

W. Rate Sheet Dated: 8/12/2021

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	100.526	100.526	100.183	2.250	100.121	100.121	99.778	2.250	98.543	98.543	98.243	3.125	96.398	96.398	96.098
2.375	100.741	100.741	100.397	2.375	100.305	100.305	99.961	2.500	98.875	98.875	98.575	3.250	97.664	97.664	97.364
2.500	100.957	100.957	100.613	2.500	100.478	100.478	100.134	2.625	99.039	99.039	98.739	3.375	97.742	97.742	97.442
2.625	101.156	101.156	100.812	2.625	100.655	100.655	100.311	2.750	100.547	100.547	100.247	3.500	97.820	97.820	97.520
2.750	102.289	102.289	101.898	2.750	101.904	101.904	101.513	2.875	100.707	100.707	100.407	3.625	97.898	97.898	97.598
2.875	102.495	102.495	102.104	2.875	102.077	102.077	101.686	3.000	100.864	100.864	100.564	Margin = 2.250		Index = 0.080	
3.000	102.695	102.695	102.304	3.000	102.246	102.246	101.856	3.125	100.982	100.982	100.682	30 Year OTC			
3.125	102.883	102.883	102.492	3.125	102.377	102.377	101.986	3.250	102.156	102.156	101.856	Rate	30 Day	45 Day	60 Day
3.250	103.325	103.325	102.934	3.250	102.904	102.904	102.514	3.375	102.325	102.325	102.025	4.000	101.419	101.419	100.919
3.375	103.422	103.422	103.031	3.375	102.962	102.962	102.572	3.500	102.458	102.458	102.158	4.125	101.577	101.577	101.077
3.500	103.610	103.610	103.219	3.500	103.106	103.106	102.716	3.625	102.520	102.520	102.220	4.375	102.568	102.568	102.068
3.625	103.796	103.796	103.406	3.625	103.152	103.152	102.762	3.750	102.741	102.741	102.441	4.500	102.715	102.715	102.215
3.750	103.401	103.401	103.101	3.750	103.004	103.004	102.704	3.875	102.856	102.856	102.556	4.625	102.846	102.846	102.346
3.875	103.479	103.479	103.179	3.875	103.028	103.028	102.728	4.000	102.966	102.966	102.666	4.875	102.976	102.976	102.476
4.000	103.594	103.594	103.294	4.000	103.147	103.147	102.847	4.125	103.049	103.049	102.749	5.000	103.123	103.123	102.623
4.125	103.752	103.752	103.452	4.125	103.238	103.238	102.938	4.250	103.669	103.669	103.369	5.125	103.254	103.254	102.754
4.250	104.018	104.018	103.818	4.250	103.696	103.696	103.496	4.375	103.785	103.785	103.485	5.500	103.625	103.625	103.125
4.375	104.043	104.043	103.843	4.375	103.721	103.721	103.521	4.500	103.894	103.894	103.594	5.625	103.755	103.755	103.255
6.250	106.000	106.000	105.800	6.250	105.918	105.918	105.718	4.625	103.977	103.977	103.677	6.250	105.465	105.465	104.965

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	100.626	100.526	100.526	100.183	2.250	100.071	99.971	99.971	99.628	2.250	100.673	100.573	100.573	100.273
2.375	100.841	100.741	100.741	100.397	2.375	100.255	100.155	100.155	99.811	2.375	100.844	100.744	100.744	100.444
2.500	101.057	100.957	100.957	100.613	2.500	100.428	100.328	100.328	99.984	2.500	101.005	100.905	100.905	100.605
2.625	101.256	101.156	101.156	100.812	2.625	100.605	100.505	100.505	100.161	2.625	101.169	101.069	101.069	100.769
2.750	102.389	102.289	102.289	101.898	2.750	101.729	101.629	101.629	101.238	2.750	101.577	101.477	101.477	101.177
2.875	102.595	102.495	102.495	102.104	2.875	101.902	101.802	101.802	101.411	2.875	101.737	101.637	101.637	101.337
3.000	102.795	102.695	102.695	102.304	3.000	102.071	101.971	101.971	101.581	3.000	101.894	101.794	101.794	101.494
3.125	102.983	102.883	102.883	102.492	3.125	102.202	102.102	102.102	101.711	3.125	102.012	101.912	101.912	101.612
3.250	103.425	103.325	103.325	102.934	3.250	102.704	102.604	102.604	102.214	3.250	103.786	103.686	103.686	103.386
3.375	103.622	103.522	103.522	103.131	3.375	102.862	102.762	102.762	102.372	3.375	103.955	103.855	103.855	103.555
3.500	103.810	103.710	103.710	103.319	3.500	103.006	102.906	102.906	102.516	3.500	104.088	103.988	103.988	103.688
3.625	103.996	103.896	103.896	103.506	3.625	103.052	102.952	102.952	102.562	3.625	104.150	104.050	104.050	103.750
3.750	103.601	103.501	103.501	103.201	3.750	103.204	103.104	103.104	102.804	3.750	104.871	104.771	104.771	104.471

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

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

DPA Advantage Program *only Advantage Adjustments added ; FHA only ; 2.0% DPA*								30 yr DPA OTC *FHA Only ; Borrower Paid Only ; 2.0% DPA*				30 yr DPA *3.5% DPA ; Borrower Paid Only*			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.669	98.669	98.169	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.827	98.827	98.327	4.750	101.000	101.000	100.500
3.875	99.121	99.121	98.621	6.250	103.750	103.750	103.500	4.375	99.818	99.818	99.318	30 yr DPA *3.5% DPA ; Lender Paid Only*			
4.000	99.006	99.006	98.506					4.500	99.965	99.965	99.465	Rate	30 Day	45 Day	60 Day
4.125	98.848	98.848	98.348					4.625	100.096	100.096	99.596	5.750	103.000	103.000	102.500
4.250	100.795	100.795	100.295					4.875	100.226	100.226	99.726	6.250	105.750	105.750	105.250
4.375	100.670	100.670	100.170					5.000	100.373	100.373	99.873	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.522	100.522	100.022					5.125	100.504	100.504	100.004				
4.625	100.392	100.392	99.892					5.500	100.875	100.875	100.375				
4.750	101.231	101.231	100.731					5.625	101.005	101.005	100.505				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.715	102.715	102.215				

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 **-.0018**. 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@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/13/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/12/2021

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	99.095	99.095	98.795	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	99.256	99.256	98.956	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	99.413	99.413	99.113	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.531	99.531	99.231	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.961	100.961	100.661	Rate	30 Day	45 Day	60 Day
3.250	102.112	102.112	101.721	3.250	101.792	101.792	101.401	3.375	101.130	101.130	100.830	3.250	102.112	102.112	101.612
3.375	102.309	102.309	101.918	3.375	101.950	101.950	101.559	3.500	101.263	101.263	100.963	3.375	102.309	102.309	101.809
3.500	102.497	102.497	102.106	3.500	102.094	102.094	101.703	3.625	101.325	101.325	101.025	3.500	102.497	102.497	101.997
3.625	102.684	102.684	102.293	3.625	102.140	102.140	101.749	3.750	102.046	102.046	101.746	3.625	102.684	102.684	102.184
3.750	101.338	101.338	101.038	3.750	101.042	101.042	100.742	3.875	N/A	N/A	N/A	3.750	101.338	101.338	100.838
3.875	101.517	101.517	101.217	3.875	101.166	101.166	100.866	4.000	N/A	N/A	N/A	3.875	101.517	101.517	101.017
4.000	101.631	101.631	101.331	4.000	101.284	101.284	100.984	4.125	N/A	N/A	N/A	4.000	101.631	101.631	101.131
4.125	101.790	101.790	101.490	4.125	101.376	101.376	101.076	4.250	N/A	N/A	N/A	4.125	101.790	101.790	101.290
4.250	102.155	102.155	101.955	4.250	101.934	101.934	101.734	4.375	N/A	N/A	N/A	4.250	102.155	102.155	101.655
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	101.820	101.720	101.720	101.329	2.750	101.510	101.410	101.410	101.019	2.750	101.258	101.158	101.158	100.858
2.875	102.026	101.926	101.926	101.535	2.875	101.683	101.583	101.583	101.192	2.875	101.418	101.318	101.318	101.018
3.000	102.226	102.126	102.126	101.735	3.000	101.853	101.753	101.753	101.362	3.000	101.575	101.475	101.475	101.175
3.125	102.414	102.314	102.314	101.923	3.125	101.983	101.883	101.883	101.492	3.125	101.694	101.594	101.594	101.294
3.250	102.212	102.112	102.112	101.721	3.250	101.892	101.792	101.792	101.401	3.250	102.874	102.774	102.774	102.474
3.375	102.409	102.309	102.309	101.918	3.375	102.050	101.950	101.950	101.559	3.375	103.042	102.942	102.942	102.642
3.500	102.597	102.497	102.497	102.106	3.500	102.194	102.094	102.094	101.703	3.500	103.175	103.075	103.075	102.775
3.625	102.784	102.684	102.684	102.293	3.625	102.240	102.140	102.140	101.749	3.625	103.237	103.137	103.137	102.837
3.750	101.438	101.338	101.338	101.038	3.750	101.142	101.042	101.042	100.742	3.750	102.708	102.608	102.608	102.308

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.:

9/13/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/12/2021

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	98.563	98.563	98.363	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.504	98.504	98.304	2.000	N/A	N/A	N/A	2.500	98.563	98.434	98.348
2.625	99.423	99.423	99.223	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.310	99.310	99.110	2.125	N/A	N/A	N/A	2.625	99.402	99.263	99.169
2.750	100.220	100.220	100.020	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.035	100.035	99.835	2.250	N/A	N/A	N/A	2.750	100.199	100.060	99.966
2.875	100.851	100.851	100.651	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.614	100.614	100.414	2.375	N/A	N/A	N/A	2.875	100.830	100.691	100.597
2.990	101.256	101.256	101.056	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.921	100.921	100.721	2.500	N/A	N/A	N/A	2.990	101.235	101.096	101.002
3.000	101.356	101.356	101.156	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.021	101.021	100.821	2.625	N/A	N/A	N/A	3.000	101.335	101.196	101.102
3.125	101.970	101.970	101.770	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.662	101.662	101.462	2.750	N/A	N/A	N/A	3.125	101.942	101.783	101.666
3.250	102.677	102.677	102.477	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.313	102.313	102.113	2.875	N/A	N/A	N/A	3.250	102.649	102.490	102.373
3.375	103.398	103.398	103.198	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.001	103.001	102.801	2.990	N/A	N/A	N/A	3.375	103.370	103.211	103.094
3.500	103.777	103.777	103.577	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.293	103.293	103.093	3.000	N/A	N/A	N/A	3.500	103.749	103.590	103.473
3.625	104.091	104.091	103.891	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.443	103.443	103.243	3.125	N/A	N/A	N/A	3.625	104.063	103.904	103.787
3.750	103.981	103.981	103.781	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.062	103.062	102.862	3.250	N/A	N/A	N/A	3.750	103.682	103.582	103.482
3.875	104.411	104.411	104.211	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.463	103.463	103.263	3.375	N/A	N/A	N/A	3.875	104.112	104.012	103.912
3.990	104.633	104.633	104.433	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.644	103.644	103.444	3.500	N/A	N/A	N/A	3.990	104.334	104.234	104.134
4.000	104.733	104.733	104.533	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.744	103.744	103.544	3.625	N/A	N/A	N/A	4.000	104.434	104.334	104.234
4.125	105.039	105.039	104.839	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.929	103.929	103.729	3.750	N/A	N/A	N/A	4.125	104.740	104.640	104.540
4.250	105.145	105.145	104.945	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.152	103.152	102.952	3.875	N/A	N/A	N/A	4.250	104.835	104.724	104.635
4.375	105.505	105.505	105.305	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.542	103.542	103.342	3.990	N/A	N/A	N/A	4.375	105.195	105.084	104.995
4.500	105.841	105.841	105.641	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.838	103.838	103.638	4.000	N/A	N/A	N/A	4.500	105.430	105.319	105.230
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	100.331	100.331	100.131	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.890	99.890	99.690	2.000	99.827	99.704	99.626
2.875	N/A	N/A	N/A	2.625	100.813	100.813	100.613	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.475	100.475	100.275	2.125	100.412	100.289	100.211
2.990	N/A	N/A	N/A	2.750	101.180	101.180	100.980	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.951	100.951	100.751	2.250	100.889	100.766	100.688
3.000	N/A	N/A	N/A	2.875	101.804	101.804	101.604	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.353	101.353	101.153	2.375	101.291	101.168	101.090
3.125	N/A	N/A	N/A	2.990	102.170	102.170	101.970	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.832	101.832	101.632	2.500	101.762	101.636	101.558
3.250	N/A	N/A	N/A	3.000	102.270	102.270	102.070	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.348	102.348	102.148	2.625	102.277	102.152	102.073
3.375	N/A	N/A	N/A	3.125	102.684	102.684	102.484	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.824	102.824	102.624	2.750	102.754	102.628	102.550
3.500	N/A	N/A	N/A	3.250	103.076	103.076	102.876	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.187	103.187	102.987	2.875	103.117	102.992	102.913
3.625	N/A	N/A	N/A	3.375	103.760	103.760	103.560	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.495	103.495	103.295	2.990	103.425	103.299	103.221
3.750	N/A	N/A	N/A	3.500	104.109	104.109	103.909	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.595	103.595	103.395	3.000	103.525	103.399	103.321
3.875	N/A	N/A	N/A	3.625	104.419	104.419	104.219	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.955	103.955	103.755	3.125	103.885	103.760	103.681
3.990	N/A	N/A	N/A	3.750	104.194	104.194	103.994	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.329	104.329	104.129	3.250	104.066	103.966	103.866
4.000	N/A	N/A	N/A	3.875	104.621	104.621	104.421	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.808	104.808	104.608	3.375	104.545	104.445	104.345
4.125	N/A	N/A	N/A	3.990	104.814	104.814	104.614	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.116	105.116	104.916	3.500	104.853	104.753	104.653
4.250	N/A	N/A	N/A	4.000	104.914	104.914	104.714	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.499	105.499	105.299	3.625	105.236	105.136	105.036
4.375	N/A	N/A	N/A	4.125	105.217	105.217	105.017	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.877	104.877	104.677	3.750	104.544	104.444	104.344
4.500	N/A	N/A	N/A	4.250	105.272	105.272	105.072	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.285	105.285	105.085	3.875	104.952	104.852	104.752
4.625	N/A	N/A	N/A	4.375	105.628	105.628	105.428	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.580	105.580	105.380	3.990	105.247	105.147	105.047
4.750	N/A	N/A	N/A	4.500	105.945	105.945	105.745	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.680	105.680	105.480	4.000	105.347	105.247	105.147
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	100.083	100.083	99.883	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.348	100.348	100.148
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.530	100.530	100.330	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.933	100.933	100.733
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.857	100.857	100.657	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.409	101.409	101.209
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.302	101.302	101.102	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.811	101.811	101.611
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.806	101.806	101.606	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.178	102.178	101.978
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.196	102.196	101.996	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.592	102.592	102.392
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.525	102.525	102.325	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.907	102.907	102.707
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.778	102.778	102.578	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.271	103.271	103.071
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.960	102.960	102.760	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.579	103.579	103.379
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.060	103.060	102.860	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.679	103.679	103.479
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.308	103.308	103.108	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.038	104.038	103.838
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.331	103.331	103.131	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.:

9/13/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/12/2021

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	98.563	98.563	98.363	2.500	98.504	98.504	98.304	2.875	101.804	101.804	101.604	2.000	99.890	99.890	99.690	2.000	100.083	100.083	99.883
2.625	99.423	99.423	99.223	2.625	99.310	99.310	99.110	2.990	102.170	102.170	101.970	2.125	100.475	100.475	100.275	2.125	100.530	100.530	100.330
2.750	100.220	100.220	100.020	2.750	100.035	100.035	99.835	3.000	102.270	102.270	102.070	2.250	100.951	100.951	100.751	2.250	100.857	100.857	100.657
2.875	100.851	100.851	100.651	2.875	100.614	100.614	100.414	3.125	102.684	102.684	102.484	2.375	101.353	101.353	101.153	2.375	101.302	101.302	101.102
2.990	101.256	101.256	101.056	2.990	100.921	100.921	100.721	3.250	103.076	103.076	102.876	2.500	101.832	101.832	101.632	2.500	101.806	101.806	101.606
3.000	101.356	101.356	101.156	3.000	101.021	101.021	100.821	3.375	103.760	103.760	103.560	2.625	102.348	102.348	102.148	2.625	102.196	102.196	101.996
3.125	101.970	101.970	101.770	3.125	101.662	101.662	101.462	3.500	104.109	104.109	103.909	2.750	102.824	102.824	102.624	2.750	102.525	102.525	102.325
3.250	102.677	102.677	102.477	3.250	102.313	102.313	102.113	3.625	104.419	104.419	104.219	2.875	103.187	103.187	102.987	2.875	102.778	102.778	102.578
3.375	103.398	103.398	103.198	3.375	103.001	103.001	102.801	3.750	104.194	104.194	103.994	2.990	103.495	103.495	103.295	2.990	102.960	102.960	102.760
3.500	103.777	103.777	103.577	3.500	103.293	103.293	103.093	3.875	104.621	104.621	104.421	3.000	103.595	103.595	103.395	3.000	103.060	103.060	102.860
3.625	104.091	104.091	103.891	3.625	103.443	103.443	103.243	3.990	104.814	104.814	104.614	3.125	103.955	103.955	103.755	3.125	103.308	103.308	103.108
3.750	103.981	103.981	103.781	3.750	103.062	103.062	102.862	4.000	104.914	104.914	104.714	3.250	104.329	104.329	104.129	3.250	103.331	103.331	103.131
3.875	104.411	104.411	104.211	3.875	103.463	103.463	103.263	4.125	105.217	105.217	105.017	3.375	104.808	104.808	104.608	3.375	103.703	103.703	103.503
3.990	104.633	104.633	104.433	3.990	103.644	103.644	103.444	4.250	105.272	105.272	105.072	3.500	105.116	105.116	104.916	3.500	103.917	103.917	103.717
4.000	104.733	104.733	104.533	4.000	103.744	103.744	103.544	4.375	105.628	105.628	105.428	3.625	105.499	105.499	105.299	3.625	104.182	104.182	103.982
4.125	105.039	105.039	104.839	4.125	103.929	103.929	103.729	4.500	105.945	105.945	105.745	3.750	104.877	104.877	104.677	3.750	102.971	102.971	102.771
4.250	105.145	105.145	104.945	4.250	103.152	103.152	102.952	4.625	106.168	106.168	105.968	3.875	105.285	105.285	105.085	3.875	103.255	103.255	103.055
4.375	105.505	105.505	105.305	4.375	103.542	103.542	103.342	4.750	106.035	106.035	105.835	3.990	105.580	105.580	105.380	3.990	103.433	103.433	103.233
4.500	105.841	105.841	105.641	4.500	103.838	103.838	103.638	4.875	106.361	106.361	106.161	4.000	105.680	105.680	105.480	4.000	103.533	103.533	103.333

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.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrowholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/13/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/12/2021

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	98.570	98.570	98.328	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.638	97.638	97.396	2.750	N/A	N/A	N/A	2.500	98.320	98.220	98.078
2.625	99.458	99.458	99.216	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.526	98.526	98.284	2.875	N/A	N/A	N/A	2.625	99.208	99.108	98.966
2.750	100.369	100.369	100.134	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.437	99.437	99.202	2.990	N/A	N/A	N/A	2.750	100.119	100.019	99.884
2.875	101.022	101.022	100.793	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.090	100.090	99.861	3.000	N/A	N/A	N/A	2.875	100.772	100.672	100.543
2.990	101.389	101.389	101.171	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.457	100.457	100.239	3.125	N/A	N/A	N/A	2.990	101.139	101.039	100.921
3.000	101.489	101.489	101.271	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.557	100.557	100.339	3.250	N/A	N/A	N/A	3.000	101.239	101.139	101.021
3.125	102.117	102.117	101.894	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.813	100.813	100.590	3.375	N/A	N/A	N/A	3.125	101.867	101.699	101.644
3.250	102.810	102.810	102.594	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.506	101.506	101.290	3.500	N/A	N/A	N/A	3.250	102.560	102.406	102.344
3.375	103.522	103.522	103.310	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.218	102.218	102.006	3.625	N/A	N/A	N/A	3.375	103.272	103.124	103.060
3.500	103.844	103.844	103.633	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.540	102.540	102.329	3.750	N/A	N/A	N/A	3.500	103.594	103.450	103.383
3.625	104.144	104.144	103.936	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.840	102.840	102.632	3.875	N/A	N/A	N/A	3.625	103.894	103.755	103.686
3.750	103.837	103.837	103.637	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.715	100.715	100.515	3.990	N/A	N/A	N/A	3.750	103.587	103.487	103.387
3.875	104.234	104.234	104.034	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.112	101.112	100.912	4.000	N/A	N/A	N/A	3.875	103.984	103.884	103.784
3.990	104.472	104.472	104.272	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.350	101.350	101.150	4.125	N/A	N/A	N/A	3.990	104.222	104.122	104.022
4.000	104.572	104.572	104.372	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.450	101.450	101.250	4.250	N/A	N/A	N/A	4.000	104.322	104.222	104.122
4.125	104.625	104.625	104.425	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	99.449	99.449	99.249	4.375	N/A	N/A	N/A	4.125	104.375	104.275	104.175
4.250	105.004	105.004	104.804	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	99.828	99.828	99.628	4.500	N/A	N/A	N/A	4.250	104.754	104.654	104.554
4.375	105.363	105.363	105.163	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.187	100.187	99.987	4.625	N/A	N/A	N/A	4.375	105.113	105.013	104.913
4.500	105.663	105.663	105.463	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.487	100.487	100.287	4.750	N/A	N/A	N/A	4.500	105.413	105.313	105.213
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	99.672	99.672	99.441	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.038	100.038	99.838	2.000	99.788	99.661	99.588
2.875	N/A	N/A	N/A	2.625	100.651	100.651	100.420	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.635	100.635	100.435	2.125	100.385	100.257	100.185
2.990	N/A	N/A	N/A	2.750	101.208	101.208	100.977	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.079	101.079	100.879	2.250	100.829	100.703	100.629
3.000	N/A	N/A	N/A	2.875	101.799	101.799	101.570	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.488	101.488	101.288	2.375	101.238	101.111	101.038
3.125	N/A	N/A	N/A	2.990	102.149	102.149	101.924	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.993	101.993	101.793	2.500	101.743	101.640	101.543
3.250	N/A	N/A	N/A	3.000	102.249	102.249	102.024	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.523	102.523	102.323	2.625	102.273	102.171	102.073
3.375	N/A	N/A	N/A	3.125	102.606	102.606	102.367	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.985	102.985	102.785	2.750	102.735	102.635	102.535
3.500	N/A	N/A	N/A	3.250	103.088	103.088	102.852	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.322	103.322	103.122	2.875	103.072	102.972	102.872
3.625	N/A	N/A	N/A	3.375	103.756	103.756	103.527	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.596	103.596	103.396	2.990	103.346	103.246	103.146
3.750	N/A	N/A	N/A	3.500	104.102	104.102	103.877	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.696	103.696	103.496	3.000	103.446	103.346	103.246
3.875	N/A	N/A	N/A	3.625	104.340	104.340	104.114	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.667	103.667	103.467	3.125	103.417	103.317	103.217
3.990	N/A	N/A	N/A	3.750	104.194	104.194	103.994	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.160	104.160	103.960	3.250	103.910	103.810	103.710
4.000	N/A	N/A	N/A	3.875	104.528	104.528	104.328	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.621	104.621	104.421	3.375	104.371	104.271	104.171
4.125	N/A	N/A	N/A	3.990	104.708	104.708	104.508	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.844	104.844	104.644	3.500	104.594	104.494	104.394
4.250	N/A	N/A	N/A	4.000	104.808	104.808	104.608	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.347	104.347	104.147	3.625	104.097	103.997	103.897
4.375	N/A	N/A	N/A	4.125	104.698	104.698	104.498	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.682	104.682	104.482	3.750	104.432	104.332	104.232
4.500	N/A	N/A	N/A	4.250	105.071	105.071	104.871	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.829	104.829	104.629	3.875	104.579	104.479	104.379
4.625	N/A	N/A	N/A	4.375	105.327	105.327	105.127	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.042	105.042	104.842	3.990	104.792	104.692	104.592
4.750	N/A	N/A	N/A	4.500	105.643	105.643	105.443	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.142	105.142	104.942	4.000	104.892	104.792	104.692

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	98.812	98.812	98.612	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	99.409	99.409	99.209	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	99.853	99.853	99.653	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	100.262	100.262	100.062	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	100.767	100.767	100.567	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.047	100.047	99.847	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	100.509	100.509	100.309	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	100.846	100.846	100.646	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.120	101.120	100.920	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.220	101.220	101.020	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.441	101.441	101.241	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.934	101.934	101.734	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.395	102.395	102.195	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.618	102.618	102.418	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.003	101.003	100.803	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.338	101.338	101.138	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.485	101.485	101.285	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.698	101.698	101.498	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.798	101.798	101.598	4.000	N/A	N/A	N/A	4.000	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.:

9/13/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/12/2021

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	100.369	100.369	100.134	2.750	99.437	99.437	99.202	2.500	99.672	99.672	99.441	2.000	100.038	100.038	99.838	2.000	98.812	98.812	98.612
2.875	101.022	101.022	100.793	2.875	100.090	100.090	99.861	2.625	100.651	100.651	100.420	2.125	100.635	100.635	100.435	2.125	99.409	99.409	99.209
2.990	101.389	101.389	101.171	2.990	100.457	100.457	100.239	2.750	101.208	101.208	100.977	2.250	101.079	101.079	100.879	2.250	99.853	99.853	99.653
3.000	101.489	101.489	101.271	3.000	100.557	100.557	100.339	2.875	101.799	101.799	101.570	2.375	101.488	101.488	101.288	2.375	100.262	100.262	100.062
3.125	102.117	102.117	101.894	3.125	100.813	100.813	100.590	2.990	102.149	102.149	101.924	2.500	101.993	101.993	101.793	2.500	100.767	100.767	100.567
3.250	102.810	102.810	102.594	3.250	101.506	101.506	101.290	3.000	102.249	102.249	102.024	2.625	102.523	102.523	102.323	2.625	100.047	100.047	99.847
3.375	103.522	103.522	103.310	3.375	102.218	102.218	102.006	3.125	102.606	102.606	102.367	2.750	102.985	102.985	102.785	2.750	100.509	100.509	100.309
3.500	103.844	103.844	103.633	3.500	102.540	102.540	102.329	3.250	103.088	103.088	102.852	2.875	103.322	103.322	103.122	2.875	100.846	100.846	100.646
3.625	104.144	104.144	103.936	3.625	102.840	102.840	102.632	3.375	103.756	103.756	103.527	2.990	103.596	103.596	103.396	2.990	101.120	101.120	100.920
3.750	103.837	103.837	103.637	3.750	100.715	100.715	100.515	3.500	104.102	104.102	103.877	3.000	103.696	103.696	103.496	3.000	101.220	101.220	101.020
3.875	104.234	104.234	104.034	3.875	101.112	101.112	100.912	3.625	104.340	104.340	104.114	3.125	103.667	103.667	103.467	3.125	101.441	101.441	101.241
3.990	104.472	104.472	104.272	3.990	101.350	101.350	101.150	3.750	104.194	104.194	103.994	3.250	104.160	104.160	103.960	3.250	101.934	101.934	101.734
4.000	104.572	104.572	104.372	4.000	101.450	101.450	101.250	3.875	104.528	104.528	104.328	3.375	104.621	104.621	104.421	3.375	102.395	102.395	102.195
4.125	104.625	104.625	104.425	4.125	99.449	99.449	99.249	3.990	104.708	104.708	104.508	3.500	104.844	104.844	104.644	3.500	102.618	102.618	102.418
4.250	105.004	105.004	104.804	4.250	99.828	99.828	99.628	4.000	104.808	104.808	104.608	3.625	104.347	104.347	104.147	3.625	101.003	101.003	100.803
4.375	105.363	105.363	105.163	4.375	100.187	100.187	99.987	4.125	104.698	104.698	104.498	3.750	104.682	104.682	104.482	3.750	101.338	101.338	101.138
4.500	105.663	105.663	105.463	4.500	100.487	100.487	100.287	4.250	105.071	105.071	104.871	3.875	104.829	104.829	104.629	3.875	101.485	101.485	101.285
4.625	106.025	106.025	105.825	4.625	100.349	100.349	100.149	4.375	105.327	105.327	105.127	3.990	105.042	105.042	104.842	3.990	101.698	101.698	101.498
4.750	106.390	106.390	106.190	4.750	100.714	100.714	100.514	4.500	105.643	105.643	105.443	4.000	105.142	105.142	104.942	4.000	101.798	101.798	101.598

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)	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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/13/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/12/2021

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



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.:

9/13/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/12/2021

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	98.570	98.570	98.328	2.500	99.672	99.672	99.441	2.000	100.038	100.038	99.838	2.500	97.429	97.429	97.187	2.000	98.775	98.775	98.575
2.625	99.458	99.458	99.216	2.625	100.651	100.651	100.420	2.125	100.635	100.635	100.435	2.625	98.317	98.317	98.075	2.125	99.372	99.372	99.172
2.750	100.369	100.369	100.134	2.750	101.208	101.208	100.977	2.250	101.079	101.079	100.879	2.750	99.228	99.228	98.993	2.250	99.816	99.816	99.616
2.875	101.022	101.022	100.793	2.875	101.799	101.799	101.570	2.375	101.488	101.488	101.288	2.875	99.881	99.881	99.652	2.375	100.225	100.225	100.025
2.990	101.389	101.389	101.171	2.990	102.149	102.149	101.924	2.500	101.993	101.993	101.793	2.990	100.248	100.248	100.030	2.500	100.730	100.730	100.530
3.000	101.489	101.489	101.271	3.000	102.249	102.249	102.024	2.625	102.523	102.523	102.323	3.000	100.348	100.348	100.130	2.625	100.635	100.635	100.435
3.125	102.117	102.117	101.894	3.125	102.606	102.606	102.367	2.750	102.985	102.985	102.785	3.125	100.790	100.790	100.567	2.750	101.097	101.097	100.897
3.250	102.810	102.810	102.594	3.250	103.088	103.088	102.852	2.875	103.322	103.322	103.122	3.250	101.483	101.483	101.267	2.875	101.434	101.434	101.234
3.375	103.522	103.522	103.310	3.375	103.756	103.756	103.527	2.990	103.596	103.596	103.396	3.375	102.195	102.195	101.983	2.990	101.708	101.708	101.508
3.500	103.844	103.844	103.633	3.500	104.102	104.102	103.877	3.000	103.696	103.696	103.496	3.500	102.517	102.517	102.306	3.000	101.808	101.808	101.608
3.625	104.144	104.144	103.936	3.625	104.340	104.340	104.114	3.125	103.667	103.667	103.467	3.625	102.817	102.817	102.609	3.125	101.904	101.904	101.704
3.750	103.837	103.837	103.637	3.750	104.194	104.194	103.994	3.250	104.160	104.160	103.960	3.750	101.601	101.601	101.401	3.250	102.397	102.397	102.197
3.875	104.234	104.234	104.034	3.875	104.528	104.528	104.328	3.375	104.621	104.621	104.421	3.875	101.998	101.998	101.798	3.375	102.858	102.858	102.658
3.990	104.472	104.472	104.272	3.990	104.708	104.708	104.508	3.500	104.844	104.844	104.644	3.990	102.236	102.236	102.036	3.500	103.081	103.081	102.881
4.000	104.572	104.572	104.372	4.000	104.808	104.808	104.608	3.625	104.347	104.347	104.147	4.000	102.336	102.336	102.136	3.625	102.025	102.025	101.825
4.125	104.625	104.625	104.425	4.125	104.698	104.698	104.498	3.750	104.682	104.682	104.482	4.125	101.362	101.362	101.162	3.750	102.360	102.360	102.160
4.250	105.004	105.004	104.804	4.250	105.071	105.071	104.871	3.875	104.829	104.829	104.629	4.250	101.741	101.741	101.541	3.875	102.507	102.507	102.307
4.375	105.363	105.363	105.163	4.375	105.327	105.327	105.127	3.990	105.042	105.042	104.842	4.375	102.100	102.100	101.900	3.990	102.720	102.720	102.520
4.500	105.663	105.663	105.463	4.500	105.643	105.643	105.443	4.000	105.142	105.142	104.942	4.500	102.400	102.400	102.200	4.000	102.820	102.820	102.620

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.:

9/13/2021

45 Day Lock Exp.:

9/27/2021

60 Day Lock Exp.:

10/11/2021

W. Rate Sheet Dated: 8/12/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option.

Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

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

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

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