950	100.741	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.728	99.728	99.519	3.000	N/A	N/A	N/A	2.875	100.700	100.600	100.491
2.990	101.327	101.327	101.119	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.105	100.105	99.897	3.125	N/A	N/A	N/A	2.990	101.077	100.977	100.869
3.000	101.427	101.427	101.219	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.205	100.205	99.997	3.250	N/A	N/A	N/A	3.000	101.177	101.077	100.969
3.125	101.975	101.975	101.761	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.437	100.437	100.223	3.375	N/A	N/A	N/A	3.125	101.725	101.568	101.511
3.250	102.686	102.686	102.465	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.148	101.148	100.927	3.500	N/A	N/A	N/A	3.250	102.436	102.283	102.215
3.375	103.361	103.361	103.140	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.823	101.823	101.602	3.625	N/A	N/A	N/A	3.375	103.111	102.960	102.890
3.500	103.670	103.670	103.448	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.132	102.132	101.910	3.750	N/A	N/A	N/A	3.500	103.420	103.271	103.198
3.625	103.958	103.958	103.735	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.420	102.420	102.197	3.875	N/A	N/A	N/A	3.625	103.708	103.561	103.485
3.750	103.640	103.640	103.440	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.218	100.218	100.018	3.990	N/A	N/A	N/A	3.750	103.390	103.290	103.190
3.875	104.053	104.053	103.853	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	100.631	100.631	100.431	4.000	N/A	N/A	N/A	3.875	103.803	103.703	103.603
3.990	104.296	104.296	104.096	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	100.874	100.874	100.674	4.125	N/A	N/A	N/A	3.990	104.046	103.946	103.846
4.000	104.396	104.396	104.196	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	100.974	100.974	100.774	4.250	N/A	N/A	N/A	4.000	104.146	104.046	103.946
4.125	104.562	104.562	104.362	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	99.012	99.012	98.812	4.375	N/A	N/A	N/A	4.125	104.312	104.212	104.112
4.250	105.047	105.047	104.847	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.497	99.497	99.297	4.500	N/A	N/A	N/A	4.250	104.797	104.697	104.597
4.375	105.380	105.380	105.180	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	99.830	99.830	99.630	4.625	N/A	N/A	N/A	4.375	105.130	105.030	104.930
4.500	105.620	105.620	105.420	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.070	100.070	99.870	4.750	N/A	N/A	N/A	4.500	105.370	105.270	105.170
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	99.700	99.700	99.309	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.935	99.935	99.735	2.000	99.685	99.551	99.485
2.875	N/A	N/A	N/A	2.625	100.681	100.681	100.290	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.535	100.535	100.335	2.125	100.285	100.150	100.085
2.990	N/A	N/A	N/A	2.750	101.268	101.268	100.878	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.984	100.984	100.784	2.250	100.734	100.599	100.534
3.000	N/A	N/A	N/A	2.875	101.866	101.866	101.475	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.395	101.395	101.195	2.375	101.145	101.013	100.945
3.125	N/A	N/A	N/A	2.990	102.223	102.223	101.835	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.893	101.893	101.693	2.500	101.643	101.529	101.443
3.250	N/A	N/A	N/A	3.000	102.323	102.323	101.935	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.428	102.428	102.228	2.625	102.178	102.065	101.978
3.375	N/A	N/A	N/A	3.125	102.567	102.567	102.169	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.895	102.895	102.695	2.750	102.645	102.533	102.445
3.500	N/A	N/A	N/A	3.250	103.112	103.112	102.716	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.236	103.236	103.036	2.875	102.986	102.875	102.786
3.625	N/A	N/A	N/A	3.375	103.765	103.765	103.374	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.514	103.514	103.314	2.990	103.264	103.154	103.064
3.750	N/A	N/A	N/A	3.500	104.139	104.139	103.752	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.614	103.614	103.414	3.000	103.364	103.254	103.164
3.875	N/A	N/A	N/A	3.625	104.382	104.382	103.997	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.638	103.638	103.438	3.125	103.388	103.280	103.188
3.990	N/A	N/A	N/A	3.750	104.117	104.117	103.917	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.139	104.139	103.939	3.250	103.889	103.784	103.689
4.000	N/A	N/A	N/A	3.875	104.399	104.399	104.199	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.601	104.601	104.401	3.375	104.351	104.249	104.151
4.125	N/A	N/A	N/A	3.990	104.623	104.623	104.423	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.827	104.827	104.627	3.500	104.577	104.476	104.377
4.250	N/A	N/A	N/A	4.000	104.723	104.723	104.523	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.314	104.314	104.114	3.625	104.064	103.964	103.864
4.375	N/A	N/A	N/A	4.125	104.657	104.657	104.457	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.654	104.654	104.454	3.750	104.404	104.304	104.204
4.500	N/A	N/A	N/A	4.250	105.036	105.036	104.836	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.804	104.804	104.604	3.875	104.554	104.454	104.354
4.625	N/A	N/A	N/A	4.375	105.241	105.241	105.041	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.085	105.085	104.885	3.990	104.835	104.735	104.635
4.750	N/A	N/A	N/A	4.500	105.523	105.523	105.323	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.185	105.185	104.985	4.000	104.935	104.835	104.735
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.709	98.709	98.509	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	99.309	99.309	99.109	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	99.758	99.758	99.558	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.169	100.169	99.969	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	100.667	100.667	100.467	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.952	99.952	99.752	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	100.419	100.419	100.219	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	100.760	100.760	100.560	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				



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.:

9/10/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/11/2021

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			
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	100.277	100.277	100.067	2.750	99.055	99.055	98.845	2.500	99.700	99.700	99.309	2.000	99.935	99.935	99.735
2.875	100.950	100.950	100.741	2.875	99.728	99.728	99.519	2.625	100.681	100.681	100.290	2.125	100.535	100.535	100.335
2.990	101.327	101.327	101.119	2.990	100.105	100.105	99.897	2.750	101.268	101.268	100.878	2.250	100.984	100.984	100.784
3.000	101.427	101.427	101.219	3.000	100.205	100.205	99.997	2.875	101.866	101.866	101.475	2.375	101.395	101.395	101.195
3.125	101.975	101.975	101.761	3.125	100.437	100.437	100.223	2.990	102.223	102.223	101.835	2.500	101.893	101.893	101.693
3.250	102.686	102.686	102.465	3.250	101.148	101.148	100.927	3.000	102.323	102.323	101.935	2.625	102.428	102.428	102.228
3.375	103.361	103.361	103.140	3.375	101.823	101.823	101.602	3.125	102.567	102.567	102.169	2.750	102.895	102.895	102.695
3.500	103.670	103.670	103.448	3.500	102.132	102.132	101.910	3.250	103.112	103.112	102.716	2.875	103.236	103.236	103.036
3.625	103.958	103.958	103.735	3.625	102.420	102.420	102.197	3.375	103.765	103.765	103.374	2.990	103.514	103.514	103.314
3.750	103.640	103.640	103.440	3.750	100.218	100.218	100.018	3.500	104.139	104.139	103.752	3.000	103.614	103.614	103.414
3.875	104.053	104.053	103.853	3.875	100.631	100.631	100.431	3.625	104.382	104.382	103.997	3.125	103.638	103.638	103.438
3.990	104.296	104.296	104.096	3.990	100.874	100.874	100.674	3.750	104.117	104.117	103.917	3.250	104.139	104.139	103.939
4.000	104.396	104.396	104.196	4.000	100.974	100.974	100.774	3.875	104.399	104.399	104.199	3.375	104.601	104.601	104.401
4.125	104.562	104.562	104.362	4.125	99.012	99.012	98.812	3.990	104.623	104.623	104.423	3.500	104.827	104.827	104.627
4.250	105.047	105.047	104.847	4.250	99.497	99.497	99.297	4.000	104.723	104.723	104.523	3.625	104.314	104.314	104.114
4.375	105.380	105.380	105.180	4.375	99.830	99.830	99.630	4.125	104.657	104.657	104.457	3.750	104.654	104.654	104.454
4.500	105.620	105.620	105.420	4.500	100.070	100.070	99.870	4.250	105.036	105.036	104.836	3.875	104.804	104.804	104.604
4.625	105.923	105.923	105.723	4.625	100.123	100.123	99.923	4.375	105.241	105.241	105.041	3.990	105.085	105.085	104.885
4.750	106.293	106.293	106.093	4.750	100.493	100.493	100.293	4.500	105.523	105.523	105.323	4.000	105.185	105.185	104.985

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

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

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

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

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

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

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

FHA ID# - 1358600006



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/11/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals



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.:

9/10/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/11/2021

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	98.442	98.442	98.242	2.500	99.700	99.700	99.309	2.000	99.935	99.935	99.735	2.500	97.156	97.156	96.956	2.000	98.672	98.672	98.472
2.625	99.336	99.336	99.133	2.625	100.681	100.681	100.290	2.125	100.535	100.535	100.335	2.625	98.050	98.050	97.847	2.125	99.272	99.272	99.072
2.750	100.277	100.277	100.067	2.750	101.268	101.268	100.878	2.250	100.984	100.984	100.784	2.750	98.991	98.991	98.781	2.250	99.721	99.721	99.521
2.875	100.950	100.950	100.741	2.875	101.866	101.866	101.475	2.375	101.395	101.395	101.195	2.875	99.664	99.664	99.455	2.375	100.132	100.132	99.932
2.990	101.327	101.327	101.119	2.990	102.223	102.223	101.835	2.500	101.893	101.893	101.693	2.990	100.041	100.041	99.833	2.500	100.630	100.630	100.430
3.000	101.427	101.427	101.219	3.000	102.323	102.323	101.935	2.625	102.428	102.428	102.228	3.000	100.141	100.141	99.933	2.625	100.540	100.540	100.340
3.125	101.975	101.975	101.761	3.125	102.567	102.567	102.169	2.750	102.895	102.895	102.695	3.125	100.531	100.531	100.317	2.750	101.007	101.007	100.807
3.250	102.686	102.686	102.465	3.250	103.112	103.112	102.716	2.875	103.236	103.236	103.036	3.250	101.242	101.242	101.021	2.875	101.348	101.348	101.148
3.375	103.361	103.361	103.140	3.375	103.765	103.765	103.374	2.990	103.514	103.514	103.314	3.375	101.917	101.917	101.696	2.990	101.626	101.626	101.426
3.500	103.670	103.670	103.448	3.500	104.139	104.139	103.752	3.000	103.614	103.614	103.414	3.500	102.226	102.226	102.004	3.000	101.726	101.726	101.526
3.625	103.958	103.958	103.735	3.625	104.382	104.382	103.997	3.125	103.638	103.638	103.438	3.625	102.514	102.514	102.291	3.125	101.875	101.875	101.675
3.750	103.640	103.640	103.440	3.750	104.117	104.117	103.917	3.250	104.139	104.139	103.939	3.750	101.254	101.254	101.054	3.250	102.376	102.376	102.176
3.875	104.053	104.053	103.853	3.875	104.399	104.399	104.199	3.375	104.601	104.601	104.401	3.875	101.667	101.667	101.467	3.375	102.838	102.838	102.638
3.990	104.296	104.296	104.096	3.990	104.623	104.623	104.423	3.500	104.827	104.827	104.627	3.990	101.910	101.910	101.710	3.500	103.064	103.064	102.864
4.000	104.396	104.396	104.196	4.000	104.723	104.723	104.523	3.625	104.314	104.314	104.114	4.000	102.010	102.010	101.810	3.625	102.051	102.051	101.851
4.125	104.562	104.562	104.362	4.125	104.657	104.657	104.457	3.750	104.654	104.654	104.454	4.125	101.112	101.112	100.912	3.750	102.391	102.391	102.191
4.250	105.047	105.047	104.847	4.250	105.036	105.036	104.836	3.875	104.804	104.804	104.604	4.250	101.597	101.597	101.397	3.875	102.541	102.541	102.341
4.375	105.380	105.380	105.180	4.375	105.241	105.241	105.041	3.990	105.085	105.085	104.885	4.375	101.930	101.930	101.730	3.990	102.822	102.822	102.622
4.500	105.620	105.620	105.420	4.500	105.523	105.523	105.323	4.000	105.185	105.185	104.985	4.500	102.170	102.170	101.970	4.000	102.922	102.922	102.722

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/10/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/11/2021

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	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

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

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

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

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

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