

W. Rate Sheet Dated: 8/18/2021

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	100.464	100.464	100.142	2.250	100.055	100.055	99.733	2.250	98.457	98.457	98.145	3.125	96.164	96.164	95.864
2.375	100.679	100.679	100.357	2.375	100.232	100.232	99.910	2.500	98.788	98.788	98.475	3.250	97.742	97.742	97.442
2.500	100.894	100.894	100.572	2.500	100.411	100.411	100.089	2.625	98.951	98.951	98.639	3.375	97.820	97.820	97.520
2.625	101.093	101.093	100.771	2.625	100.587	100.587	100.265	2.750	100.543	100.543	100.243	3.500	97.898	97.898	97.598
2.750	102.132	102.132	101.742	2.750	101.744	101.744	101.353	2.875	100.701	100.701	100.401	3.625	97.664	97.664	97.364
2.875	102.339	102.339	101.948	2.875	101.915	101.915	101.524	3.000	100.830	100.830	100.530	Margin = 2.250		Index = 0.080	
3.000	102.539	102.539	102.148	3.000	102.056	102.056	101.665	3.125	100.972	100.972	100.672	30 Year OTC			
3.125	102.727	102.727	102.336	3.125	102.211	102.211	101.820	3.250	102.189	102.189	101.889	Rate	30 Day	45 Day	60 Day
3.250	103.059	103.059	102.684	3.250	102.646	102.646	102.271	3.375	102.323	102.323	102.023	4.000	101.544	101.544	101.044
3.375	103.156	103.156	102.781	3.375	102.692	102.692	102.317	3.500	102.417	102.417	102.117	4.125	101.702	101.702	101.202
3.500	103.344	103.344	102.969	3.500	102.771	102.771	102.396	3.625	102.517	102.517	102.217	4.375	102.255	102.255	101.755
3.625	103.531	103.531	103.156	3.625	102.880	102.880	102.505	3.750	103.437	103.437	103.137	4.500	102.403	102.403	101.903
3.750	103.526	103.526	103.226	3.750	103.130	103.130	102.830	3.875	103.548	103.548	103.248	4.625	102.533	102.533	102.033
3.875	103.604	103.604	103.304	3.875	103.149	103.149	102.849	4.000	103.638	103.638	103.338	4.875	102.569	102.569	102.069
4.000	103.719	103.719	103.419	4.000	103.248	103.248	102.948	4.125	103.737	103.737	103.437	5.000	102.717	102.717	102.217
4.125	103.877	103.877	103.577	4.125	103.356	103.356	103.056	4.250	103.404	103.404	103.104	5.125	102.847	102.847	102.347
4.250	103.705	103.705	103.505	4.250	103.384	103.384	103.184	4.375	103.515	103.515	103.215	5.500	103.640	103.640	103.140
4.375	103.730	103.730	103.530	4.375	103.404	103.404	103.204	4.500	103.605	103.605	103.305	5.625	103.771	103.771	103.271
6.250	106.000	106.000	105.800	6.250	105.872	105.872	105.672	4.625	103.704	103.704	103.404	6.250	105.418	105.418	104.918

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	100.564	100.464	100.464	100.142	2.250	100.005	99.905	99.905	99.583	2.250	100.587	100.487	100.487	100.175
2.375	100.779	100.679	100.679	100.357	2.375	100.182	100.082	100.082	99.760	2.375	100.752	100.652	100.652	100.339
2.500	100.994	100.894	100.894	100.572	2.500	100.361	100.261	100.261	99.939	2.500	100.918	100.818	100.818	100.505
2.625	101.193	101.093	101.093	100.771	2.625	100.537	100.437	100.437	100.115	2.625	101.081	100.981	100.981	100.669
2.750	102.232	102.132	102.132	101.742	2.750	101.569	101.469	101.469	101.078	2.750	101.573	101.473	101.473	101.173
2.875	102.439	102.339	102.339	101.948	2.875	101.740	101.640	101.640	101.249	2.875	101.731	101.631	101.631	101.331
3.000	102.639	102.539	102.539	102.148	3.000	101.881	101.781	101.781	101.390	3.000	101.860	101.760	101.760	101.460
3.125	102.827	102.727	102.727	102.336	3.125	102.036	101.936	101.936	101.545	3.125	102.002	101.902	101.902	101.602
3.250	103.159	103.059	103.059	102.684	3.250	102.446	102.346	102.346	101.971	3.250	103.819	103.719	103.719	103.419
3.375	103.356	103.256	103.256	102.881	3.375	102.592	102.492	102.492	102.117	3.375	103.953	103.853	103.853	103.553
3.500	103.544	103.444	103.444	103.069	3.500	102.671	102.571	102.571	102.196	3.500	104.047	103.947	103.947	103.647
3.625	103.731	103.631	103.631	103.256	3.625	102.780	102.680	102.680	102.305	3.625	104.147	104.047	104.047	103.747
3.750	103.726	103.626	103.626	103.326	3.750	103.330	103.230	103.230	102.930	3.750	105.567	105.467	105.467	105.167

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	98.794	98.794	98.294	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.952	98.952	98.452	4.750	101.000	101.000	100.500
3.875	99.246	99.246	98.746	6.250	103.750	103.750	103.500	4.375	99.505	99.505	99.005	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.131	99.131	98.631					4.500	99.653	99.653	99.153	Rate	30 Day	45 Day	60 Day
4.125	98.973	98.973	98.473					4.625	99.783	99.783	99.283	5.750	103.000	103.000	102.500
4.250	100.482	100.482	99.982					4.875	99.819	99.819	99.319	6.250	105.750	105.750	105.250
4.375	100.357	100.357	99.857					5.000	99.967	99.967	99.467	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.210	100.210	99.710					5.125	100.097	100.097	99.597				
4.625	100.079	100.079	99.579					5.500	100.890	100.890	100.390				
4.750	100.824	100.824	100.324					5.625	101.021	101.021	100.521				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.668	102.668	102.168				

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)

W. Rate Sheet Dated: 8/18/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.914	95.914	95.614
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.492	97.492	97.192
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.570	97.570	97.270
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.092	99.092	98.792	3.500	97.648	97.648	97.348
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.875	99.250	99.250	98.950	3.625	97.414	97.414	97.114
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.000	99.379	99.379	99.079	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.521	99.521	99.221	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.994	100.994	100.694	Rate	30 Day	45 Day	60 Day
3.250	101.846	101.846	101.471	3.250	101.534	101.534	101.159	3.375	101.128	101.128	100.828	3.250	101.846	101.846	101.346
3.375	102.044	102.044	101.669	3.375	101.679	101.679	101.304	3.500	101.222	101.222	100.922	3.375	102.044	102.044	101.544
3.500	102.232	102.232	101.857	3.500	101.759	101.759	101.384	3.625	101.322	101.322	101.022	3.500	102.232	102.232	101.732
3.625	102.418	102.418	102.043	3.625	101.867	101.867	101.492	3.750	102.742	102.742	102.442	3.625	102.418	102.418	101.918
3.750	101.463	101.463	101.163	3.750	101.167	101.167	100.867	3.875	N/A	N/A	N/A	3.750	101.463	101.463	100.963
3.875	101.642	101.642	101.342	3.875	101.287	101.287	100.987	4.000	N/A	N/A	N/A	3.875	101.642	101.642	101.142
4.000	101.756	101.756	101.456	4.000	101.385	101.385	101.085	4.125	N/A	N/A	N/A	4.000	101.756	101.756	101.256
4.125	101.915	101.915	101.615	4.125	101.494	101.494	101.194	4.250	N/A	N/A	N/A	4.125	101.915	101.915	101.415
4.250	101.843	101.843	101.643	4.250	101.622	101.622	101.422	4.375	N/A	N/A	N/A	4.250	101.843	101.843	101.343
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.664	101.564	101.564	101.173	2.750	101.350	101.250	101.250	100.859	2.750	101.254	101.154	101.154	100.854
2.875	101.870	101.770	101.770	101.379	2.875	101.521	101.421	101.421	101.030	2.875	101.413	101.313	101.313	101.013
3.000	102.070	101.970	101.970	101.579	3.000	101.662	101.562	101.562	101.171	3.000	101.541	101.441	101.441	101.141
3.125	102.258	102.158	102.158	101.767	3.125	101.817	101.717	101.717	101.326	3.125	101.683	101.583	101.583	101.283
3.250	101.946	101.846	101.846	101.471	3.250	101.634	101.534	101.534	101.159	3.250	102.906	102.806	102.806	102.506
3.375	102.144	102.044	102.044	101.669	3.375	101.779	101.679	101.679	101.304	3.375	103.041	102.941	102.941	102.641
3.500	102.332	102.232	102.232	101.857	3.500	101.859	101.759	101.759	101.384	3.500	103.135	103.035	103.035	102.735
3.625	102.518	102.418	102.418	102.043	3.625	101.967	101.867	101.867	101.492	3.625	103.234	103.134	103.134	102.834
3.750	101.563	101.463	101.463	101.163	3.750	101.267	101.167	101.167	100.867	3.750	103.404	103.304	103.304	103.004

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 $\leq$ 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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/17/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/18/2021

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.695	98.695	98.495	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.643	98.643	98.443	2.000	N/A	N/A	N/A	2.500	98.683	98.539	98.443	2.500	98.683	98.539	98.443	2.500	98.683	98.539	98.443
2.625	99.553	99.553	99.353	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.440	99.440	99.240	2.125	N/A	N/A	N/A	2.625	99.533	99.389	99.295	2.625	99.533	99.389	99.295	2.625	99.533	99.389	99.295
2.750	100.338	100.338	100.138	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.153	100.153	99.953	2.250	N/A	N/A	N/A	2.750	100.318	100.174	100.080	2.750	100.318	100.174	100.080	2.750	100.318	100.174	100.080
2.875	100.956	100.956	100.756	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.720	100.720	100.520	2.375	N/A	N/A	N/A	2.875	100.936	100.792	100.698	2.875	100.936	100.792	100.698	2.875	100.936	100.792	100.698
2.990	101.347	101.347	101.147	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.015	101.015	100.815	2.500	N/A	N/A	N/A	2.990	101.327	101.183	101.089	2.990	101.327	101.183	101.089	2.990	101.327	101.183	101.089
3.000	101.447	101.447	101.247	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.115	101.115	100.915	2.625	N/A	N/A	N/A	3.000	101.427	101.283	101.189	3.000	101.427	101.283	101.189	3.000	101.427	101.283	101.189
3.125	102.038	102.038	101.838	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.729	101.729	101.529	2.750	N/A	N/A	N/A	3.125	102.011	101.859	101.757	3.125	102.011	101.859	101.757	3.125	102.011	101.859	101.757
3.250	102.729	102.729	102.529	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.365	102.365	102.165	2.875	N/A	N/A	N/A	3.250	102.701	102.550	102.447	3.250	102.701	102.550	102.447	3.250	102.701	102.550	102.447
3.375	103.437	103.437	103.237	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.040	103.040	102.840	2.990	N/A	N/A	N/A	3.375	103.410	103.259	103.156	3.375	103.410	103.259	103.156	3.375	103.410	103.259	103.156
3.500	103.802	103.802	103.602	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.322	103.322	103.122	3.000	N/A	N/A	N/A	3.500	103.775	103.624	103.521	3.500	103.775	103.624	103.521	3.500	103.775	103.624	103.521
3.625	104.109	104.109	103.909	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.466	103.466	103.266	3.125	N/A	N/A	N/A	3.625	104.081	103.930	103.827	3.625	104.081	103.930	103.827	3.625	104.081	103.930	103.827
3.750	103.927	103.927	103.727	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.009	103.009	102.809	3.250	N/A	N/A	N/A	3.750	103.629	103.529	103.429	3.750	103.629	103.529	103.429	3.750	103.629	103.529	103.429
3.875	104.345	104.345	104.145	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.399	103.399	103.199	3.375	N/A	N/A	N/A	3.875	104.047	103.947	103.847	3.875	104.047	103.947	103.847	3.875	104.047	103.947	103.847
3.990	104.559	104.559	104.359	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.571	103.571	103.371	3.500	N/A	N/A	N/A	3.990	104.261	104.161	104.061	3.990	104.261	104.161	104.061	3.990	104.261	104.161	104.061
4.000	104.659	104.659	104.459	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.671	103.671	103.471	3.625	N/A	N/A	N/A	4.000	104.361	104.261	104.161	4.000	104.361	104.261	104.161	4.000	104.361	104.261	104.161
4.125	104.956	104.956	104.756	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.853	103.853	103.653	3.750	N/A	N/A	N/A	4.125	104.658	104.558	104.458	4.125	104.658	104.558	104.458	4.125	104.658	104.558	104.458
4.250	104.951	104.951	104.751	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.958	102.958	102.758	3.875	N/A	N/A	N/A	4.250	104.646	104.541	104.446	4.250	104.646	104.541	104.446	4.250	104.646	104.541	104.446
4.375	105.301	105.301	105.101	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.338	103.338	103.138	3.990	N/A	N/A	N/A	4.375	104.997	104.892	104.797	4.375	104.997	104.892	104.797	4.375	104.997	104.892	104.797
4.500	105.630	105.630	105.430	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.626	103.626	103.426	4.000	N/A	N/A	N/A	4.500	105.226	105.121	105.026	4.500	105.226	105.121	105.026	4.500	105.226	105.121	105.026
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.468	100.468	100.268	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.878	99.878	99.678	2.000	99.836	99.708	99.630	2.000	99.836	99.708	99.630	2.000	99.836	99.708	99.630
2.875	N/A	N/A	N/A	2.625	100.938	100.938	100.738	2.990	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.125	100.455	100.455	100.255	2.125	100.413	100.413	100.213	2.125	100.413	100.413	100.213	2.125	100.413	100.285	100.207
2.990	N/A	N/A	N/A	2.750	101.305	101.305	101.105	3.000	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.250	100.922	100.922	100.722	2.250	100.880	100.752	100.674	2.250	100.880	100.752	100.674	2.250	100.880	100.752	100.674
3.000	N/A	N/A	N/A	2.875	101.915	101.915	101.715	3.125	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.375	101.312	101.312	101.112	2.375	101.270	101.142	101.064	2.375	101.270	101.142	101.064	2.375	101.270	101.142	101.064
3.125	N/A	N/A	N/A	2.990	102.267	102.267	102.067	3.250	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.500	101.873	101.873	101.673	2.500	101.818	101.697	101.618	2.500	101.818	101.697	101.618	2.500	101.818	101.697	101.618
3.250	N/A	N/A	N/A	3.000	102.367	102.367	102.167	3.375	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.625	102.376	102.376	102.176	2.625	102.321	102.200	102.121	2.625	102.321	102.200	102.121	2.625	102.321	102.200	102.121
3.375	N/A	N/A	N/A	3.125	102.771	102.771	102.571	3.500	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.841	102.841	102.641	2.750	102.786	102.665	102.586	2.750	102.786	102.665	102.586	2.750	102.786	102.665	102.586
3.500	N/A	N/A	N/A	3.250	103.135	103.135	102.935	3.625	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	103.197	103.197	102.997	2.875	103.142	103.021	102.942	2.875	103.142	103.021	102.942	2.875	103.142	103.021	102.942
3.625	N/A	N/A	N/A	3.375	103.812	103.812	103.612	3.750	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	103.492	103.492	103.292	2.990	103.436	103.315	103.236	2.990	103.436	103.315	103.236	2.990	103.436	103.315	103.236
3.750	N/A	N/A	N/A	3.500	104.147	104.147	103.947	3.875	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	103.592	103.592	103.392	3.000	103.536	103.415	103.336	3.000	103.536	103.415	103.336	3.000	103.536	103.415	103.336
3.875	N/A	N/A	N/A	3.625	104.450	104.450	104.250	3.990	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	103.942	103.942	103.742	3.125	103.886	103.765	103.686	3.125	103.886	103.765	103.686	3.125	103.886	103.765	103.686
3.990	N/A	N/A	N/A	3.750	104.152	104.152	103.952	4.000	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	104.425	104.425	104.225	3.250	104.110	104.010	103.910	3.250	104.110	104.010	103.910	3.250	104.110	104.010	103.910
4.000	N/A	N/A	N/A	3.875	104.567	104.567	104.367	4.125	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	104.896	104.896	104.696	3.375	104.582	104.482	104.382	3.375	104.582	104.482	104.382	3.375	104.582	104.482	104.382
4.125	N/A	N/A	N/A	3.990	104.752	104.752	104.552	4.250	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	105.191	105.191	104.991	3.500	104.877	104.777	104.677	3.500	104.877	104.777	104.677	3.500	104.877	104.777	104.677
4.250	N/A	N/A	N/A	4.000	104.852	104.852	104.652	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	105.563	105.563	105.363	3.625	105.249	105.149	105.049	3.625	105.249	105.149	105.049	3.625	105.249	105.149	105.049
4.375	N/A	N/A	N/A	4.125	105.147	105.147	104.947	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	104.966	104.966	104.766	3.750	104.621	104.521	104.421	3.750	104.621	104.521	104.421	3.750	104.621	104.521	104.421



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.:

9/17/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/18/2021

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	98.695	98.695	98.495	2.500	98.643	98.643	98.443	2.875	101.915	101.915	101.715	2.000	99.878	99.878	99.678	2.000	100.080	100.080	99.880
2.625	99.553	99.553	99.353	2.625	99.440	99.440	99.240	2.990	102.267	102.267	102.067	2.125	100.455	100.455	100.255	2.125	100.522	100.522	100.322
2.750	100.338	100.338	100.138	2.750	100.153	100.153	99.953	3.000	102.367	102.367	102.167	2.250	100.922	100.922	100.722	2.250	100.848	100.848	100.648
2.875	100.956	100.956	100.756	2.875	100.720	100.720	100.520	3.125	102.771	102.771	102.571	2.375	101.312	101.312	101.112	2.375	101.359	101.359	101.159
2.990	101.347	101.347	101.147	2.990	101.015	101.015	100.815	3.250	103.135	103.135	102.935	2.500	101.873	101.873	101.673	2.500	101.855	101.855	101.655
3.000	101.447	101.447	101.247	3.000	101.115	101.115	100.915	3.375	103.812	103.812	103.612	2.625	102.376	102.376	102.176	2.625	102.237	102.237	102.037
3.125	102.038	102.038	101.838	3.125	101.729	101.729	101.529	3.500	104.147	104.147	103.947	2.750	102.841	102.841	102.641	2.750	102.559	102.559	102.359
3.250	102.729	102.729	102.529	3.250	102.365	102.365	102.165	3.625	104.450	104.450	104.250	2.875	103.197	103.197	102.997	2.875	102.801	102.801	102.601
3.375	103.437	103.437	103.237	3.375	103.040	103.040	102.840	3.750	104.152	104.152	103.952	2.990	103.492	103.492	103.292	2.990	102.976	102.976	102.776
3.500	103.802	103.802	103.602	3.500	103.322	103.322	103.122	3.875	104.567	104.567	104.367	3.000	103.592	103.592	103.392	3.000	103.076	103.076	102.876
3.625	104.109	104.109	103.909	3.625	103.466	103.466	103.266	3.990	104.752	104.752	104.552	3.125	103.942	103.942	103.742	3.125	103.316	103.316	103.116
3.750	103.927	103.927	103.727	3.750	103.009	103.009	102.809	4.000	104.852	104.852	104.652	3.250	104.425	104.425	104.225	3.250	103.370	103.370	103.170
3.875	104.345	104.345	104.145	3.875	103.399	103.399	103.199	4.125	105.147	105.147	104.947	3.375	104.896	104.896	104.696	3.375	103.735	103.735	103.535
3.990	104.559	104.559	104.359	3.990	103.571	103.571	103.371	4.250	105.090	105.090	104.890	3.500	105.191	105.191	104.991	3.500	103.942	103.942	103.742
4.000	104.659	104.659	104.459	4.000	103.671	103.671	103.471	4.375	105.436	105.436	105.236	3.625	105.563	105.563	105.363	3.625	104.206	104.206	104.006
4.125	104.956	104.956	104.756	4.125	103.853	103.853	103.653	4.500	105.748	105.748	105.548	3.750	104.966	104.966	104.766	3.750	103.066	103.066	102.866
4.250	104.951	104.951	104.751	4.250	102.958	102.958	102.758	4.625	105.964	105.964	105.764	3.875	105.364	105.364	105.164	3.875	103.344	103.344	103.144
4.375	105.301	105.301	105.101	4.375	103.338	103.338	103.138	4.750	105.904	105.904	105.704	3.990	105.653	105.653	105.453	3.990	103.515	103.515	103.315
4.500	105.630	105.630	105.430	4.500	103.626	103.626	103.426	4.875	106.222	106.222	106.022	4.000	105.753	105.753	105.553	4.000	103.615	103.615	103.415

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/17/2021
45 Day Lock Exp.: 10/4/2021
60 Day Lock Exp.: 10/18/2021

W. Rate Sheet Dated: 8/18/2021

Release Time: 10:00 am ET

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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	Rate	30 Day	45 Day	60 Day		
2.500	98.733	98.733	98.491	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.539	97.539	97.297	2.750	N/A	N/A	N/A	2.500	98.483	98.383	98.241	2.500	98.483	98.383	98.241		
2.625	99.609	99.609	99.368	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.415	98.415	98.174	2.875	N/A	N/A	N/A	2.625	99.359	99.259	99.118	2.625	99.359	99.259	99.118		
2.750	100.506	100.506	100.272	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.312	99.312	99.078	2.990	N/A	N/A	N/A	2.750	100.256	100.156	100.022	2.750	100.256	100.156	100.022		
2.875	101.147	101.147	100.920	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.953	99.953	99.726	3.000	N/A	N/A	N/A	2.875	100.897	100.797	100.670	2.875	100.897	100.797	100.670		
2.990	101.504	101.504	101.286	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.310	100.310	100.092	3.125	N/A	N/A	N/A	2.990	101.254	101.154	101.036	2.990	101.254	101.154	101.036		
3.000	101.604	101.604	101.386	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.410	100.410	100.192	3.250	N/A	N/A	N/A	3.000	101.354	101.254	101.136	3.000	101.354	101.254	101.136		
3.125	102.187	102.187	101.939	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.677	100.677	100.429	3.375	N/A	N/A	N/A	3.125	101.937	101.770	101.689	3.125	101.937	101.770	101.689		
3.250	102.868	102.868	102.629	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.358	101.358	101.119	3.500	N/A	N/A	N/A	3.250	102.618	102.458	102.379	3.250	102.618	102.458	102.379		
3.375	103.570	103.570	103.333	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.060	102.060	101.823	3.625	N/A	N/A	N/A	3.375	103.320	103.163	103.083	3.375	103.320	103.163	103.083		
3.500	103.882	103.882	103.650	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.372	102.372	102.140	3.750	N/A	N/A	N/A	3.500	103.632	103.476	103.400	3.500	103.632	103.476	103.400		
3.625	104.174	104.174	103.949	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.664	102.664	102.439	3.875	N/A	N/A	N/A	3.625	103.924	103.770	103.699	3.625	103.924	103.770	103.699		
3.750	103.795	103.795	103.595	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.929	100.929	100.729	3.990	N/A	N/A	N/A	3.750	103.545	103.445	103.345	3.750	103.545	103.445	103.345		
3.875	104.184	104.184	103.984	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.318	101.318	101.118	4.000	N/A	N/A	N/A	3.875	103.934	103.834	103.734	3.875	103.934	103.834	103.734		
3.990	104.416	104.416	104.216	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.550	101.550	101.350	4.125	N/A	N/A	N/A	3.990	104.166	104.066	103.966	3.990	104.166	104.066	103.966		
4.000	104.516	104.516	104.316	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.650	101.650	101.450	4.250	N/A	N/A	N/A	4.000	104.266	104.166	104.066	4.000	104.266	104.166	104.066		
4.125	104.494	104.494	104.294	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.568	100.568	100.368	4.375	N/A	N/A	N/A	4.125	104.244	104.144	104.044	4.125	104.244	104.144	104.044		
4.250	104.867	104.867	104.667	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.941	100.941	100.741	4.500	N/A	N/A	N/A	4.250	104.617	104.517	104.417	4.250	104.617	104.517	104.417		
4.375	105.221	105.221	105.021	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.295	101.295	101.095	4.625	N/A	N/A	N/A	4.375	104.971	104.871	104.771	4.375	104.971	104.871	104.771		
4.500	105.516	105.516	105.316	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.590	101.590	101.390	4.750	N/A	N/A	N/A	4.500	105.266	105.166	105.066	4.500	105.266	105.166	105.066		
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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	2.500	100.297	100.297	100.053	2.500	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	99.949	99.949	99.749	2.000	99.699	99.699	99.499	2.000	99.699	99.699	99.499		
2.875	N/A	N/A	N/A	2.625	100.780	100.780	100.542	2.625	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	100.540	100.540	100.340	2.125	100.290	100.290	100.090	2.125	100.290	100.290	100.090		
2.990	N/A	N/A	N/A	2.750	101.329	101.329	101.092	2.750	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	100.980	100.980	100.780	2.250	100.730	100.730	100.530	2.250	100.730	100.730	100.530		
3.000	N/A	N/A	N/A	2.875	101.911	101.911	101.677	2.875	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	101.382	101.382	101.182	2.375	101.132	101.132	100.932	2.375	101.132	101.132	100.932		
3.125	N/A	N/A	N/A	2.990	102.252	102.252	102.023	2.990	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	102.005	102.005	101.805	2.500	101.755	101.755	101.555	2.500	101.755	101.755	101.555		
3.250	N/A	N/A	N/A	3.000	102.352	102.352	102.123	3.000	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	102.530	102.530	102.330	2.625	102.280	102.280	102.080	2.625	102.280	102.280	102.080		
3.375	N/A	N/A	N/A	3.125	102.698	102.698	102.466	3.125	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	102.987	102.987	102.787	2.750	102.737	102.737	102.537	2.750	102.737	102.737	102.537		
3.500	N/A	N/A	N/A	3.250	103.173	103.173	102.945	3.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	103.323	103.323	103.123	2.875	103.073	103.073	102.873	2.875	103.073	103.073	102.873		
3.625	N/A	N/A	N/A	3.375	103.840	103.840	103.615	3.375	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	103.590	103.590	103.390	2.990	103.340	103.340	103.140	2.990	103.340	103.340	103.140		
3.750	N/A	N/A	N/A	3.500	104.179	104.179	103.960	3.500	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	103.690	103.690	103.490	3.000	103.440	103.440	103.240	3.000	103.440	103.440	103.240		
3.875	N/A	N/A	N/A	3.625	104.411	104.411	104.192	3.625	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.792	103.792	103.592	3.125	103.542	103.542	103.342	3.125	103.542	103.542	103.342		
3.990	N/A	N/A	N/A	3.750	104.188	104.188	103.988	3.750	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	104.282	104.282	104.082	3.250	103.032	103.032	102.832	3.250	103.032	103.032	102.832		
4.000	N/A	N/A	N/A	3.875	104.516	104.516	104.316	3.875	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	104.737	104.737	104.537	3.375	104.487	104.487	104.287	3.375	104.487	104.487	104.287		
4.125	N/A	N/A	N/A	3.990	104.693	104.693	104.493	3.990	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	104.957	104.957	104.757	3.500	104.707	104.707	104.507	3.500	104.707	104.707	104.507		
4.250	N/A	N/A	N/A	4.000	104.793	104.793	104.593	4.000	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	104.483	104.483	104.283	3.625	104.233	104.233	104.033	3.625	104.233	104.233	104.033		
4.375	N/A	N/A	N/A	4.125	104.573	104.573	104.373	4.125	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	104.814	104.814	104.614	3.750	104.564	104.564	104.364	3.750	104.564	104.564	104.364		
4.500	N/A	N/A	N/A	4.250	104.942	104.942	104.742	4.250	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	104.958	104.958	104.758	3.875	104.708	104.708	104.508	3.875	104.708	104.708	104.508		
4.625	N/A	N/A	N/A	4.375	105.226	105.226	105.026	4.375	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	105.193	105.193	104.993	3.990	104.943	104.943	104.743	3.990	104.943	104.943	104.743		
4.750	N/A	N/A	N/A	4.500	105.544	105.544	105.344	4.500	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	105.293	105.293	105.093	4.000	105.043	105.043	104.843	4.000	105.043	105.043	104.843		
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	98.723	98.723	98.523	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	99.314	99.314	99.114	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	99.754	99.754	99.554	2.250	N																



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.:

9/17/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/18/2021

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	100.506	100.506	100.272	2.750	99.312	99.312	99.078	2.500	100.297	100.297	100.053	2.000	99.949	99.949	99.749	2.000	98.723	98.723	98.523
2.875	101.147	101.147	100.920	2.875	99.953	99.953	99.726	2.625	100.780	100.780	100.542	2.125	100.540	100.540	100.340	2.125	99.314	99.314	99.114
2.990	101.504	101.504	101.286	2.990	100.310	100.310	100.092	2.750	101.329	101.329	101.092	2.250	100.980	100.980	100.780	2.250	99.754	99.754	99.554
3.000	101.604	101.604	101.386	3.000	100.410	100.410	100.192	2.875	101.911	101.911	101.677	2.375	101.382	101.382	101.182	2.375	100.156	100.156	99.956
3.125	102.187	102.187	101.939	3.125	100.677	100.677	100.429	2.990	102.252	102.252	102.023	2.500	102.005	102.005	101.805	2.500	100.779	100.779	100.579
3.250	102.868	102.868	102.629	3.250	101.358	101.358	101.119	3.000	102.352	102.352	102.123	2.625	102.530	102.530	102.330	2.625	100.054	100.054	99.854
3.375	103.570	103.570	103.333	3.375	102.060	102.060	101.823	3.125	102.698	102.698	102.466	2.750	102.987	102.987	102.787	2.750	100.511	100.511	100.311
3.500	103.882	103.882	103.650	3.500	102.372	102.372	102.140	3.250	103.173	103.173	102.945	2.875	103.323	103.323	103.123	2.875	100.847	100.847	100.647
3.625	104.174	104.174	103.949	3.625	102.664	102.664	102.439	3.375	103.840	103.840	103.615	2.990	103.590	103.590	103.390	2.990	101.114	101.114	100.914
3.750	103.795	103.795	103.595	3.750	100.929	100.929	100.729	3.500	104.179	104.179	103.960	3.000	103.690	103.690	103.490	3.000	101.214	101.214	101.014
3.875	104.184	104.184	103.984	3.875	101.318	101.318	101.118	3.625	104.411	104.411	104.192	3.125	103.792	103.792	103.592	3.125	101.566	101.566	101.366
3.990	104.416	104.416	104.216	3.990	101.550	101.550	101.350	3.750	104.188	104.188	103.988	3.250	104.282	104.282	104.082	3.250	102.056	102.056	101.856
4.000	104.516	104.516	104.316	4.000	101.650	101.650	101.450	3.875	104.516	104.516	104.316	3.375	104.737	104.737	104.537	3.375	102.511	102.511	102.311
4.125	104.494	104.494	104.294	4.125	100.568	100.568	100.368	3.990	104.693	104.693	104.493	3.500	104.957	104.957	104.757	3.500	102.731	102.731	102.531
4.250	104.867	104.867	104.667	4.250	100.941	100.941	100.741	4.000	104.793	104.793	104.593	3.625	104.483	104.483	104.283	3.625	101.257	101.257	101.057
4.375	105.221	105.221	105.021	4.375	101.295	101.295	101.095	4.125	104.573	104.573	104.373	3.750	104.814	104.814	104.614	3.750	101.588	101.588	101.388
4.500	105.516	105.516	105.316	4.500	101.590	101.590	101.390	4.250	104.942	104.942	104.742	3.875	104.958	104.958	104.758	3.875	101.732	101.732	101.532
4.625	105.876	105.876	105.676	4.625	101.450	101.450	101.250	4.375	105.226	105.226	105.026	3.990	105.193	105.193	104.993	3.990	101.967	101.967	101.767
4.750	106.238	106.238	106.038	4.750	101.812	101.812	101.612	4.500	105.544	105.544	105.344	4.000	105.293	105.293	105.093	4.000	102.067	102.067	101.867

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-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.			



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.:

9/17/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/18/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/17/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/18/2021

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	98.733	98.733	98.491	2.500	100.297	100.297	100.053	2.000	99.949	99.949	99.749	2.500	97.461	97.461	97.219	2.000	98.686	98.686	98.486
2.625	99.609	99.609	99.368	2.625	100.780	100.780	100.542	2.125	100.540	100.540	100.340	2.625	98.337	98.337	98.096	2.125	99.277	99.277	99.077
2.750	100.506	100.506	100.272	2.750	101.329	101.329	101.092	2.250	100.980	100.980	100.780	2.750	99.234	99.234	99.000	2.250	99.717	99.717	99.517
2.875	101.147	101.147	100.920	2.875	101.911	101.911	101.677	2.375	101.382	101.382	101.182	2.875	99.875	99.875	99.648	2.375	100.119	100.119	99.919
2.990	101.504	101.504	101.286	2.990	102.252	102.252	102.023	2.500	102.005	102.005	101.805	2.990	100.232	100.232	100.014	2.500	100.742	100.742	100.542
3.000	101.604	101.604	101.386	3.000	102.352	102.352	102.123	2.625	102.530	102.530	102.330	3.000	100.332	100.332	100.114	2.625	100.642	100.642	100.442
3.125	102.187	102.187	101.939	3.125	102.698	102.698	102.466	2.750	102.987	102.987	102.787	3.125	100.757	100.757	100.509	2.750	101.099	101.099	100.899
3.250	102.868	102.868	102.629	3.250	103.173	103.173	102.945	2.875	103.323	103.323	103.123	3.250	101.438	101.438	101.199	2.875	101.435	101.435	101.235
3.375	103.570	103.570	103.333	3.375	103.840	103.840	103.615	2.990	103.590	103.590	103.390	3.375	102.140	102.140	101.903	2.990	101.702	101.702	101.502
3.500	103.882	103.882	103.650	3.500	104.179	104.179	103.960	3.000	103.690	103.690	103.490	3.500	102.452	102.452	102.220	3.000	101.802	101.802	101.602
3.625	104.174	104.174	103.949	3.625	104.411	104.411	104.192	3.125	103.792	103.792	103.592	3.625	102.744	102.744	102.519	3.125	102.029	102.029	101.829
3.750	103.795	103.795	103.595	3.750	104.188	104.188	103.988	3.250	104.282	104.282	104.082	3.750	101.687	101.687	101.487	3.250	102.519	102.519	102.319
3.875	104.184	104.184	103.984	3.875	104.516	104.516	104.316	3.375	104.737	104.737	104.537	3.875	102.076	102.076	101.876	3.375	102.974	102.974	102.774
3.990	104.416	104.416	104.216	3.990	104.693	104.693	104.493	3.500	104.957	104.957	104.757	3.990	102.308	102.308	102.108	3.500	103.194	103.194	102.994
4.000	104.516	104.516	104.316	4.000	104.793	104.793	104.593	3.625	104.483	104.483	104.283	4.000	102.408	102.408	102.208	3.625	102.220	102.220	102.020
4.125	104.494	104.494	104.294	4.125	104.573	104.573	104.373	3.750	104.814	104.814	104.614	4.125	101.856	101.856	101.656	3.750	102.551	102.551	102.351
4.250	104.867	104.867	104.667	4.250	104.942	104.942	104.742	3.875	104.958	104.958	104.758	4.250	102.229	102.229	102.029	3.875	102.695	102.695	102.495
4.375	105.221	105.221	105.021	4.375	105.226	105.226	105.026	3.990	105.193	105.193	104.993	4.375	102.583	102.583	102.383	3.990	102.930	102.930	102.730
4.500	105.516	105.516	105.316	4.500	105.544	105.544	105.344	4.000	105.293	105.293	105.093	4.500	102.878	102.878	102.678	4.000	103.030	103.030	102.830

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

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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.:

9/17/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/18/2021

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 †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)