

W. Rate Sheet Dated: 8/13/2021

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	100.511	100.511	100.151	2.250	100.106	100.106	99.746	2.250	98.516	98.516	98.216	3.125	96.398	96.398	96.098
2.375	100.726	100.726	100.366	2.375	100.289	100.289	99.930	2.500	98.847	98.847	98.547	3.250	97.664	97.664	97.364
2.500	100.941	100.941	100.582	2.500	100.462	100.462	100.103	2.625	99.012	99.012	98.712	3.375	97.742	97.742	97.442
2.625	101.140	101.140	100.781	2.625	100.639	100.639	100.280	2.750	100.574	100.574	100.274	3.500	97.820	97.820	97.520
2.750	102.304	102.304	101.914	2.750	101.919	101.919	101.529	2.875	100.735	100.735	100.435	3.625	97.898	97.898	97.598
2.875	102.511	102.511	102.120	2.875	102.093	102.093	101.702	3.000	100.891	100.891	100.591	Margin = 2.250		Index = 0.080	
3.000	102.711	102.711	102.320	3.000	102.262	102.262	101.871	3.125	101.010	101.010	100.710	30 Year OTC			
3.125	102.898	102.898	102.508	3.125	102.393	102.393	102.002	3.250	101.895	101.895	101.595	Rate	30 Day	45 Day	60 Day
3.250	103.356	103.356	102.965	3.250	102.936	102.936	102.545	3.375	102.063	102.063	101.763	4.000	101.356	101.356	100.856
3.375	103.453	103.453	103.062	3.375	102.993	102.993	102.603	3.500	102.196	102.196	101.896	4.125	101.515	101.515	101.015
3.500	103.641	103.641	103.250	3.500	103.137	103.137	102.747	3.625	102.258	102.258	101.958	4.375	102.411	102.411	101.911
3.625	103.828	103.828	103.437	3.625	103.184	103.184	102.793	3.750	103.506	103.506	103.206	4.500	102.559	102.559	102.059
3.750	103.338	103.338	103.038	3.750	102.942	102.942	102.642	3.875	103.622	103.622	103.322	4.625	102.689	102.689	102.189
3.875	103.417	103.417	103.117	3.875	102.966	102.966	102.666	4.000	103.732	103.732	103.432	4.875	103.397	103.397	102.897
4.000	103.531	103.531	103.231	4.000	103.084	103.084	102.784	4.125	103.815	103.815	103.515	5.000	103.545	103.545	103.045
4.125	103.690	103.690	103.390	4.125	103.176	103.176	102.876	4.250	103.642	103.642	103.342	5.125	103.675	103.675	103.175
4.250	103.861	103.861	103.661	4.250	103.540	103.540	103.340	4.375	103.757	103.757	103.457	5.500	103.656	103.656	103.156
4.375	103.886	103.886	103.686	4.375	103.564	103.564	103.364	4.500	103.867	103.867	103.567	5.625	103.786	103.786	103.286
6.250	106.000	106.000	105.800	6.250	105.903	105.903	105.703	4.625	103.950	103.950	103.650	6.250	105.449	105.449	104.949

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	100.611	100.511	100.511	100.151	2.250	100.056	99.956	99.956	99.956	2.250	100.646	100.546	100.546	100.246
2.375	100.826	100.726	100.726	100.366	2.375	100.239	100.139	100.139	99.780	2.375	100.817	100.717	100.717	100.417
2.500	101.041	100.941	100.941	100.582	2.500	100.412	100.312	100.312	99.953	2.500	100.977	100.877	100.877	100.577
2.625	101.240	101.140	101.140	100.781	2.625	100.589	100.489	100.489	100.130	2.625	101.142	101.042	101.042	100.742
2.750	102.404	102.304	102.304	101.914	2.750	101.744	101.644	101.644	101.254	2.750	101.604	101.504	101.504	101.204
2.875	102.611	102.511	102.511	102.120	2.875	101.918	101.818	101.818	101.427	2.875	101.765	101.665	101.665	101.365
3.000	102.811	102.711	102.711	102.320	3.000	102.087	101.987	101.987	101.596	3.000	101.921	101.821	101.821	101.521
3.125	102.998	102.898	102.898	102.508	3.125	102.218	102.118	102.118	101.727	3.125	102.040	101.940	101.940	101.640
3.250	103.456	103.356	103.356	102.965	3.250	102.736	102.636	102.636	102.245	3.250	103.525	103.425	103.425	103.125
3.375	103.653	103.553	103.553	103.162	3.375	102.893	102.793	102.793	102.403	3.375	103.693	103.593	103.593	103.293
3.500	103.841	103.741	103.741	103.350	3.500	103.037	102.937	102.937	102.547	3.500	103.826	103.726	103.726	103.426
3.625	104.028	103.928	103.928	103.537	3.625	103.084	102.984	102.984	102.593	3.625	103.888	103.788	103.788	103.488
3.750	103.538	103.438	103.438	103.138	3.750	103.142	103.042	103.042	102.742	3.750	105.636	105.536	105.536	105.236

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.606	98.606	98.106	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.765	98.765	98.265	4.750	101.000	101.000	100.500
3.875	99.058	99.058	98.558	6.250	103.750	103.750	103.500	4.375	99.661	99.661	99.161	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.944	98.944	98.444					4.500	99.809	99.809	99.309	Rate	30 Day	45 Day	60 Day
4.125	98.785	98.785	98.285					4.625	99.939	99.939	99.439	5.750	103.000	103.000	102.500
4.250	100.639	100.639	100.139					4.875	100.647	100.647	100.147	6.250	103.750	103.750	103.250
4.375	100.514	100.514	100.014					5.000	100.795	100.795	100.295	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.366	100.366	99.866					5.125	100.925	100.925	100.425				
4.625	100.236	100.236	99.736					5.500	100.906	100.906	100.406				
4.750	101.653	101.653	101.153					5.625	101.036	101.036	100.536				
Borrower Paid Como Only				Lender Paid Only				6.250	102.699	102.699	102.199				

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 Phone:

Lockdesk Hours:

Lockdesk@afrawholesale.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.:

10/12/2021

W. Rate Sheet Dated: 8/13/2021

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	99.123	99.123	98.823	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	99.283	99.283	98.983	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	99.440	99.440	99.140	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.558	99.558	99.258	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.700	100.700	100.400	Rate	30 Day	45 Day	60 Day
3.250	102.143	102.143	101.752	3.250	101.823	101.823	101.432	3.375	100.868	100.868	100.568	3.250	102.143	102.143	101.643
3.375	102.341	102.341	101.950	3.375	101.981	101.981	101.590	3.500	101.001	101.001	100.701	3.375	102.341	102.341	101.841
3.500	102.528	102.528	102.137	3.500	102.125	102.125	101.734	3.625	101.063	101.063	100.763	3.500	102.528	102.528	102.028
3.625	102.715	102.715	102.324	3.625	102.171	102.171	101.780	3.750	102.811	102.811	102.511	3.625	102.715	102.715	102.215
3.750	101.276	101.276	100.976	3.750	100.979	100.979	100.679	3.875	N/A	N/A	N/A	3.750	101.276	101.276	100.776
3.875	101.454	101.454	101.154	3.875	101.103	101.103	100.803	4.000	N/A	N/A	N/A	3.875	101.454	101.454	100.954
4.000	101.569	101.569	101.269	4.000	101.222	101.222	100.922	4.125	N/A	N/A	N/A	4.000	101.569	101.569	101.069
4.125	101.727	101.727	101.427	4.125	101.313	101.313	101.013	4.250	N/A	N/A	N/A	4.125	101.727	101.727	101.227
4.250	101.999	101.999	101.799	4.250	101.778	101.778	101.578	4.375	N/A	N/A	N/A	4.250	101.999	101.999	101.499
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	101.835	101.735	101.735	101.344	2.750	101.526	101.426	101.426	101.035	2.750	101.285	101.185	101.185	100.885
2.875	102.042	101.942	101.942	101.551	2.875	101.699	101.599	101.599	101.208	2.875	101.446	101.346	101.346	101.046
3.000	102.242	102.142	102.142	101.751	3.000	101.868	101.768	101.768	101.377	3.000	101.603	101.503	101.503	101.203
3.125	102.430	102.330	102.330	101.939	3.125	101.999	101.899	101.899	101.508	3.125	101.721	101.621	101.621	101.321
3.250	102.243	102.143	102.143	101.752	3.250	101.923	101.823	101.823	101.432	3.250	102.612	102.512	102.512	102.212
3.375	102.441	102.341	102.341	101.950	3.375	102.081	101.981	101.981	101.590	3.375	102.780	102.680	102.680	102.380
3.500	102.628	102.528	102.528	102.137	3.500	102.225	102.125	102.125	101.734	3.500	102.914	102.814	102.814	102.514
3.625	102.815	102.715	102.715	102.324	3.625	102.271	102.171	102.171	101.780	3.625	102.976	102.876	102.876	102.576
3.750	101.376	101.276	101.276	100.976	3.750	101.079	100.979	100.979	100.679	3.750	103.474	103.374	103.374	103.074

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@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.:

10/12/2021

W. Rate Sheet Dated: 8/13/2021

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	98.594	98.594	98.394	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.513	98.513	98.313	2.000	N/A	N/A	N/A	2.500	98.594	98.436	98.319
2.625	99.433	99.433	99.233	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.320	99.320	99.120	2.125	N/A	N/A	N/A	2.625	99.412	99.271	99.178
2.750	100.232	100.232	100.032	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.047	100.047	99.847	2.250	N/A	N/A	N/A	2.750	100.211	100.070	99.977
2.875	100.866	100.866	100.666	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.628	100.628	100.428	2.375	N/A	N/A	N/A	2.875	100.845	100.704	100.611
2.990	101.273	101.273	101.073	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	100.937	100.937	100.737	2.500	N/A	N/A	N/A	2.990	101.252	101.111	101.018
3.000	101.373	101.373	101.173	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.037	101.037	100.837	2.625	N/A	N/A	N/A	3.000	101.352	101.211	101.118
3.125	102.002	102.002	101.802	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.694	101.694	101.494	2.750	N/A	N/A	N/A	3.125	101.981	101.827	101.717
3.250	102.711	102.711	102.511	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.347	102.347	102.147	2.875	N/A	N/A	N/A	3.250	102.690	102.536	102.426
3.375	103.435	103.435	103.235	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.036	103.036	102.836	2.990	N/A	N/A	N/A	3.375	103.414	103.260	103.150
3.500	103.814	103.814	103.614	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.329	103.329	103.129	3.000	N/A	N/A	N/A	3.500	103.793	103.639	103.529
3.625	104.128	104.128	103.928	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.480	103.480	103.280	3.125	N/A	N/A	N/A	3.625	104.047	103.953	103.843
3.750	104.009	104.009	103.809	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.091	103.091	102.891	3.250	N/A	N/A	N/A	3.750	103.711	103.611	103.511
3.875	104.441	104.441	104.241	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.493	103.493	103.293	3.375	N/A	N/A	N/A	3.875	104.142	104.042	103.942
3.990	104.664	104.664	104.464	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.675	103.675	103.475	3.500	N/A	N/A	N/A	3.990	104.366	104.266	104.166
4.000	104.764	104.764	104.564	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.775	103.775	103.575	3.625	N/A	N/A	N/A	4.000	104.466	104.366	104.266
4.125	105.068	105.068	104.868	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.960	103.960	103.760	3.750	N/A	N/A	N/A	4.125	104.769	104.669	104.569
4.250	105.171	105.171	104.971	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.179	103.179	102.979	3.875	N/A	N/A	N/A	4.250	104.861	104.752	104.661
4.375	105.531	105.531	105.331	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.570	103.570	103.370	3.990	N/A	N/A	N/A	4.375	105.221	105.112	105.021
4.500	105.869	105.869	105.669	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.864	103.864	103.664	4.000	N/A	N/A	N/A	4.500	105.459	105.350	105.259
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	100.362	100.362	100.162	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.916	99.916	99.716	2.000	99.854	99.730	99.652
2.875	N/A	N/A	N/A	2.625	100.845	100.845	100.645	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.503	100.503	100.303	2.125	100.440	100.316	100.238
2.990	N/A	N/A	N/A	2.750	101.192	101.192	100.992	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.980	100.980	100.780	2.250	100.918	100.794	100.716
3.000	N/A	N/A	N/A	2.875	101.819	101.819	101.619	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.383	101.383	101.183	2.375	101.321	101.197	101.119
3.125	N/A	N/A	N/A	2.990	102.187	102.187	101.987	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.838	101.838	101.638	2.500	101.784	101.660	101.584
3.250	N/A	N/A	N/A	3.000	102.287	102.287	102.087	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.355	102.355	102.155	2.625	102.301	102.184	102.101
3.375	N/A	N/A	N/A	3.125	102.699	102.699	102.499	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.833	102.833	102.633	2.750	102.778	102.661	102.578
3.500	N/A	N/A	N/A	3.250	103.112	103.112	102.912	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.197	103.197	102.997	2.875	103.143	103.026	102.943
3.625	N/A	N/A	N/A	3.375	103.798	103.798	103.598	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.511	103.511	103.311	2.990	103.456	103.339	103.256
3.750	N/A	N/A	N/A	3.500	104.146	104.146	103.946	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.611	103.611	103.411	3.000	103.556	103.439	103.356
3.875	N/A	N/A	N/A	3.625	104.457	104.457	104.257	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.967	103.967	103.767	3.125	103.913	103.796	103.713
3.990	N/A	N/A	N/A	3.750	104.223	104.223	104.023	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.341	104.341	104.141	3.250	104.091	103.991	103.891
4.000	N/A	N/A	N/A	3.875	104.651	104.651	104.451	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.821	104.821	104.621	3.375	104.571	104.471	104.371
4.125	N/A	N/A	N/A	3.990	104.845	104.845	104.645	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.125	105.125	104.925	3.500	104.875	104.775	104.675
4.250	N/A	N/A	N/A	4.000	104.945	104.945	104.745	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.513	105.513	105.313	3.625	105.263	105.163	105.063
4.375	N/A	N/A	N/A	4.125	105.246	105.246	105.046	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.950	104.950	104.750	3.750	104.606	104.506	104.406
4.500	N/A	N/A	N/A	4.250	105.298	105.298	105.098	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.356	105.356	105.156	3.875	105.012	104.912	104.812
4.625	N/A	N/A	N/A	4.375	105.653	105.653	105.453	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.655	105.655	105.455	3.990	105.312	105.212	105.112
4.750	N/A	N/A	N/A	4.500	105.974	105.974	105.774	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.755	105.755	105.555	4.000	105.412	105.312	105.212
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	100.120	100.120	99.920	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.385	100.385	100.185
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.568	100.568	100.368	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.971	100.971	100.771
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.897	100.897	100.697	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.449	101.449	101.249
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.318	101.318	101.118	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.852	101.852	101.652
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.822	101.822	101.622	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.224	102.224	102.024
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.213	102.213	102.013	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.635	102.635	102.435
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.544	102.544	102.344	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.926	102.926	102.726
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.795	102.795	102.595	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.291	103.291	103.091
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.982	102.982	102.782	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.605	103.605	103.405
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.082	103.082	102.882	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.705	103.705	103.505
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.325	103.325	103.125	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.061	104.061	103.861
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.342	103.342	103.142	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.:

10/12/2021

W. Rate Sheet Dated: 8/13/2021

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	98.594	98.594	98.394	2.500	98.513	98.513	98.313	2.875	101.819	101.819	101.619	2.000	99.916	99.916	99.716	2.000	100.120	100.120	99.920
2.625	99.433	99.433	99.233	2.625	99.320	99.320	99.120	2.990	102.187	102.187	101.987	2.125	100.503	100.503	100.303	2.125	100.568	100.568	100.368
2.750	100.232	100.232	100.032	2.750	100.047	100.047	99.847	3.000	102.287	102.287	102.087	2.250	100.980	100.980	100.780	2.250	100.897	100.897	100.697
2.875	100.866	100.866	100.666	2.875	100.628	100.628	100.428	3.125	102.699	102.699	102.499	2.375	101.383	101.383	101.183	2.375	101.318	101.318	101.118
2.990	101.273	101.273	101.073	2.990	100.937	100.937	100.737	3.250	103.112	103.112	102.912	2.500	101.838	101.838	101.638	2.500	101.822	101.822	101.622
3.000	101.373	101.373	101.173	3.000	101.037	101.037	100.837	3.375	103.798	103.798	103.598	2.625	102.355	102.355	102.155	2.625	102.213	102.213	102.013
3.125	102.002	102.002	101.802	3.125	101.694	101.694	101.494	3.500	104.146	104.146	103.946	2.750	102.833	102.833	102.633	2.750	102.544	102.544	102.344
3.250	102.711	102.711	102.511	3.250	102.347	102.347	102.147	3.625	104.457	104.457	104.257	2.875	103.197	103.197	102.997	2.875	102.795	102.795	102.595
3.375	103.435	103.435	103.235	3.375	103.036	103.036	102.836	3.750	104.223	104.223	104.023	2.990	103.511	103.511	103.311	2.990	102.982	102.982	102.782
3.500	103.814	103.814	103.614	3.500	103.329	103.329	103.129	3.875	104.651	104.651	104.451	3.000	103.611	103.611	103.411	3.000	103.082	103.082	102.882
3.625	104.128	104.128	103.928	3.625	103.480	103.480	103.280	3.990	104.845	104.845	104.645	3.125	103.967	103.967	103.767	3.125	103.325	103.325	103.125
3.750	104.009	104.009	103.809	3.750	103.091	103.091	102.891	4.000	104.945	104.945	104.745	3.250	104.341	104.341	104.141	3.250	103.342	103.342	103.142
3.875	104.441	104.441	104.241	3.875	103.493	103.493	103.293	4.125	105.246	105.246	105.046	3.375	104.821	104.821	104.621	3.375	103.716	103.716	103.516
3.990	104.664	104.664	104.464	3.990	103.675	103.675	103.475	4.250	105.298	105.298	105.098	3.500	105.125	105.125	104.925	3.500	103.931	103.931	103.731
4.000	104.764	104.764	104.564	4.000	103.775	103.775	103.575	4.375	105.653	105.653	105.453	3.625	105.513	105.513	105.313	3.625	104.197	104.197	103.997
4.125	105.068	105.068	104.868	4.125	103.960	103.960	103.760	4.500	105.974	105.974	105.774	3.750	104.950	104.950	104.750	3.750	104.044	104.044	102.844
4.250	105.171	105.171	104.971	4.250	103.179	103.179	102.979	4.625	106.198	106.198	105.998	3.875	105.356	105.356	105.156	3.875	103.329	103.329	103.129
4.375	105.531	105.531	105.331	4.375	103.570	103.570	103.370	4.750	106.065	106.065	105.865	3.990	105.655	105.655	105.455	3.990	103.509	103.509	103.309
4.500	105.869	105.869	105.669	4.500	103.864	103.864	103.664	4.875	106.392	106.392	106.192	4.000	105.755	105.755	105.555	4.000	103.609	103.609	103.409

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.:

10/12/2021

W. Rate Sheet Dated: 8/13/2021

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	98.624	98.624	98.373	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.514	97.514	97.263	2.750	N/A	N/A	N/A	2.500	98.374	98.274	98.123
2.625	99.511	99.511	99.262	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.401	98.401	98.152	2.875	N/A	N/A	N/A	2.625	99.261	99.161	99.012
2.750	100.422	100.422	100.181	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.312	99.312	99.071	2.990	N/A	N/A	N/A	2.750	100.172	100.072	99.931
2.875	101.077	101.077	100.840	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.967	99.967	99.732	3.000	N/A	N/A	N/A	2.875	100.827	100.727	100.592
2.990	101.445	101.445	101.221	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.335	100.335	100.111	3.125	N/A	N/A	N/A	2.990	101.195	101.095	100.971
3.000	101.545	101.545	101.321	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.435	100.435	100.211	3.250	N/A	N/A	N/A	3.000	101.295	101.195	101.071
3.125	102.158	102.158	101.934	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.732	100.732	100.508	3.375	N/A	N/A	N/A	3.125	101.908	101.739	101.684
3.250	102.853	102.853	102.637	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.427	101.427	101.211	3.500	N/A	N/A	N/A	3.250	102.603	102.448	102.387
3.375	103.568	103.568	103.355	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.142	102.142	101.929	3.625	N/A	N/A	N/A	3.375	103.318	103.168	103.105
3.500	103.889	103.889	103.679	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.463	102.463	102.253	3.750	N/A	N/A	N/A	3.500	103.639	103.494	103.429
3.625	104.190	104.190	103.987	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.764	102.764	102.561	3.875	N/A	N/A	N/A	3.625	103.940	103.803	103.737
3.750	103.884	103.884	103.684	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.140	101.140	100.940	3.990	N/A	N/A	N/A	3.750	103.634	103.534	103.434
3.875	104.282	104.282	104.082	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.538	101.538	101.338	4.000	N/A	N/A	N/A	3.875	104.032	103.932	103.832
3.990	104.521	104.521	104.321	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.777	101.777	101.577	4.125	N/A	N/A	N/A	3.990	104.271	104.171	104.071
4.000	104.621	104.621	104.421	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.877	101.877	101.677	4.250	N/A	N/A	N/A	4.000	104.371	104.271	104.171
4.125	104.594	104.594	104.394	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.794	100.794	100.594	4.375	N/A	N/A	N/A	4.125	104.344	104.244	104.144
4.250	104.972	104.972	104.772	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.172	101.172	100.972	4.500	N/A	N/A	N/A	4.250	104.722	104.622	104.522
4.375	105.332	105.332	105.132	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.532	101.532	101.332	4.625	N/A	N/A	N/A	4.375	105.082	104.982	104.882
4.500	105.633	105.633	105.433	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.833	101.833	101.633	4.750	N/A	N/A	N/A	4.500	105.383	105.283	105.183
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	99.714	99.714	99.483	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.080	100.080	99.880	2.000	99.830	99.703	99.630
2.875	N/A	N/A	N/A	2.625	100.694	100.694	100.463	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.677	100.677	100.477	2.125	100.427	100.300	100.227
2.990	N/A	N/A	N/A	2.750	101.252	101.252	101.021	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.123	101.123	100.923	2.250	100.873	100.746	100.673
3.000	N/A	N/A	N/A	2.875	101.844	101.844	101.615	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.534	101.534	101.334	2.375	101.284	101.156	101.084
3.125	N/A	N/A	N/A	2.990	102.195	102.195	101.970	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.003	102.003	101.803	2.500	101.753	101.653	101.553
3.250	N/A	N/A	N/A	3.000	102.295	102.295	102.070	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.535	102.535	102.335	2.625	102.285	102.185	102.085
3.375	N/A	N/A	N/A	3.125	102.648	102.648	102.425	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.999	102.999	102.799	2.750	102.749	102.649	102.549
3.500	N/A	N/A	N/A	3.250	103.132	103.132	102.912	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.336	103.336	103.136	2.875	103.086	102.986	102.886
3.625	N/A	N/A	N/A	3.375	103.801	103.801	103.587	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.611	103.611	103.411	2.990	103.361	103.261	103.161
3.750	N/A	N/A	N/A	3.500	104.148	104.148	103.939	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.711	103.711	103.511	3.000	103.461	103.361	103.261
3.875	N/A	N/A	N/A	3.625	104.387	104.387	104.176	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.695	103.695	103.495	3.125	103.445	103.345	103.245
3.990	N/A	N/A	N/A	3.750	104.242	104.242	104.042	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.190	104.190	103.990	3.250	103.940	103.840	103.740
4.000	N/A	N/A	N/A	3.875	104.575	104.575	104.375	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.649	104.649	104.449	3.375	104.399	104.299	104.199
4.125	N/A	N/A	N/A	3.990	104.757	104.757	104.557	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.875	104.875	104.675	3.500	104.625	104.525	104.425
4.250	N/A	N/A	N/A	4.000	104.857	104.857	104.657	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.189	104.189	103.989	3.625	103.939	103.839	103.739
4.375	N/A	N/A	N/A	4.125	104.670	104.670	104.470	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.525	104.525	104.325	3.750	104.275	104.175	104.075
4.500	N/A	N/A	N/A	4.250	105.044	105.044	104.844	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.683	104.683	104.483	3.875	104.433	104.333	104.233
4.625	N/A	N/A	N/A	4.375	105.310	105.310	105.110	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.079	105.079	104.879	3.990	104.829	104.729	104.629
4.750	N/A	N/A	N/A	4.500	105.631	105.631	105.431	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.179	105.179	104.979	4.000	104.929	104.829	104.729



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.:

10/12/2021

W. Rate Sheet Dated: 8/13/2021

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	100.422	100.422	100.181	2.750	99.312	99.312	99.071	2.500	99.714	99.714	99.483	2.000	100.080	100.080	99.880	2.000	98.854	98.854	98.654
2.875	101.077	101.077	100.842	2.875	99.967	99.967	99.732	2.625	100.694	100.694	100.463	2.125	100.677	100.677	100.477	2.125	99.451	99.451	99.251
2.990	101.445	101.445	101.221	2.990	100.335	100.335	100.111	2.750	101.252	101.252	101.021	2.250	101.123	101.123	100.923	2.250	99.897	99.897	99.697
3.000	101.545	101.545	101.321	3.000	100.435	100.435	100.211	2.875	101.844	101.844	101.615	2.375	101.534	101.534	101.334	2.375	100.308	100.308	100.108
3.125	102.158	102.158	101.934	3.125	100.732	100.732	100.508	2.990	102.195	102.195	101.970	2.500	102.003	102.003	101.803	2.500	100.777	100.777	100.577
3.250	102.853	102.853	102.637	3.250	101.427	101.427	101.211	3.000	102.295	102.295	102.070	2.625	102.535	102.535	102.335	2.625	99.871	99.871	99.671
3.375	103.568	103.568	103.355	3.375	102.142	102.142	101.929	3.125	102.648	102.648	102.425	2.750	102.999	102.999	102.799	2.750	100.335	100.335	100.135
3.500	103.889	103.889	103.679	3.500	102.463	102.463	102.253	3.250	103.132	103.132	102.912	2.875	103.336	103.336	103.136	2.875	100.672	100.672	100.472
3.625	104.190	104.190	103.987	3.625	102.764	102.764	102.561	3.375	103.801	103.801	103.587	2.990	103.611	103.611	103.411	2.990	100.947	100.947	100.747
3.750	103.884	103.884	103.684	3.750	101.140	101.140	100.940	3.500	104.148	104.148	103.939	3.000	103.711	103.711	103.511	3.000	101.047	101.047	100.847
3.875	104.282	104.282	104.082	3.875	101.538	101.538	101.338	3.625	104.387	104.387	104.176	3.125	103.695	103.695	103.495	3.125	101.345	101.345	101.145
3.990	104.521	104.521	104.321	3.990	101.777	101.777	101.577	3.750	104.242	104.242	104.042	3.250	104.190	104.190	103.990	3.250	101.840	101.840	101.640
4.000	104.621	104.621	104.421	4.000	101.877	101.877	101.677	3.875	104.575	104.575	104.375	3.375	104.649	104.649	104.449	3.375	102.299	102.299	102.099
4.125	104.594	104.594	104.394	4.125	100.794	100.794	100.594	3.990	104.757	104.757	104.557	3.500	104.875	104.875	104.675	3.500	102.525	102.525	102.325
4.250	104.972	104.972	104.772	4.250	101.172	101.172	100.972	4.000	104.857	104.857	104.657	3.625	104.189	104.189	103.989	3.625	100.863	100.863	100.663
4.375	105.332	105.332	105.132	4.375	101.532	101.532	101.332	4.125	104.670	104.670	104.470	3.750	104.525	104.525	104.325	3.750	101.199	101.199	100.999
4.500	105.633	105.633	105.433	4.500	101.833	101.833	101.633	4.250	105.044	105.044	104.844	3.875	104.683	104.683	104.483	3.875	101.357	101.357	101.157
4.625	106.009	106.009	105.809	4.625	101.709	101.709	101.509	4.375	105.310	105.310	105.110	3.990	105.079	105.079	104.879	3.990	101.753	101.753	101.553
4.750	106.375	106.375	106.175	4.750	102.075	102.075	101.875	4.500	105.631	105.631	105.431	4.000	105.179	105.179	104.979	4.000	101.853	101.853	101.653

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	-1.500	-1.500	-1.500	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		

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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.			
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10/12/2021

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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@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.:

10/12/2021

W. Rate Sheet Dated: 8/13/2021

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	98.624	98.624	98.373	2.500	99.714	99.714	99.483	2.000	100.080	100.080	99.880	2.500	97.394	97.394	97.143	2.000	98.817	98.817	98.617
2.625	99.511	99.511	99.262	2.625	100.694	100.694	100.463	2.125	100.677	100.677	100.477	2.625	98.281	98.281	98.032	2.125	99.414	99.414	99.214
2.750	100.422	100.422	100.181	2.750	101.252	101.252	101.021	2.250	101.123	101.123	100.923	2.750	99.192	99.192	98.951	2.250	99.860	99.860	99.660
2.875	101.077	101.077	100.842	2.875	101.844	101.844	101.615	2.375	101.534	101.534	101.334	2.875	99.847	99.847	99.612	2.375	100.271	100.271	100.071
2.990	101.445	101.445	101.221	2.990	102.195	102.195	101.970	2.500	102.003	102.003	101.803	2.990	100.215	100.215	99.991	2.500	100.740	100.740	100.540
3.000	101.545	101.545	101.321	3.000	102.295	102.295	102.070	2.625	102.535	102.535	102.335	3.000	100.315	100.315	100.091	2.625	100.553	100.553	100.353
3.125	102.158	102.158	101.934	3.125	102.648	102.648	102.425	2.750	102.999	102.999	102.799	3.125	100.770	100.770	100.546	2.750	101.017	101.017	100.817
3.250	102.853	102.853	102.637	3.250	103.132	103.132	102.912	2.875	103.336	103.336	103.136	3.250	101.465	101.465	101.249	2.875	101.354	101.354	101.154
3.375	103.568	103.568	103.355	3.375	103.801	103.801	103.587	2.990	103.611	103.611	103.411	3.375	102.180	102.180	101.967	2.990	101.629	101.629	101.429
3.500	103.889	103.889	103.679	3.500	104.148	104.148	103.939	3.000	103.711	103.711	103.511	3.500	102.501	102.501	102.291	3.000	101.729	101.729	101.529
3.625	104.190	104.190	103.987	3.625	104.387	104.387	104.176	3.125	103.695	103.695	103.495	3.625	102.802	102.802	102.599	3.125	101.870	101.870	101.670
3.750	103.884	103.884	103.684	3.750	104.242	104.242	104.042	3.250	104.190	104.190	103.990	3.750	101.837	101.837	101.637	3.250	102.365	102.365	102.165
3.875	104.282	104.282	104.082	3.875	104.575	104.575	104.375	3.375	104.649	104.649	104.449	3.875	102.235	102.235	102.035	3.375	102.824	102.824	102.624
3.990	104.521	104.521	104.321	3.990	104.757	104.757	104.557	3.500	104.875	104.875	104.675	3.990	102.474	102.474	102.274	3.500	103.050	103.050	102.850
4.000	104.621	104.621	104.421	4.000	104.857	104.857	104.657	3.625	104.189	104.189	103.989	4.000	102.574	102.574	102.374	3.625	101.876	101.876	101.676
4.125	104.594	104.594	104.394	4.125	104.670	104.670	104.470	3.750	104.525	104.525	104.325	4.125	102.019	102.019	101.819	3.750	102.212	102.212	102.012
4.250	104.972	104.972	104.772	4.250	105.044	105.044	104.844	3.875	104.683	104.683	104.483	4.250	102.397	102.397	102.197	3.875	102.370	102.370	102.170
4.375	105.332	105.332	105.132	4.375	105.310	105.310	105.110	3.990	105.079	105.079	104.879	4.375	102.757	102.757	102.557	3.990	102.766	102.766	102.566
4.500	105.633	105.633	105.433	4.500	105.631	105.631	105.431	4.000	105.179	105.179	104.979	4.500	103.058	103.058	102.858	4.000	102.866	102.866	102.666

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	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 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.:

10/12/2021

W. Rate Sheet Dated: 8/13/2021

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)