



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.: 9/20/2021

45 Day Lock Exp.: 10/4/2021

60 Day Lock Exp.: 10/18/2021

W. Rate Sheet Dated: 8/19/2021

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	100.495	100.495	100.183	2.250	100.087	100.087	99.774	2.250	98.571	98.571	98.258	3.125	96.164	96.164	95.864
2.375	100.710	100.710	100.397	2.375	100.264	100.264	99.951	2.500	98.901	98.901	98.588	3.250	97.742	97.742	97.442
2.500	100.925	100.925	100.613	2.500	100.442	100.442	100.129	2.625	99.064	99.064	98.752	3.375	97.820	97.820	97.520
2.625	101.124	101.124	100.812	2.625	100.618	100.618	100.305	2.750	100.602	100.602	100.302	3.500	97.898	97.898	97.598
2.750	102.210	102.210	101.851	2.750	101.822	101.822	101.463	2.875	100.760	100.760	100.460	3.625	97.664	97.664	97.364
2.875	102.417	102.417	102.057	2.875	101.993	101.993	101.634	3.000	100.888	100.888	100.588	Margin = 2.250		Index = 0.080	
3.000	102.617	102.617	102.257	3.000	102.134	102.134	101.775	3.125	101.031	101.031	100.731	30 Year OTC			
3.125	102.805	102.805	102.445	3.125	102.289	102.289	101.929	3.250	102.220	102.220	101.920	Rate	30 Day	45 Day	60 Day
3.250	103.075	103.075	102.715	3.250	102.662	102.662	102.303	3.375	102.355	102.355	102.055	4.000	101.356	101.356	100.856
3.375	103.172	103.172	102.812	3.375	102.707	102.707	102.348	3.500	102.448	102.448	102.148	4.125	101.515	101.515	101.015
3.500	103.360	103.360	103.000	3.500	102.787	102.787	102.428	3.625	102.548	102.548	102.248	4.375	102.255	102.255	101.755
3.625	103.546	103.546	103.187	3.625	102.895	102.895	102.536	3.750	103.468	103.468	103.168	4.500	102.403	102.403	101.903
3.750	103.338	103.338	103.038	3.750	102.942	102.942	102.642	3.875	103.579	103.579	103.279	4.625	102.533	102.533	102.033
3.875	103.417	103.417	103.117	3.875	102.962	102.962	102.662	4.000	103.669	103.669	103.369	4.875	102.601	102.601	102.101
4.000	103.531	103.531	103.231	4.000	103.060	103.060	102.760	4.125	103.768	103.768	103.468	5.000	102.748	102.748	102.248
4.125	103.690	103.690	103.390	4.125	103.169	103.169	102.869	4.250	103.420	103.420	103.120	5.125	102.879	102.879	102.379
4.250	103.705	103.705	103.505	4.250	103.384	103.384	103.184	4.375	103.531	103.531	103.231	5.500	103.703	103.703	103.203
4.375	103.730	103.730	103.530	4.375	103.404	103.404	103.204	4.500	103.620	103.620	103.320	5.625	103.833	103.833	103.333
6.250	106.000	106.000	105.800	6.250	105.919	105.919	105.719	4.625	103.720	103.720	103.420	6.250	105.465	105.465	104.965

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	100.595	100.495	100.495	100.183	2.250	100.037	99.937	99.937	99.624	2.250	100.701	100.601	100.601	100.288
2.375	100.810	100.710	100.710	100.397	2.375	100.214	100.114	100.114	99.801	2.375	100.865	100.765	100.765	100.453
2.500	101.025	100.925	100.925	100.613	2.500	100.392	100.292	100.292	99.979	2.500	101.031	100.931	100.931	100.618
2.625	101.224	101.124	101.124	100.812	2.625	100.568	100.468	100.468	100.155	2.625	101.194	101.094	101.094	100.782
2.750	102.310	102.210	102.210	101.851	2.750	101.647	101.547	101.547	101.188	2.750	101.632	101.532	101.532	101.232
2.875	102.517	102.417	102.417	102.057	2.875	101.818	101.718	101.718	101.359	2.875	101.790	101.690	101.690	101.390
3.000	102.717	102.617	102.617	102.257	3.000	101.959	101.859	101.859	101.500	3.000	101.918	101.818	101.818	101.518
3.125	102.905	102.805	102.805	102.445	3.125	102.114	102.014	102.014	101.654	3.125	102.061	101.961	101.961	101.661
3.250	103.175	103.075	103.075	102.715	3.250	102.462	102.362	102.362	102.003	3.250	103.850	103.750	103.750	103.450
3.375	103.372	103.272	103.272	102.912	3.375	102.607	102.507	102.507	102.148	3.375	103.985	103.885	103.885	103.585
3.500	103.560	103.460	103.460	103.100	3.500	102.687	102.587	102.587	102.228	3.500	104.078	103.978	103.978	103.678
3.625	103.746	103.646	103.646	103.287	3.625	102.795	102.695	102.695	102.336	3.625	104.178	104.078	104.078	103.778
3.750	103.538	103.438	103.438	103.138	3.750	103.142	103.042	103.042	102.742	3.750	105.598	105.498	105.498	105.198

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 >90.00		Max Note Rate = 4.750
		N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.606	98.606	98.106	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.765	98.765	98.265	4.750	101.000	101.000	100.500
3.875	99.058	99.058	98.558	6.250	103.750	103.750	103.500	4.375	99.505	99.505	99.005	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.944	98.944	98.444					4.500	99.653	99.653	99.153	Rate	30 Day	45 Day	60 Day
4.125	98.785	98.785	98.285					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	99.851	99.851	99.351	6.250	105.750	105.750	105.250
4.375	100.357	100.357	99.857					5.000	99.998	99.998	99.498				
4.500	100.210	100.210	99.710					5.125	100.129	100.129	99.629				
4.625	100.079	100.079	99.579					5.500	100.953	100.953	100.453				
4.750	100.856	100.856	100.356					5.625	101.083	101.083	100.583				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.715	102.715	102.215	DPA Advantage Adjustment			
												203(k) / 203(k)s		-1.000	
												203(k) & 203(k)s are Borrower Paid only			

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)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/20/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/19/2021

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	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	99.150	99.150	98.850	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	99.309	99.309	99.009	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	99.437	99.437	99.137	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.579	99.579	99.279	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.025	101.025	100.725	Rate	30 Day	45 Day	60 Day
3.250	101.862	101.862	101.503	3.250	101.550	101.550	101.191	3.375	101.160	101.160	100.860	3.250	101.862	101.862	101.362
3.375	102.059	102.059	101.700	3.375	101.695	101.695	101.336	3.500	101.253	101.253	100.953	3.375	102.059	102.059	101.559
3.500	102.247	102.247	101.888	3.500	101.774	101.774	101.415	3.625	101.353	101.353	101.053	3.500	102.247	102.247	101.747
3.625	102.434	102.434	102.075	3.625	101.883	101.883	101.524	3.750	102.773	102.773	102.473	3.625	102.434	102.434	101.934
3.750	101.276	101.276	100.976	3.750	100.980	100.980	100.680	3.875	N/A	N/A	N/A	3.750	101.276	101.276	100.776
3.875	101.454	101.454	101.154	3.875	101.099	101.099	100.799	4.000	N/A	N/A	N/A	3.875	101.454	101.454	100.954
4.000	101.569	101.569	101.269	4.000	101.198	101.198	100.898	4.125	N/A	N/A	N/A	4.000	101.569	101.569	101.069
4.125	101.727	101.727	101.427	4.125	101.306	101.306	101.006	4.250	N/A	N/A	N/A	4.125	101.727	101.727	101.227
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	101.742	101.642	101.642	101.283	2.750	101.428	101.328	101.328	100.969	2.750	101.313	101.213	101.213	100.913
2.875	101.948	101.848	101.848	101.489	2.875	101.599	101.499	101.499	101.140	2.875	101.471	101.371	101.371	101.071
3.000	102.148	102.048	102.048	101.689	3.000	101.740	101.640	101.640	101.281	3.000	101.600	101.500	101.500	101.200
3.125	102.336	102.236	102.236	101.877	3.125	101.895	101.795	101.795	101.436	3.125	101.742	101.642	101.642	101.342
3.250	101.962	101.862	101.862	101.503	3.250	101.650	101.550	101.550	101.191	3.250	102.938	102.838	102.838	102.538
3.375	102.159	102.059	102.059	101.700	3.375	101.795	101.695	101.695	101.336	3.375	103.072	102.972	102.972	102.672
3.500	102.347	102.247	102.247	101.888	3.500	101.874	101.774	101.774	101.415	3.500	103.166	103.066	103.066	102.766
3.625	102.534	102.434	102.434	102.075	3.625	101.983	101.883	101.883	101.524	3.625	103.266	103.166	103.166	102.866
3.750	101.376	101.276	101.276	100.976	3.750	101.080	100.980	100.980	100.680	3.750	103.436	103.336	103.336	103.036

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				
4.750	N/A	N/A	N/A					4.250	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				
								6.250	N/A	N/A	N/A				

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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)	



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9/20/2021

45 Day Lock Exp.:

10/4/2021

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10/18/2021

W. Rate Sheet Dated: 8/19/2021

Release Time: 10:00 am ET

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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	98.913	98.913	98.713	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.039	99.039	98.839	2.000	N/A	N/A	N/A	2.500	98.902	98.758	98.657	
2.625	99.765	99.765	99.565	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.839	99.839	99.639	2.125	N/A	N/A	N/A	2.625	99.743	99.599	99.503	
2.750	100.554	100.554	100.354	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.557	100.557	100.357	2.250	N/A	N/A	N/A	2.750	100.532	100.388	100.292	
2.875	101.178	101.178	100.978	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.127	101.127	100.927	2.375	N/A	N/A	N/A	2.875	101.156	101.012	100.916	
2.990	101.573	101.573	101.373	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.428	101.428	101.228	2.500	N/A	N/A	N/A	2.990	101.551	101.407	101.311	
3.000	101.673	101.673	101.473	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.528	101.528	101.328	2.625	N/A	N/A	N/A	3.000	101.651	101.507	101.411	
3.125	102.186	102.186	101.986	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.127	102.127	101.927	2.750	N/A	N/A	N/A	3.125	102.156	102.005	101.909	
3.250	102.882	102.882	102.682	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.768	102.768	102.568	2.875	N/A	N/A	N/A	3.250	102.852	102.701	102.596	
3.375	103.594	103.594	103.394	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.447	103.447	103.247	2.990	N/A	N/A	N/A	3.375	103.565	103.413	103.309	
3.500	103.965	103.965	103.765	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.732	103.732	103.532	3.000	N/A	N/A	N/A	3.500	103.936	103.785	103.680	
3.625	104.272	104.272	104.072	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.878	103.878	103.678	3.125	N/A	N/A	N/A	3.625	104.243	104.092	103.987	
3.750	104.035	104.035	103.835	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.117	103.117	102.917	3.250	N/A	N/A	N/A	3.750	103.737	103.637	103.537	
3.875	104.457	104.457	104.257	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.511	103.511	103.311	3.375	N/A	N/A	N/A	3.875	104.159	104.059	103.959	
3.990	104.674	104.674	104.474	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.686	103.686	103.486	3.500	N/A	N/A	N/A	3.990	104.376	104.276	104.176	
4.000	104.774	104.774	104.574	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.786	103.786	103.586	3.625	N/A	N/A	N/A	4.000	104.476	104.376	104.276	
4.125	105.070	105.070	104.870	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.967	103.967	103.767	3.750	N/A	N/A	N/A	4.125	104.772	104.672	104.572	
4.250	105.055	105.055	104.855	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.063	103.063	102.863	3.875	N/A	N/A	N/A	4.250	104.753	104.648	104.553	
4.375	105.408	105.408	105.208	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.445	103.445	103.245	3.990	N/A	N/A	N/A	4.375	105.106	105.001	104.906	
4.500	105.740	105.740	105.540	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.735	103.735	103.535	4.000	N/A	N/A	N/A	4.500	105.337	105.232	105.137	
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	N/A	2.500	100.799	100.799	100.599	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.015	100.015	99.815	2.000	99.970	99.842	99.764
2.875	N/A	N/A	N/A	N/A	2.625	101.275	101.275	101.075	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.594	100.594	100.394	2.125	100.550	100.422	100.344
2.990	N/A	N/A	N/A	N/A	2.750	101.662	101.662	101.462	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.064	101.064	100.864	2.250	101.019	100.891	100.813
3.000	N/A	N/A	N/A	N/A	2.875	102.279	102.279	102.079	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.460	101.460	101.260	2.375	101.415	101.287	101.209
3.125	N/A	N/A	N/A	N/A	2.990	102.635	102.635	102.435	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.977	101.977	101.777	2.500	101.919	101.791	101.713
3.250	N/A	N/A	N/A	N/A	3.000	102.735	102.735	102.535	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.484	102.484	102.284	2.625	102.427	102.299	102.221
3.375	N/A	N/A	N/A	N/A	3.125	103.142	103.142	102.942	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.953	102.953	102.753	2.750	102.895	102.767	102.689
3.500	N/A	N/A	N/A	N/A	3.250	103.352	103.352	103.152	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.309	103.309	103.109	2.875	103.252	103.124	103.046
3.625	N/A	N/A	N/A	N/A	3.375	104.032	104.032	103.832	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.611	103.611	103.411	2.990	103.553	103.425	103.347
3.750	N/A	N/A	N/A	N/A	3.500	104.373	104.373	104.173	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.711	103.711	103.511	3.000	103.653	103.525	103.447
3.875	N/A	N/A	N/A	N/A	3.625	104.676	104.676	104.476	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.064	104.064	103.864	3.125	104.006	103.878	103.800
3.990	N/A	N/A	N/A	N/A	3.750	104.261	104.261	104.061	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.492	104.492	104.292	3.250	104.476	104.076	103.976
4.000	N/A	N/A	N/A	N/A	3.875	104.680	104.680	104.480	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.967	104.967	104.767	3.375	104.651	104.551	104.451
4.125	N/A	N/A	N/A	N/A	3.990	104.868	104.868	104.668	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.265	105.265	105.065	3.500	104.949	104.849	104.749
4.250	N/A	N/A	N/A	N/A	4.000	104.968	104.968	104.768	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.641	105.641	105.441	3.625	105.325	105.225	105.125
4.375	N/A	N/A	N/A	N/A	4.125	105.261	105.261	105.061	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.033	105.033	104.833	3.750	104.687	104.587	104.487
4.500	N/A	N/A	N/A	N/A	4.250	105.195	105.195	104.995	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.431	105.431	105.231	3.875	105.085	104.985	104.885
4.625	N/A	N/A	N/A	N/A	4.375	105.544	105.544	105.344	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.722	105.722	105.522	3.990	105.376	105.276	105.176
4.750	N/A	N/A	N/A	N/A	4.500	105.858	105.858	105.658	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.822	105.822	105.622	4.000	105.476	105.376	105.276
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	N/A	2.000	N/A	N/A	N/A	2.000	100.217	100.217	100.017	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.483	100.483	100.283
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.661	100.661	100.461	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.063	101.063	100.863
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.984	100.984	100.784	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.532	101.532	101.332
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.461	101.461	101.261	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.928	101.928	101.728
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.959	101.959	101.759	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.289	102.289	102.089
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.344	102.344	102.144	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.693	102.693	102.493
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.669	102.669	102.469	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.047	103.047	102.847
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.917	102.917	102.717	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.403	103.403	103.203
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.094	103.094	102.894	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.705	103.705	103.505
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.194	103.194	102.994	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.805	103.805	103.605
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.432	103.432	103.232	3.125	N/A										



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.:

9/20/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/19/2021

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	98.913	98.913	98.713	2.500	99.039	99.039	98.839	2.875	102.279	102.279	102.079	2.000	100.015	100.015	99.815	2.000	100.217	100.217	100.017
2.625	99.765	99.765	99.565	2.625	99.839	99.839	99.639	2.990	102.635	102.635	102.435	2.125	100.594	100.594	100.394	2.125	100.661	100.661	100.461
2.750	100.554	100.554	100.354	2.750	100.557	100.557	100.357	3.000	102.735	102.735	102.535	2.250	101.064	101.064	100.864	2.250	100.984	100.984	100.784
2.875	101.178	101.178	100.978	2.875	101.127	101.127	100.927	3.125	103.142	103.142	102.942	2.375	101.460	101.460	101.260	2.375	101.461	101.461	101.261
2.990	101.573	101.573	101.373	2.990	101.428	101.428	101.228	3.250	103.352	103.352	103.152	2.500	101.977	101.977	101.777	2.500	101.959	101.959	101.759
3.000	101.673	101.673	101.473	3.000	101.528	101.528	101.328	3.375	104.032	104.032	103.832	2.625	102.484	102.484	102.284	2.625	102.344	102.344	102.144
3.125	102.186	102.186	101.986	3.125	102.127	102.127	101.927	3.500	104.373	104.373	104.173	2.750	102.953	102.953	102.753	2.750	102.669	102.669	102.469
3.250	102.882	102.882	102.682	3.250	102.768	102.768	102.568	3.625	104.676	104.676	104.476	2.875	103.309	103.309	103.109	2.875	102.917	102.917	102.717
3.375	103.594	103.594	103.394	3.375	103.447	103.447	103.247	3.750	104.261	104.261	104.061	2.990	103.611	103.611	103.411	2.990	103.094	103.094	102.894
3.500	103.965	103.965	103.765	3.500	103.732	103.732	103.532	3.875	104.680	104.680	104.480	3.000	103.711	103.711	103.511	3.000	103.194	103.194	102.994
3.625	104.272	104.272	104.072	3.625	103.878	103.878	103.678	3.990	104.868	104.868	104.668	3.125	104.064	104.064	103.864	3.125	103.432	103.432	103.232
3.750	104.035	104.035	103.835	3.750	103.117	103.117	102.917	4.000	104.968	104.968	104.768	3.250	104.492	104.492	104.292	3.250	103.435	103.435	103.235
3.875	104.457	104.457	104.257	3.875	103.511	103.511	103.311	4.125	105.261	105.261	105.061	3.375	104.967	104.967	104.767	3.375	103.803	103.803	103.603
3.990	104.674	104.674	104.474	3.990	103.686	103.686	103.486	4.250	105.195	105.195	104.995	3.500	105.265	105.265	105.065	3.500	104.012	104.012	103.812
4.000	104.774	104.774	104.574	4.000	103.786	103.786	103.586	4.375	105.544	105.544	105.344	3.625	105.641	105.641	105.441	3.625	104.273	104.273	104.073
4.125	105.070	105.070	104.870	4.125	103.967	103.967	103.767	4.500	105.858	105.858	105.658	3.750	105.033	105.033	104.833	3.750	103.130	103.130	102.930
4.250	105.055	105.055	104.855	4.250	103.063	103.063	102.863	4.625	106.075	106.075	105.875	3.875	105.431	105.431	105.231	3.875	103.410	103.410	103.210
4.375	105.408	105.408	105.208	4.375	103.445	103.445	103.245	4.750	106.011	106.011	105.811	3.990	105.722	105.722	105.522	3.990	103.584	103.584	103.384
4.500	105.740	105.740	105.540	4.500	103.735	103.735	103.535	4.875	106.332	106.332	106.132	4.000	105.822	105.822	105.622	4.000	103.684	103.684	103.484

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 LPAs 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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/20/2021
45 Day Lock Exp.: 10/4/2021
60 Day Lock Exp.: 10/18/2021

W. Rate Sheet Dated: 8/19/2021

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	98.949	98.949	98.711	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.755	97.755	97.517	2.750	N/A	N/A	N/A	2.500	98.699	98.599	98.461
2.625	99.820	99.820	99.584	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.626	98.626	98.390	2.875	N/A	N/A	N/A	2.625	99.570	99.470	99.334
2.750	100.710	100.710	100.482	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.516	99.516	99.288	2.990	N/A	N/A	N/A	2.750	100.460	100.360	100.232
2.875	101.344	101.344	101.123	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.150	100.150	99.929	3.000	N/A	N/A	N/A	2.875	101.094	100.994	100.873
2.990	101.695	101.695	101.483	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.501	100.501	100.289	3.125	N/A	N/A	N/A	2.990	101.445	101.345	101.233
3.000	101.795	101.795	101.583	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.601	100.601	100.389	3.250	N/A	N/A	N/A	3.000	101.545	101.445	101.333
3.125	102.333	102.333	102.094	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.823	100.823	100.584	3.375	N/A	N/A	N/A	3.125	102.083	101.927	101.844
3.250	103.006	103.006	102.777	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.496	101.496	101.267	3.500	N/A	N/A	N/A	3.250	102.756	102.608	102.527
3.375	103.701	103.701	103.476	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.191	102.191	101.966	3.625	N/A	N/A	N/A	3.375	103.451	103.305	103.226
3.500	104.007	104.007	103.786	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.497	102.497	102.276	3.750	N/A	N/A	N/A	3.500	103.757	103.613	103.536
3.625	104.294	104.294	104.080	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.784	102.784	102.570	3.875	N/A	N/A	N/A	3.625	104.044	103.902	103.830
3.750	103.951	103.951	103.751	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.085	101.085	100.885	3.990	N/A	N/A	N/A	3.750	103.701	103.601	103.501
3.875	104.333	104.333	104.133	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.467	101.467	101.267	4.000	N/A	N/A	N/A	3.875	104.083	103.983	103.883
3.990	104.560	104.560	104.360	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.694	101.694	101.494	4.125	N/A	N/A	N/A	3.990	104.310	104.210	104.110
4.000	104.660	104.660	104.460	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.794	101.794	101.594	4.250	N/A	N/A	N/A	4.000	104.410	104.310	104.210
4.125	104.482	104.482	104.282	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.556	100.556	100.356	4.375	N/A	N/A	N/A	4.125	104.232	104.132	104.032
4.250	104.851	104.851	104.651	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.925	100.925	100.725	4.500	N/A	N/A	N/A	4.250	104.601	104.501	104.401
4.375	105.200	105.200	105.000	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.274	101.274	101.074	4.625	N/A	N/A	N/A	4.375	104.950	104.850	104.750
4.500	105.490	105.490	105.290	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.564	101.564	101.364	4.750	N/A	N/A	N/A	4.500	105.240	105.140	105.040
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	100.522	100.522	100.285	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.114	100.114	99.914	2.000	99.864	99.764	99.664
2.875	N/A	N/A	N/A	2.625	101.055	101.055	100.833	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.702	100.702	100.502	2.125	100.452	100.352	100.252
2.990	N/A	N/A	N/A	2.750	101.518	101.518	101.296	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.140	101.140	100.940	2.250	100.890	100.790	100.690
3.000	N/A	N/A	N/A	2.875	102.102	102.102	101.882	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.541	101.541	101.341	2.375	101.291	101.191	101.091
3.125	N/A	N/A	N/A	2.990	102.450	102.450	102.234	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.103	102.103	101.903	2.500	101.853	101.753	101.653
3.250	N/A	N/A	N/A	3.000	102.550	102.550	102.334	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.626	102.626	102.426	2.625	102.376	102.276	102.176
3.375	N/A	N/A	N/A	3.125	102.824	102.824	102.608	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.081	103.081	102.881	2.750	102.831	102.731	102.631
3.500	N/A	N/A	N/A	3.250	103.273	103.273	103.059	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.415	103.415	103.215	2.875	103.165	103.065	102.965
3.625	N/A	N/A	N/A	3.375	103.936	103.936	103.726	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.680	103.680	103.480	2.990	103.430	103.330	103.230
3.750	N/A	N/A	N/A	3.500	104.271	104.271	104.068	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.780	103.780	103.580	3.000	103.530	103.430	103.330
3.875	N/A	N/A	N/A	3.625	104.520	104.520	104.320	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.837	103.837	103.637	3.125	103.587	103.487	103.387
3.990	N/A	N/A	N/A	3.750	104.252	104.252	104.052	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.323	104.323	104.123	3.250	104.073	103.973	103.873
4.000	N/A	N/A	N/A	3.875	104.578	104.578	104.378	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.778	104.778	104.578	3.375	104.528	104.428	104.328
4.125	N/A	N/A	N/A	3.990	104.750	104.750	104.550	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.997	104.997	104.797	3.500	104.747	104.647	104.547
4.250	N/A	N/A	N/A	4.000	104.850	104.850	104.650	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.531	104.531	104.331	3.625	104.281	104.181	104.081
4.375	N/A	N/A	N/A	4.125	104.562	104.562	104.362	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.859	104.859	104.659	3.750	104.609	104.509	104.409
4.500	N/A	N/A	N/A	4.250	104.927	104.927	104.727	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	105.001	105.001	104.801	3.875	104.751	104.651	104.551
4.625	N/A	N/A	N/A	4.375	105.271	105.271	105.071	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.217	105.217	105.017	3.990	104.967	104.867	104.767
4.750	N/A	N/A	N/A	4.500	105.601	105.601	105.401	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.317	105.317	105.117	4.000	105.067	104.967	104.867
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	98.888	98.888	98.688	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	99.476	99.476	99.276	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	99.914	99.914	99.714	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	100.315	100.315	100.115	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	100.877	100.877	100.677	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.150	100.150	99.950	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	100.605	100.605	100.405	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	100.939	100.939	100.739	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.204	101.204	101.004	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	101.304	101.304	101.104	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	101.611	101.611	101.411	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	102.097	102.097	101.897	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	102.552	102.552	102.352	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	102.771	102.771	102.571	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	101.305	101.305	101.105	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.																			



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.:

9/20/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/19/2021

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	100.710	100.710	100.482	2.750	99.516	99.516	99.288	2.500	100.522	100.522	100.285	2.000	100.114	100.114	99.914	2.000	98.888	98.888	98.688
2.875	101.344	101.344	101.123	2.875	100.150	100.150	99.929	2.625	101.055	101.055	100.833	2.125	100.702	100.702	100.502	2.125	99.476	99.476	99.276
2.990	101.695	101.695	101.483	2.990	100.501	100.501	100.289	2.750	101.518	101.518	101.296	2.250	101.140	101.140	100.940	2.250	99.914	99.914	99.714
3.000	101.795	101.795	101.583	3.000	100.601	100.601	100.389	2.875	102.102	102.102	101.882	2.375	101.541	101.541	101.341	2.375	100.315	100.315	100.115
3.125	102.333	102.333	102.094	3.125	100.823	100.823	100.584	2.990	102.450	102.450	102.234	2.500	102.103	102.103	101.903	2.500	100.877	100.877	100.677
3.250	103.006	103.006	102.777	3.250	101.496	101.496	101.267	3.000	102.550	102.550	102.334	2.625	102.626	102.626	102.426	2.625	100.150	100.150	99.950
3.375	103.701	103.701	103.476	3.375	102.191	102.191	101.966	3.125	102.824	102.824	102.608	2.750	103.081	103.081	102.881	2.750	100.605	100.605	100.405
3.500	104.007	104.007	103.786	3.500	102.497	102.497	102.276	3.250	103.273	103.273	103.059	2.875	103.415	103.415	103.215	2.875	100.939	100.939	100.739
3.625	104.294	104.294	104.080	3.625	102.784	102.784	102.570	3.375	103.936	103.936	103.726	2.990	103.680	103.680	103.480	2.990	101.204	101.204	101.004
3.750	103.951	103.951	103.751	3.750	101.085	101.085	100.885	3.500	104.271	104.271	104.068	3.000	103.780	103.780	103.580	3.000	101.304	101.304	101.104
3.875	104.333	104.333	104.133	3.875	101.467	101.467	101.267	3.625	104.520	104.520	104.320	3.125	103.837	103.837	103.637	3.125	101.611	101.611	101.411
3.990	104.560	104.560	104.360	3.990	101.694	101.694	101.494	3.750	104.252	104.252	104.052	3.250	104.323	104.323	104.123	3.250	102.097	102.097	101.897
4.000	104.660	104.660	104.460	4.000	101.794	101.794	101.594	3.875	104.578	104.578	104.378	3.375	104.778	104.778	104.578	3.375	102.552	102.552	102.352
4.125	104.482	104.482	104.282	4.125	100.556	100.556	100.356	3.990	104.750	104.750	104.550	3.500	104.997	104.997	104.797	3.500	102.771	102.771	102.571
4.250	104.851	104.851	104.651	4.250	100.925	100.925	100.725	4.000	104.850	104.850	104.650	3.625	104.531	104.531	104.331	3.625	101.305	101.305	101.105
4.375	105.200	105.200	105.000	4.375	101.274	101.274	101.074	4.125	104.562	104.562	104.362	3.750	104.859	104.859	104.659	3.750	101.633	101.633	101.433
4.500	105.490	105.490	105.290	4.500	101.564	101.564	101.364	4.250	104.927	104.927	104.727	3.875	105.001	105.001	104.801	3.875	101.775	101.775	101.575
4.625	105.887	105.887	105.687	4.625	101.461	101.461	101.261	4.375	105.271	105.271	105.071	3.990	105.217	105.217	105.017	3.990	101.991	101.991	101.791
4.750	106.244	106.244	106.044	4.750	101.818	101.818	101.618	4.500	105.601	105.601	105.401	4.000	105.317	105.317	105.117	4.000	102.091	102.091	101.891

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.			
FHA ID# - 1358600006			



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.:

9/20/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/19/2021

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.:

9/20/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/19/2021

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	98.949	98.949	98.711	2.500	100.522	100.522	100.285	2.000	100.114	100.114	99.914	2.500	97.677	97.677	97.439	2.000	98.851	98.851	98.651
2.625	99.820	99.820	99.584	2.625	101.055	101.055	100.833	2.125	100.702	100.702	100.502	2.625	98.548	98.548	98.312	2.125	99.439	99.439	99.239
2.750	100.710	100.710	100.482	2.750	101.518	101.518	101.296	2.250	101.140	101.140	100.940	2.750	99.438	99.438	99.210	2.250	99.877	99.877	99.677
2.875	101.344	101.344	101.123	2.875	102.102	102.102	101.882	2.375	101.541	101.541	101.341	2.875	100.072	100.072	99.851	2.375	100.278	100.278	100.078
2.990	101.695	101.695	101.483	2.990	102.450	102.450	102.234	2.500	102.103	102.103	101.903	2.990	100.423	100.423	100.211	2.500	100.840	100.840	100.640
3.000	101.795	101.795	101.583	3.000	102.550	102.550	102.334	2.625	102.626	102.626	102.426	3.000	100.523	100.523	100.311	2.625	100.738	100.738	100.538
3.125	102.333	102.333	102.094	3.125	102.824	102.824	102.608	2.750	103.081	103.081	102.881	3.125	100.903	100.903	100.664	2.750	101.193	101.193	100.993
3.250	103.006	103.006	102.777	3.250	103.273	103.273	103.059	2.875	103.415	103.415	103.215	3.250	101.576	101.576	101.347	2.875	101.527	101.527	101.327
3.375	103.701	103.701	103.476	3.375	103.936	103.936	103.726	2.990	103.680	103.680	103.480	3.375	102.271	102.271	102.046	2.990	101.792	101.792	101.592
3.500	104.007	104.007	103.786	3.500	104.271	104.271	104.068	3.000	103.780	103.780	103.580	3.500	102.577	102.577	102.356	3.000	101.892	101.892	101.692
3.625	104.294	104.294	104.080	3.625	104.520	104.520	104.320	3.125	103.837	103.837	103.637	3.625	102.864	102.864	102.650	3.125	102.074	102.074	101.874
3.750	103.951	103.951	103.751	3.750	104.252	104.252	104.052	3.250	104.323	104.323	104.123	3.750	101.843	101.843	101.643	3.250	102.560	102.560	102.360
3.875	104.333	104.333	104.133	3.875	104.578	104.578	104.378	3.375	104.778	104.778	104.578	3.875	102.225	102.225	102.025	3.375	103.015	103.015	102.815
3.990	104.560	104.560	104.360	3.990	104.750	104.750	104.550	3.500	104.997	104.997	104.797	3.990	102.452	102.452	102.252	3.500	103.234	103.234	103.034
4.000	104.660	104.660	104.460	4.000	104.850	104.850	104.650	3.625	104.531	104.531	104.331	4.000	102.552	102.552	102.352	3.625	102.268	102.268	102.068
4.125	104.482	104.482	104.282	4.125	104.562	104.562	104.362	3.750	104.859	104.859	104.659	4.125	101.844	101.844	101.644	3.750	102.596	102.596	102.396
4.250	104.851	104.851	104.651	4.250	104.927	104.927	104.727	3.875	105.001	105.001	104.801	4.250	102.213	102.213	102.013	3.875	102.738	102.738	102.538
4.375	105.200	105.200	105.000	4.375	105.271	105.271	105.071	3.990	105.217	105.217	105.017	4.375	102.562	102.562	102.362	3.990	102.954	102.954	102.754
4.500	105.490	105.490	105.290	4.500	105.601	105.601	105.401	4.000	105.317	105.317	105.117	4.500	102.852	102.852	102.652	4.000	103.054	103.054	102.854

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.:

9/20/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/18/2021

W. Rate Sheet Dated: 8/19/2021

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 <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)