

W. Rate Sheet Dated: 8/16/2021

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	100.870	100.870	100.511	2.250	100.465	100.465	100.106	2.250	98.621	98.621	98.309	3.125	96.398	96.398	96.098
2.375	101.085	101.085	100.726	2.375	100.649	100.649	100.289	2.500	98.953	98.953	98.640	3.250	97.664	97.664	97.364
2.500	101.300	101.300	100.941	2.500	100.822	100.822	100.462	2.625	99.117	99.117	98.805	3.375	97.742	97.742	97.442
2.625	101.499	101.499	101.140	2.625	100.999	100.999	100.639	2.750	100.617	100.617	100.317	3.500	97.820	97.820	97.520
2.750	102.507	102.507	102.117	2.750	102.123	102.123	101.732	2.875	100.778	100.778	100.478	3.625	97.898	97.898	97.598
2.875	102.714	102.714	102.323	2.875	102.296	102.296	101.905	3.000	100.934	100.934	100.634	Margin = 2.250		Index = 0.080	
3.000	102.914	102.914	102.523	3.000	102.465	102.465	102.075	3.125	101.053	101.053	100.753	30 Year OTC			
3.125	103.102	103.102	102.711	3.125	102.596	102.596	102.205	3.250	102.098	102.098	101.798	Rate	30 Day	45 Day	60 Day
3.250	103.371	103.371	102.965	3.250	102.951	102.951	102.545	3.375	102.266	102.266	101.966	4.000	101.387	101.387	100.887
3.375	103.469	103.469	103.062	3.375	103.009	103.009	102.603	3.500	102.399	102.399	102.099	4.125	101.546	101.546	101.046
3.500	103.657	103.657	103.250	3.500	103.153	103.153	102.747	3.625	102.461	102.461	102.161	4.375	102.458	102.458	101.958
3.625	103.843	103.843	103.437	3.625	103.199	103.199	102.793	3.750	103.296	103.296	102.996	4.500	102.606	102.606	102.106
3.750	103.369	103.369	103.069	3.750	102.973	102.973	102.673	3.875	103.411	103.411	103.111	4.625	102.736	102.736	102.236
3.875	103.448	103.448	103.148	3.875	102.997	102.997	102.697	4.000	103.521	103.521	103.221	4.875	103.429	103.429	102.929
4.000	103.562	103.562	103.262	4.000	103.116	103.116	102.816	4.125	103.604	103.604	103.304	5.000	103.576	103.576	103.076
4.125	103.721	103.721	103.421	4.125	103.207	103.207	102.907	4.250	103.528	103.528	103.228	5.125	103.707	103.707	103.207
4.250	103.908	103.908	103.708	4.250	103.587	103.587	103.387	4.375	103.644	103.644	103.344	5.500	103.718	103.718	103.218
4.375	103.933	103.933	103.733	4.375	103.611	103.611	103.411	4.500	103.754	103.754	103.454	5.625	103.849	103.849	103.349
6.250	106.000	106.000	105.800	6.250	105.934	105.934	105.734	4.625	103.837	103.837	103.537	6.250	105.480	105.480	104.980

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	100.970	100.870	100.870	100.511	2.250	100.415	100.315	100.315	99.956	2.250	100.751	100.651	100.651	100.339
2.375	101.185	101.085	101.085	100.726	2.375	100.599	100.499	100.499	100.139	2.375	100.922	100.822	100.822	100.510
2.500	101.400	101.300	101.300	100.941	2.500	100.772	100.672	100.672	100.312	2.500	101.083	100.983	100.983	100.670
2.625	101.599	101.499	101.499	101.140	2.625	100.949	100.849	100.849	100.489	2.625	101.247	101.147	101.147	100.835
2.750	102.607	102.507	102.507	102.117	2.750	101.948	101.848	101.848	101.457	2.750	101.647	101.547	101.547	101.247
2.875	102.814	102.714	102.714	102.323	2.875	102.121	102.021	102.021	101.630	2.875	101.808	101.708	101.708	101.408
3.000	103.014	102.914	102.914	102.523	3.000	102.290	102.190	102.190	101.800	3.000	101.964	101.864	101.864	101.564
3.125	103.202	103.102	103.102	102.711	3.125	102.421	102.321	102.321	101.930	3.125	102.083	101.983	101.983	101.683
3.250	103.471	103.371	103.371	102.965	3.250	102.751	102.651	102.651	102.245	3.250	103.728	103.628	103.628	103.328
3.375	103.669	103.569	103.569	103.162	3.375	102.909	102.809	102.809	102.403	3.375	103.896	103.796	103.796	103.496
3.500	103.857	103.757	103.757	103.350	3.500	103.053	102.953	102.953	102.547	3.500	104.029	103.929	103.929	103.629
3.625	104.043	103.943	103.943	103.537	3.625	103.099	102.999	102.999	102.593	3.625	104.091	103.991	103.991	103.691
3.750	103.569	103.469	103.469	103.169	3.750	103.173	103.073	103.073	102.773	3.750	105.426	105.326	105.326	105.026

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

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

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.637	98.637	98.137	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.796	98.796	98.296	4.750	101.000	101.000	100.500
3.875	99.090	99.090	98.590	6.250	103.750	103.750	103.500	4.375	99.708	99.708	99.208	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.975	98.975	98.475					4.500	99.856	99.856	99.356	Rate	30 Day	45 Day	60 Day
4.125	98.816	98.816	98.316					4.625	99.986	99.986	99.486	5.750	103.000	103.000	102.500
4.250	100.685	100.685	100.185					4.875	100.679	100.679	100.179	6.250	105.750	105.750	105.250
4.375	100.560	100.560	100.060					5.000	100.826	100.826	100.326	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.413	100.413	99.913					5.125	100.957	100.957	100.457				
4.625	100.282	100.282	99.782					5.500	100.968	100.968	100.468				
4.750	101.684	101.684	101.184					5.625	101.099	101.099	100.599				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.730	102.730	102.230				

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

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

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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/15/2021

45 Day Lock Exp.:

9/30/2021

60 Day Lock Exp.:

10/15/2021

W. Rate Sheet Dated: 8/16/2021

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	99.166	99.166	98.866	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	99.326	99.326	99.026	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	99.483	99.483	99.183	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.601	99.601	99.301	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.903	100.903	100.603	Rate	30 Day	45 Day	60 Day
3.250	102.159	102.159	101.753	3.250	101.839	101.839	101.433	3.375	101.071	101.071	100.771	3.250	102.159	102.159	101.659
3.375	102.356	102.356	101.950	3.375	101.997	101.997	101.591	3.500	101.204	101.204	100.904	3.375	102.356	102.356	101.856
3.500	102.544	102.544	102.138	3.500	102.141	102.141	101.735	3.625	101.266	101.266	100.966	3.500	102.544	102.544	102.044
3.625	102.731	102.731	102.325	3.625	102.187	102.187	101.781	3.750	102.601	102.601	102.301	3.625	102.731	102.731	102.231
3.750	101.307	101.307	101.007	3.750	101.010	101.010	100.710	3.875	N/A	N/A	N/A	3.750	101.307	101.307	100.807
3.875	101.485	101.485	101.185	3.875	101.135	101.135	100.835	4.000	N/A	N/A	N/A	3.875	101.485	101.485	100.985
4.000	101.600	101.600	101.300	4.000	101.253	101.253	100.953	4.125	N/A	N/A	N/A	4.000	101.600	101.600	101.100
4.125	101.759	101.759	101.459	4.125	101.345	101.345	101.045	4.250	N/A	N/A	N/A	4.125	101.759	101.759	101.259
4.250	102.046	102.046	101.846	4.250	101.824	101.824	101.624	4.375	N/A	N/A	N/A	4.250	102.046	102.046	101.546
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	102.039	101.939	101.939	101.548	2.750	101.729	101.629	101.629	101.238	2.750	101.328	101.228	101.228	100.928
2.875	102.245	102.145	102.145	101.754	2.875	101.902	101.802	101.802	101.411	2.875	101.489	101.389	101.389	101.089
3.000	102.445	102.345	102.345	101.954	3.000	102.071	101.971	101.971	101.580	3.000	101.646	101.546	101.546	101.246
3.125	102.633	102.533	102.533	102.142	3.125	102.202	102.102	102.102	101.711	3.125	101.764	101.664	101.664	101.364
3.250	102.259	102.159	102.159	101.753	3.250	101.939	101.839	101.839	101.433	3.250	102.815	102.715	102.715	102.415
3.375	102.456	102.356	102.356	101.950	3.375	102.097	101.997	101.997	101.591	3.375	102.983	102.883	102.883	102.583
3.500	102.644	102.544	102.544	102.138	3.500	102.241	102.141	102.141	101.735	3.500	103.117	103.017	103.017	102.717
3.625	102.831	102.731	102.731	102.325	3.625	102.287	102.187	102.187	101.781	3.625	103.179	103.079	103.079	102.779
3.750	101.407	101.307	101.307	101.007	3.750	101.110	101.010	101.010	100.710	3.750	103.263	103.163	103.163	102.863

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750
			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/15/2021

45 Day Lock Exp.:

9/30/2021

60 Day Lock Exp.:

10/15/2021

W. Rate Sheet Dated: 8/16/2021

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	98.919	98.919	98.719	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.840	98.840	98.640	2.000	N/A	N/A	N/A	2.500	98.916	98.772	98.676
2.625	99.759	99.759	99.559	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.646	99.646	99.446	2.125	N/A	N/A	N/A	2.625	99.743	99.599	99.505
2.750	100.553	100.553	100.353	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.368	100.368	100.168	2.250	N/A	N/A	N/A	2.750	100.537	100.393	100.299
2.875	101.180	101.180	100.980	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.944	100.944	100.744	2.375	N/A	N/A	N/A	2.875	101.164	101.020	100.926
2.990	101.582	101.582	101.382	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.246	101.246	101.046	2.500	N/A	N/A	N/A	2.990	101.566	101.422	101.328
3.000	101.682	101.682	101.482	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.346	101.346	101.146	2.625	N/A	N/A	N/A	3.000	101.666	101.522	101.428
3.125	102.196	102.196	101.996	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.888	101.888	101.688	2.750	N/A	N/A	N/A	3.125	102.173	102.014	101.905
3.250	102.898	102.898	102.698	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.534	102.534	102.334	2.875	N/A	N/A	N/A	3.250	102.874	102.715	102.606
3.375	103.613	103.613	103.413	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.216	103.216	103.016	2.990	N/A	N/A	N/A	3.375	103.590	103.431	103.322
3.500	103.988	103.988	103.788	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.504	103.504	103.304	3.000	N/A	N/A	N/A	3.500	103.965	103.806	103.697
3.625	104.298	104.298	104.098	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.652	103.652	103.452	3.125	N/A	N/A	N/A	3.625	104.274	104.115	104.006
3.750	104.092	104.092	103.892	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.174	103.174	102.974	3.250	N/A	N/A	N/A	3.750	103.794	103.694	103.594
3.875	104.516	104.516	104.316	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.569	103.569	103.369	3.375	N/A	N/A	N/A	3.875	104.217	104.117	104.017
3.990	104.735	104.735	104.535	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.747	103.747	103.547	3.500	N/A	N/A	N/A	3.990	104.437	104.337	104.237
4.000	104.835	104.835	104.635	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.847	103.847	103.647	3.625	N/A	N/A	N/A	4.000	104.537	104.437	104.337
4.125	105.137	105.137	104.937	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.032	104.032	103.832	3.750	N/A	N/A	N/A	4.125	104.839	104.739	104.639
4.250	105.151	105.151	104.951	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.159	103.159	102.959	3.875	N/A	N/A	N/A	4.250	104.843	104.738	104.643
4.375	105.507	105.507	105.307	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.545	103.545	103.345	3.990	N/A	N/A	N/A	4.375	105.199	105.094	104.999
4.500	105.840	105.840	105.640	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.835	103.835	103.635	4.000	N/A	N/A	N/A	4.500	105.432	105.327	105.232
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	100.696	100.696	100.496	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.068	100.068	99.868	2.000	100.029	99.904	99.825
2.875	N/A	N/A	N/A	2.625	101.177	101.177	100.977	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.651	100.651	100.451	2.125	100.612	100.487	100.408
2.990	N/A	N/A	N/A	2.750	101.522	101.522	101.322	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.124	101.124	100.924	2.250	101.085	100.960	100.881
3.000	N/A	N/A	N/A	2.875	102.141	102.141	101.941	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.524	101.524	101.324	2.375	101.485	101.360	101.281
3.125	N/A	N/A	N/A	2.990	102.504	102.504	102.304	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.955	101.955	101.755	2.500	101.901	101.781	101.701
3.250	N/A	N/A	N/A	3.000	102.604	102.604	102.404	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.466	102.466	102.266	2.625	102.412	102.292	102.212
3.375	N/A	N/A	N/A	3.125	103.011	103.011	102.811	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.939	102.939	102.739	2.750	102.884	102.764	102.684
3.500	N/A	N/A	N/A	3.250	103.307	103.307	103.107	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.299	103.299	103.099	2.875	103.244	103.124	103.044
3.625	N/A	N/A	N/A	3.375	103.990	103.990	103.790	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.603	103.603	103.403	2.990	103.549	103.429	103.349
3.750	N/A	N/A	N/A	3.500	104.334	104.334	104.134	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.703	103.703	103.503	3.000	103.649	103.529	103.449
3.875	N/A	N/A	N/A	3.625	104.640	104.640	104.440	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.054	104.054	103.854	3.125	104.000	103.880	103.800
3.990	N/A	N/A	N/A	3.750	104.319	104.319	104.119	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.406	104.406	104.206	3.250	104.156	104.056	103.956
4.000	N/A	N/A	N/A	3.875	104.739	104.739	104.539	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.883	104.883	104.683	3.375	104.633	104.533	104.433
4.125	N/A	N/A	N/A	3.990	104.930	104.930	104.730	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.183	105.183	104.983	3.500	104.933	104.833	104.733
4.250	N/A	N/A	N/A	4.000	105.030	105.030	104.830	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.561	105.561	105.361	3.625	105.311	105.211	105.111
4.375	N/A	N/A	N/A	4.125	105.329	105.329	105.129	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.012	105.012	104.812	3.750	104.668	104.568	104.468
4.500	N/A	N/A	N/A	4.250	105.292	105.292	105.092	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.415	105.415	105.215	3.875	105.072	104.972	104.872
4.625	N/A	N/A	N/A	4.375	105.643	105.643	105.443	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.706	105.706	105.506	3.990	105.362	105.262	105.162
4.750	N/A	N/A	N/A	4.500	105.959	105.959	105.759	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.806	105.806	105.606	4.000	105.462	105.362	105.262
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	100.270	100.270	100.070	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.536	100.536	100.336
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.717	100.717	100.517	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.120	101.120	100.920
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.043	101.043	100.843	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.593	101.593	101.393
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.437	101.437	101.237	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.993	101.993	101.793
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.938	101.938	101.738	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.352	102.352	102.152
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.325	102.325	102.125	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.764	102.764	102.564
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.633	102.633	102.433	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.033	103.033	102.833
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.899	102.899	102.699	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.392	103.392	103.192
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.078	103.078	102.878	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.697	103.697	103.497
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.178	103.178	102.978	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.797	103.797	103.597
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.423	103.423	103.223	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.148	104.148	103.948
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.411														



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.:

9/15/2021

45 Day Lock Exp.:

9/30/2021

60 Day Lock Exp.:

10/15/2021

W. Rate Sheet Dated: 8/16/2021

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	98.919	98.919	98.719	2.500	98.840	98.840	98.640	2.875	102.141	102.141	101.941	2.000	100.068	100.068	99.868	2.000	100.270	100.270	100.070
2.625	99.759	99.759	99.559	2.625	99.646	99.646	99.446	2.990	102.504	102.504	102.304	2.125	100.651	100.651	100.451	2.125	100.717	100.717	100.517
2.750	100.553	100.553	100.353	2.750	100.368	100.368	100.168	3.000	102.604	102.604	102.404	2.250	101.124	101.124	100.924	2.250	101.043	101.043	100.843
2.875	101.180	101.180	100.980	2.875	100.944	100.944	100.744	3.125	103.011	103.011	102.811	2.375	101.524	101.524	101.324	2.375	101.437	101.437	101.237
2.990	101.582	101.582	101.382	2.990	101.246	101.246	101.046	3.250	103.307	103.307	103.107	2.500	101.955	101.955	101.755	2.500	101.938	101.938	101.738
3.000	101.682	101.682	101.482	3.000	101.346	101.346	101.146	3.375	103.990	103.990	103.790	2.625	102.466	102.466	102.266	2.625	102.325	102.325	102.125
3.125	102.196	102.196	101.996	3.125	101.888	101.888	101.688	3.500	104.334	104.334	104.134	2.750	102.939	102.939	102.739	2.750	102.653	102.653	102.453
3.250	102.898	102.898	102.698	3.250	102.534	102.534	102.334	3.625	104.640	104.640	104.440	2.875	103.299	103.299	103.099	2.875	102.899	102.899	102.699
3.375	103.613	103.613	103.413	3.375	103.216	103.216	103.016	3.750	104.319	104.319	104.119	2.990	103.603	103.603	103.403	2.990	103.078	103.078	102.878
3.500	103.988	103.988	103.788	3.500	103.504	103.504	103.304	3.875	104.739	104.739	104.539	3.000	103.703	103.703	103.503	3.000	103.178	103.178	102.978
3.625	104.298	104.298	104.098	3.625	103.652	103.652	103.452	3.990	104.930	104.930	104.730	3.125	104.054	104.054	103.854	3.125	103.423	103.423	103.223
3.750	104.092	104.092	103.892	3.750	103.174	103.174	102.974	4.000	105.030	105.030	104.830	3.250	104.406	104.406	104.206	3.250	103.411	103.411	103.211
3.875	104.516	104.516	104.316	3.875	103.569	103.569	103.369	4.125	105.329	105.329	105.129	3.375	104.883	104.883	104.683	3.375	103.778	103.778	103.578
3.990	104.735	104.735	104.535	3.990	103.747	103.747	103.547	4.250	105.292	105.292	105.092	3.500	105.183	105.183	104.983	3.500	103.988	103.988	103.788
4.000	104.835	104.835	104.635	4.000	103.847	103.847	103.647	4.375	105.643	105.643	105.443	3.625	105.561	105.561	105.361	3.625	104.255	104.255	104.055
4.125	105.137	105.137	104.937	4.125	104.032	104.032	103.832	4.500	105.959	105.959	105.759	3.750	105.012	105.012	104.812	3.750	103.107	103.107	102.907
4.250	105.151	105.151	104.951	4.250	103.159	103.159	102.959	4.625	106.179	106.179	105.979	3.875	105.415	105.415	105.215	3.875	103.388	103.388	103.188
4.375	105.507	105.507	105.307	4.375	103.545	103.545	103.345	4.750	106.099	106.099	105.899	3.990	105.706	105.706	105.506	3.990	103.563	103.563	103.363
4.500	105.840	105.840	105.640	4.500	103.835	103.835	103.635	4.875	106.421	106.421	106.221	4.000	105.806	105.806	105.606	4.000	103.663	103.663	103.463

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)
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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/15/2021

45 Day Lock Exp.:

9/30/2021

60 Day Lock Exp.:

10/15/2021

W. Rate Sheet Dated: 8/16/2021

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	98.939	98.939	98.709	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.745	97.745	97.515	2.750	N/A	N/A	N/A	2.500	98.689	98.589	98.459
2.625	99.813	99.813	99.584	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.619	98.619	98.390	2.875	N/A	N/A	N/A	2.625	99.563	99.463	99.334
2.750	100.705	100.705	100.484	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.511	99.511	99.290	2.990	N/A	N/A	N/A	2.750	100.455	100.355	100.234
2.875	101.339	101.339	101.127	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.145	100.145	99.933	3.000	N/A	N/A	N/A	2.875	101.089	100.989	100.877
2.990	101.694	101.694	101.492	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.500	100.500	100.298	3.125	N/A	N/A	N/A	2.990	101.444	101.344	101.242
3.000	101.794	101.794	101.592	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.600	100.600	100.398	3.250	N/A	N/A	N/A	3.000	101.544	101.444	101.342
3.125	102.341	102.341	102.101	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.843	100.843	100.603	3.375	N/A	N/A	N/A	3.125	102.091	101.924	101.851
3.250	103.017	103.017	102.787	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.519	101.519	101.289	3.500	N/A	N/A	N/A	3.250	102.767	102.608	102.537
3.375	103.713	103.713	103.487	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.215	102.215	101.989	3.625	N/A	N/A	N/A	3.375	103.463	103.306	103.237
3.500	104.020	104.020	103.800	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.522	102.522	102.302	3.750	N/A	N/A	N/A	3.500	103.770	103.615	103.550
3.625	104.307	104.307	104.092	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.809	102.809	102.594	3.875	N/A	N/A	N/A	3.625	104.057	103.905	103.842
3.750	103.954	103.954	103.754	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.086	101.086	100.886	3.990	N/A	N/A	N/A	3.750	103.704	103.604	103.504
3.875	104.337	104.337	104.137	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.469	101.469	101.269	4.000	N/A	N/A	N/A	3.875	104.087	103.987	103.887
3.990	104.564	104.564	104.364	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.696	101.696	101.496	4.125	N/A	N/A	N/A	3.990	104.314	104.214	104.114
4.000	104.664	104.664	104.464	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.796	101.796	101.596	4.250	N/A	N/A	N/A	4.000	104.414	104.314	104.214
4.125	104.653	104.653	104.453	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.727	100.727	100.527	4.375	N/A	N/A	N/A	4.125	104.403	104.303	104.203
4.250	105.021	105.021	104.821	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.095	101.095	100.895	4.500	N/A	N/A	N/A	4.250	104.771	104.671	104.571
4.375	105.370	105.370	105.170	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.444	101.444	101.244	4.625	N/A	N/A	N/A	4.375	105.120	105.020	104.920
4.500	105.660	105.660	105.460	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.734	101.734	101.534	4.750	N/A	N/A	N/A	4.500	105.410	105.310	105.210
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	100.448	100.448	100.177	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.173	100.173	99.973	2.000	99.923	99.823	99.723
2.875	N/A	N/A	N/A	2.625	100.952	100.952	100.733	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.762	100.762	100.562	2.125	100.512	100.412	100.312
2.990	N/A	N/A	N/A	2.750	101.499	101.499	101.281	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.200	101.200	101.000	2.250	100.950	100.850	100.750
3.000	N/A	N/A	N/A	2.875	102.076	102.076	101.864	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.600	101.600	101.400	2.375	101.350	101.250	101.150
3.125	N/A	N/A	N/A	2.990	102.415	102.415	102.205	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.092	102.092	101.892	2.500	101.842	101.742	101.642
3.250	N/A	N/A	N/A	3.000	102.515	102.515	102.305	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.612	102.612	102.412	2.625	102.362	102.262	102.162
3.375	N/A	N/A	N/A	3.125	102.838	102.838	102.611	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.065	103.065	102.865	2.750	102.815	102.715	102.615
3.500	N/A	N/A	N/A	3.250	103.309	103.309	103.086	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.394	103.394	103.194	2.875	103.144	103.044	102.944
3.625	N/A	N/A	N/A	3.375	103.971	103.971	103.752	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.660	103.660	103.460	2.990	103.410	103.310	103.210
3.750	N/A	N/A	N/A	3.500	104.309	104.309	104.095	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.760	103.760	103.560	3.000	103.510	103.410	103.310
3.875	N/A	N/A	N/A	3.625	104.535	104.535	104.324	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.831	103.831	103.631	3.125	103.581	103.481	103.381
3.990	N/A	N/A	N/A	3.750	104.318	104.318	104.118	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.312	104.312	104.112	3.250	104.062	103.962	103.862
4.000	N/A	N/A	N/A	3.875	104.642	104.642	104.442	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.765	104.765	104.565	3.375	104.515	104.415	104.315
4.125	N/A	N/A	N/A	3.990	104.814	104.814	104.614	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.984	104.984	104.784	3.500	104.734	104.634	104.534
4.250	N/A	N/A	N/A	4.000	104.914	104.914	104.714	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.489	104.489	104.289	3.625	104.239	104.139	104.039
4.375	N/A	N/A	N/A	4.125	104.733	104.733	104.533	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.813	104.813	104.613	3.750	104.563	104.463	104.363
4.500	N/A	N/A	N/A	4.250	105.098	105.098	104.898	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.953	104.953	104.753	3.875	104.703	104.603	104.503
4.625	N/A	N/A	N/A	4.375	105.390	105.390	105.190	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.231	105.231	105.031	3.990	104.981	104.881	104.781
4.750	N/A	N/A	N/A	4.500	105.698	105.698	105.498	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.331	105.331	105.131	4.000	105.081	104.981	104.881
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	98.947	98.947	98.747	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	99.536	99.536	99.336	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	99.974	99.974	99.774	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	100.374	100.374	100.174	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	100.866	100.866	100.666	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.948	99.948	99.748	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	100.401	100.401	100.201	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	100.730	100.730	100.530	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	100.996	100.996	100.796	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	101.096	101.096	100.896	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	101.481	101.481	101.281	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	101.962	101.962	101.762	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	102.415	102.415	102.215	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	102.634	102.634	102.434	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	101.139	101.139	100.939	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	101.463	101.463	101.263	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	3.8															



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/15/2021

45 Day Lock Exp.:

9/30/2021

60 Day Lock Exp.:

10/15/2021

W. Rate Sheet Dated: 8/16/2021

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	100.705	100.705	100.484	2.750	99.511	99.511	99.290	2.500	100.448	100.448	100.177	2.000	100.173	100.173	99.973	2.000	98.947	98.947	98.747
2.875	101.339	101.339	101.127	2.875	100.145	100.145	99.933	2.625	100.952	100.952	100.733	2.125	100.762	100.762	100.562	2.125	99.536	99.536	99.336
2.990	101.694	101.694	101.492	2.990	100.500	100.500	100.298	2.750	101.499	101.499	101.281	2.250	101.200	101.200	101.000	2.250	99.974	99.974	99.774
3.000	101.794	101.794	101.592	3.000	100.600	100.600	100.398	2.875	102.076	102.076	101.864	2.375	101.600	101.600	101.400	2.375	100.374	100.374	100.174
3.125	102.341	102.341	102.101	3.125	100.843	100.843	100.603	2.990	102.415	102.415	102.205	2.500	102.092	102.092	101.892	2.500	100.866	100.866	100.666
3.250	103.017	103.017	102.787	3.250	101.519	101.519	101.289	3.000	102.515	102.515	102.305	2.625	102.612	102.612	102.412	2.625	99.948	99.948	99.748
3.375	103.713	103.713	103.487	3.375	102.215	102.215	101.989	3.125	102.838	102.838	102.611	2.750	103.065	103.065	102.865	2.750	100.401	100.401	100.201
3.500	104.020	104.020	103.800	3.500	102.522	102.522	102.302	3.250	103.309	103.309	103.086	2.875	103.394	103.394	103.194	2.875	100.730	100.730	100.530
3.625	104.307	104.307	104.092	3.625	102.809	102.809	102.594	3.375	103.971	103.971	103.752	2.990	103.660	103.660	103.460	2.990	100.996	100.996	100.796
3.750	103.954	103.954	103.754	3.750	101.086	101.086	100.886	3.500	104.309	104.309	104.095	3.000	103.760	103.760	103.560	3.000	101.096	101.096	100.896
3.875	104.337	104.337	104.137	3.875	101.469	101.469	101.269	3.625	104.535	104.535	104.324	3.125	103.831	103.831	103.631	3.125	101.481	101.481	101.281
3.990	104.564	104.564	104.364	3.990	101.696	101.696	101.496	3.750	104.318	104.318	104.118	3.250	104.312	104.312	104.112	3.250	101.962	101.962	101.762
4.000	104.664	104.664	104.464	4.000	101.796	101.796	101.596	3.875	104.642	104.642	104.442	3.375	104.765	104.765	104.565	3.375	102.415	102.415	102.215
4.125	104.653	104.653	104.453	4.125	100.727	100.727	100.527	3.990	104.814	104.814	104.614	3.500	104.984	104.984	104.784	3.500	102.634	102.634	102.434
4.250	105.021	105.021	104.821	4.250	101.095	101.095	100.895	4.000	104.914	104.914	104.714	3.625	104.489	104.489	104.289	3.625	101.139	101.139	100.939
4.375	105.370	105.370	105.170	4.375	101.444	101.444	101.244	4.125	104.733	104.733	104.533	3.750	104.813	104.813	104.613	3.750	101.463	101.463	101.263
4.500	105.660	105.660	105.460	4.500	101.734	101.734	101.534	4.250	105.098	105.098	104.898	3.875	104.953	104.953	104.753	3.875	101.603	101.603	101.403
4.625	106.043	106.043	105.843	4.625	101.617	101.617	101.417	4.375	105.390	105.390	105.190	3.990	105.231	105.231	105.031	3.990	101.881	101.881	101.681
4.750	106.401	106.401	106.201	4.750	101.975	101.975	101.775	4.500	105.698	105.698	105.498	4.000	105.331	105.331	105.131	4.000	101.981	101.981	101.781

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		

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/15/2021

45 Day Lock Exp.:

9/30/2021

60 Day Lock Exp.:

10/15/2021

W. Rate Sheet Dated: 8/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/15/2021

45 Day Lock Exp.:

9/30/2021

60 Day Lock Exp.:

10/15/2021

W. Rate Sheet Dated: 8/16/2021

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	98.939	98.939	98.709	2.500	100.448	100.448	100.177	2.000	100.173	100.173	99.973	2.500	97.667	97.667	97.437	2.000	98.910	98.910	98.710
2.625	99.813	99.813	99.584	2.625	100.952	100.952	100.733	2.125	100.762	100.762	100.562	2.625	98.541	98.541	98.312	2.125	99.499	99.499	99.299
2.750	100.705	100.705	100.484	2.750	101.499	101.499	101.281	2.250	101.200	101.200	101.000	2.750	99.433	99.433	99.212	2.250	99.937	99.937	99.737
2.875	101.339	101.339	101.127	2.875	102.076	102.076	101.864	2.375	101.600	101.600	101.400	2.875	100.067	100.067	99.855	2.375	100.337	100.337	100.137
2.990	101.694	101.694	101.492	2.990	102.415	102.415	102.205	2.500	102.092	102.092	101.892	2.990	100.422	100.422	100.220	2.500	100.829	100.829	100.629
3.000	101.794	101.794	101.592	3.000	102.515	102.515	102.305	2.625	102.612	102.612	102.412	3.000	100.522	100.522	100.320	2.625	100.630	100.630	100.430
3.125	102.341	102.341	102.101	3.125	102.838	102.838	102.611	2.750	103.065	103.065	102.865	3.125	100.917	100.917	100.677	2.750	101.083	101.083	100.883
3.250	103.017	103.017	102.787	3.250	103.309	103.309	103.086	2.875	103.394	103.394	103.194	3.250	101.593	101.593	101.363	2.875	101.412	101.412	101.212
3.375	103.713	103.713	103.487	3.375	103.971	103.971	103.752	2.990	103.660	103.660	103.460	3.375	102.289	102.289	102.063	2.990	101.678	101.678	101.478
3.500	104.020	104.020	103.800	3.500	104.309	104.309	104.095	3.000	103.760	103.760	103.560	3.500	102.596	102.596	102.376	3.000	101.778	101.778	101.578
3.625	104.307	104.307	104.092	3.625	104.535	104.535	104.324	3.125	103.831	103.831	103.631	3.625	102.883	102.883	102.668	3.125	102.006	102.006	101.806
3.750	103.954	103.954	103.754	3.750	104.318	104.318	104.118	3.250	104.312	104.312	104.112	3.750	101.845	101.845	101.645	3.250	102.487	102.487	102.287
3.875	104.337	104.337	104.137	3.875	104.642	104.642	104.442	3.375	104.765	104.765	104.565	3.875	102.228	102.228	102.028	3.375	102.940	102.940	102.740
3.990	104.564	104.564	104.364	3.990	104.814	104.814	104.614	3.500	104.984	104.984	104.784	3.990	102.455	102.455	102.255	3.500	103.159	103.159	102.959
4.000	104.664	104.664	104.464	4.000	104.914	104.914	104.714	3.625	104.489	104.489	104.289	4.000	102.555	102.555	102.355	3.625	102.164	102.164	101.964
4.125	104.653	104.653	104.453	4.125	104.733	104.733	104.533	3.750	104.813	104.813	104.613	4.125	102.015	102.015	101.815	3.750	102.488	102.488	102.288
4.250	105.021	105.021	104.821	4.250	105.098	105.098	104.898	3.875	104.953	104.953	104.753	4.250	102.383	102.383	102.183	3.875	102.628	102.628	102.428
4.375	105.370	105.370	105.170	4.375	105.390	105.390	105.190	3.990	105.231	105.231	105.031	4.375	102.732	102.732	102.532	3.990	102.906	102.906	102.706
4.500	105.660	105.660	105.460	4.500	105.698	105.698	105.498	4.000	105.331	105.331	105.131	4.500	103.022	103.022	102.822	4.000	103.006	103.006	102.806

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/15/2021

45 Day Lock Exp.:

9/30/2021

60 Day Lock Exp.:

10/15/2021

W. Rate Sheet Dated: 8/16/2021

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)