



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.: 10/19/2021

W. Rate Sheet Dated: 8/20/2021

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	100.573	100.573	100.236	2.250	100.165	100.165	99.827	2.250	98.524	98.524	98.211	3.125	96.164	96.164	95.864
2.375	100.788	100.788	100.451	2.375	100.342	100.342	100.004	2.500	98.854	98.854	98.542	3.250	97.742	97.742	97.442
2.500	101.004	101.004	100.666	2.500	100.520	100.520	100.182	2.625	99.018	99.018	98.705	3.375	97.820	97.820	97.520
2.625	101.203	101.203	100.865	2.625	100.696	100.696	100.358	2.750	100.590	100.590	100.290	3.500	97.898	97.898	97.598
2.750	102.257	102.257	101.898	2.750	101.869	101.869	101.510	2.875	100.748	100.748	100.448	3.625	97.664	97.664	97.364
2.875	102.464	102.464	102.104	2.875	102.040	102.040	101.681	3.000	100.877	100.877	100.577	Margin = 2.250		Index = 0.080	
3.000	102.664	102.664	102.304	3.000	102.181	102.181	101.821	3.125	101.019	101.019	100.719	30 Year OTC			
3.125	102.852	102.852	102.492	3.125	102.336	102.336	101.976	3.250	102.298	102.298	101.998	Rate	30 Day	45 Day	60 Day
3.250	103.137	103.137	102.809	3.250	102.725	102.725	102.396	3.375	102.433	102.433	102.133	4.000	101.387	101.387	100.887
3.375	103.234	103.234	102.906	3.375	102.770	102.770	102.442	3.500	102.527	102.527	102.227	4.125	101.546	101.546	101.046
3.500	103.422	103.422	103.094	3.500	102.849	102.849	102.521	3.625	102.626	102.626	102.326	4.375	102.443	102.443	101.943
3.625	103.609	103.609	103.281	3.625	102.958	102.958	102.630	3.750	103.335	103.335	103.035	4.500	102.590	102.590	102.090
3.750	103.369	103.369	103.069	3.750	102.973	102.973	102.673	3.875	103.446	103.446	103.146	4.625	102.721	102.721	102.221
3.875	103.448	103.448	103.148	3.875	102.993	102.993	102.693	4.000	103.536	103.536	103.236	4.875	103.116	103.116	102.616
4.000	103.562	103.562	103.262	4.000	103.092	103.092	102.792	4.125	103.636	103.636	103.336	5.000	103.264	103.264	102.764
4.125	103.721	103.721	103.421	4.125	103.200	103.200	102.900	4.250	103.451	103.451	103.151	5.125	103.394	103.394	102.894
4.250	103.893	103.893	103.693	4.250	103.572	103.572	103.372	4.375	103.562	103.562	103.262	5.500	103.531	103.531	103.031
4.375	103.918	103.918	103.718	4.375	103.592	103.592	103.392	4.500	103.652	103.652	103.352	5.625	103.661	103.661	103.161
6.250	106.000	106.000	105.800	6.250	106.294	106.294	106.094	4.625	103.751	103.751	103.451	6.250	105.840	105.840	105.340

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	100.673	100.573	100.573	100.236	2.250	100.115	100.015	100.015	99.677	2.250	100.654	100.554	100.554	100.241	
2.375	100.888	100.788	100.788	100.451	2.375	100.292	100.192	100.192	99.854	2.375	100.818	100.718	100.718	100.406	
2.500	101.104	101.004	101.004	100.666	2.500	100.470	100.370	100.370	100.032	2.500	100.984	100.884	100.884	100.572	
2.625	101.303	101.203	101.203	100.865	2.625	100.646	100.546	100.546	100.208	2.625	101.148	101.048	101.048	100.735	
2.750	102.357	102.257	102.257	101.898	2.750	101.694	101.594	101.594	101.235	2.750	101.620	101.520	101.520	101.220	
2.875	102.564	102.464	102.464	102.104	2.875	101.865	101.765	101.765	101.406	2.875	101.778	101.678	101.678	101.378	
3.000	102.764	102.664	102.664	102.304	3.000	102.006	101.906	101.906	101.546	3.000	101.907	101.807	101.807	101.507	
3.125	102.952	102.852	102.852	102.492	3.125	102.161	102.061	102.061	101.701	3.125	102.049	101.949	101.949	101.649	
3.250	103.237	103.137	103.137	102.809	3.250	102.525	102.425	102.425	102.096	3.250	103.928	103.828	103.828	103.528	
3.375	103.434	103.334	103.334	103.006	3.375	102.670	102.570	102.570	102.242	3.375	104.063	103.963	103.963	103.663	
3.500	103.622	103.522	103.522	103.194	3.500	102.749	102.649	102.649	102.321	3.500	104.157	104.057	104.057	103.757	
3.625	103.809	103.709	103.709	103.381	3.625	102.858	102.758	102.758	102.430	3.625	104.256	104.156	104.156	103.856	
3.750	103.569	103.469	103.469	103.169	3.750	103.173	103.073	103.073	102.773	3.750	105.465	105.365	105.365	105.065	

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	98.637	98.637	98.137	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.796	98.796	98.296	4.750	101.000	101.000	100.500
3.875	99.090	99.090	98.590	6.250	103.750	103.750	103.500	4.375	99.693	99.693	99.193	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.975	98.975	98.475					4.500	99.840	99.840	99.340	Rate	30 Day	45 Day	60 Day
4.125	98.816	98.816	98.316					4.625	99.971	99.971	99.471	5.750	103.000	103.000	102.500
4.250	100.670	100.670	100.170					4.875	100.366	100.366	99.866	6.250	105.750	105.750	105.250
4.375	100.545	100.545	100.045					5.000	100.514	100.514	100.014		DPA Advantage Adjustment		
4.500	100.397	100.397	99.897					5.125	100.644	100.644	100.144		203(k) / 203(k)s		-1.000
4.625	100.267	100.267	99.767					5.500	100.781	100.781	100.281		203(k) & 203(k)s are Borrower Paid only		
4.750	101.371	101.371	100.871					5.625	100.911	100.911	100.411				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.090	103.090	102.590				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.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.:

10/19/2021

W. Rate Sheet Dated: 8/20/2021

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	99.139	99.139	98.839	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	99.297	99.297	98.997	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	99.425	99.425	99.125	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.568	99.568	99.268	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.103	101.103	100.803	Rate	30 Day	45 Day	60 Day
3.250	101.925	101.925	101.597	3.250	101.612	101.612	101.284	3.375	101.238	101.238	100.938	3.250	101.925	101.925	101.425
3.375	102.122	102.122	101.794	3.375	101.757	101.757	101.429	3.500	101.332	101.332	101.032	3.375	102.122	102.122	101.622
3.500	102.310	102.310	101.982	3.500	101.837	101.837	101.509	3.625	101.431	101.431	101.131	3.500	102.310	102.310	101.810
3.625	102.496	102.496	102.168	3.625	101.945	101.945	101.617	3.750	102.640	102.640	102.340	3.625	102.496	102.496	101.996
3.750	101.307	101.307	101.007	3.750	101.011	101.011	100.711	3.875	N/A	N/A	N/A	3.750	101.307	101.307	100.807
3.875	101.485	101.485	101.185	3.875	101.131	101.131	100.831	4.000	N/A	N/A	N/A	3.875	101.485	101.485	100.985
4.000	101.600	101.600	101.300	4.000	101.229	101.229	100.929	4.125	N/A	N/A	N/A	4.000	101.600	101.600	101.100
4.125	101.759	101.759	101.459	4.125	101.338	101.338	101.038	4.250	N/A	N/A	N/A	4.125	101.759	101.759	101.259
4.250	102.030	102.030	101.830	4.250	101.809	101.809	101.609	4.375	N/A	N/A	N/A	4.250	102.030	102.030	101.530
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	101.789	101.689	101.689	101.330	2.750	101.475	101.375	101.375	101.016	2.750	101.301	101.201	101.201	100.901
2.875	101.995	101.895	101.895	101.536	2.875	101.646	101.546	101.546	101.187	2.875	101.460	101.360	101.360	101.060
3.000	102.195	102.095	102.095	101.736	3.000	101.787	101.687	101.687	101.328	3.000	101.588	101.488	101.488	101.188
3.125	102.383	102.283	102.283	101.924	3.125	101.942	101.842	101.842	101.483	3.125	101.730	101.630	101.630	101.330
3.250	102.025	101.925	101.925	101.597	3.250	101.712	101.612	101.612	101.284	3.250	103.016	102.916	102.916	102.616
3.375	102.222	102.122	102.122	101.794	3.375	101.857	101.757	101.757	101.429	3.375	103.150	103.050	103.050	102.750
3.500	102.410	102.310	102.310	101.982	3.500	101.937	101.837	101.837	101.509	3.500	103.244	103.144	103.144	102.844
3.625	102.596	102.496	102.496	102.168	3.625	102.045	101.945	101.945	101.617	3.625	103.344	103.244	103.244	102.944
3.750	101.407	101.307	101.307	101.007	3.750	101.111	101.011	101.011	100.711	3.750	103.303	103.203	103.203	102.903

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/20/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/19/2021

W. Rate Sheet Dated: 8/20/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.500	98.901	98.901	98.701	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.122	99.122	98.922	2.000	N/A	N/A	N/A	2.500	98.887	98.743	98.640	
2.625	99.749	99.749	99.549	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.917	99.917	99.717	2.125	N/A	N/A	N/A	2.625	99.726	99.582	99.485	
2.750	100.531	100.531	100.331	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.628	100.628	100.428	2.250	N/A	N/A	N/A	2.750	100.507	100.363	100.266	
2.875	101.147	101.147	100.947	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.192	101.192	100.992	2.375	N/A	N/A	N/A	2.875	101.123	100.979	100.882	
2.990	101.535	101.535	101.335	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.488	101.488	101.288	2.500	N/A	N/A	N/A	2.990	101.512	101.368	101.271	
3.000	101.635	101.635	101.435	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.588	101.588	101.388	2.625	N/A	N/A	N/A	3.000	101.612	101.468	101.371	
3.125	102.124	102.124	101.924	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	102.093	101.949	101.839	
3.250	102.812	102.812	102.612	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.760	102.760	102.560	2.875	N/A	N/A	N/A	3.250	102.781	102.630	102.527	
3.375	103.518	103.518	103.318	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.433	103.433	103.233	2.990	N/A	N/A	N/A	3.375	103.487	103.336	103.233	
3.500	103.881	103.881	103.681	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.713	103.713	103.513	3.000	N/A	N/A	N/A	3.500	103.849	103.698	103.595	
3.625	104.185	104.185	103.985	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.856	103.856	103.656	3.125	N/A	N/A	N/A	3.625	104.154	104.003	103.900	
3.750	103.999	103.999	103.799	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.080	103.080	102.880	3.250	N/A	N/A	N/A	3.750	103.701	103.601	103.501	
3.875	104.414	104.414	104.214	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.469	103.469	103.269	3.375	N/A	N/A	N/A	3.875	104.117	104.017	103.917	
3.990	104.625	104.625	104.425	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.641	103.641	103.441	3.500	N/A	N/A	N/A	3.990	104.328	104.228	104.128	
4.000	104.725	104.725	104.525	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.741	103.741	103.541	3.625	N/A	N/A	N/A	4.000	104.428	104.328	104.228	
4.125	105.021	105.021	104.821	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.919	103.919	103.719	3.750	N/A	N/A	N/A	4.125	104.723	104.623	104.523	
4.250	104.986	104.986	104.786	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.993	102.993	102.793	3.875	N/A	N/A	N/A	4.250	104.686	104.581	104.486	
4.375	105.335	105.335	105.135	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.372	103.372	103.172	3.990	N/A	N/A	N/A	4.375	105.035	104.930	104.835	
4.500	105.663	105.663	105.463	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.656	103.656	103.456	4.000	N/A	N/A	N/A	4.500	105.263	105.158	105.063	
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	100.786	100.786	100.586	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.967	99.967	99.767	2.000	99.920	99.792	99.714
2.875	N/A	N/A	N/A	N/A	2.625	101.255	101.255	101.055	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.543	100.543	100.343	2.125	100.496	100.368	100.290
2.990	N/A	N/A	N/A	N/A	2.750	101.638	101.638	101.438	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.008	101.008	100.808	2.250	100.961	100.833	100.755
3.000	N/A	N/A	N/A	N/A	2.875	102.246	102.246	102.046	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.397	101.397	101.197	2.375	101.351	101.223	101.145
3.125	N/A	N/A	N/A	N/A	2.990	102.596	102.596	102.396	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.914	101.914	101.714	2.500	101.856	101.735	101.656
3.250	N/A	N/A	N/A	N/A	3.000	102.696	102.696	102.496	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.415	102.415	102.215	2.625	102.357	102.236	102.157
3.375	N/A	N/A	N/A	N/A	3.125	103.098	103.098	102.898	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.877	102.877	102.677	2.750	102.819	102.698	102.619
3.500	N/A	N/A	N/A	N/A	3.250	103.280	103.280	103.080	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.231	103.231	103.031	2.875	103.173	103.052	102.973
3.625	N/A	N/A	N/A	N/A	3.375	103.954	103.954	103.754	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.527	103.527	103.327	2.990	103.469	103.348	103.269
3.750	N/A	N/A	N/A	N/A	3.500	104.287	104.287	104.087	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.627	103.627	103.427	3.000	103.569	103.448	103.369
3.875	N/A	N/A	N/A	N/A	3.625	104.588	104.588	104.388	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.970	103.970	103.770	3.125	103.912	103.791	103.712
3.990	N/A	N/A	N/A	N/A	3.750	104.223	104.223	104.023	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.450	104.450	104.250	3.250	104.132	104.032	103.932
4.000	N/A	N/A	N/A	N/A	3.875	104.635	104.635	104.435	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.919	104.919	104.719	3.375	104.601	104.501	104.401
4.125	N/A	N/A	N/A	N/A	3.990	104.818	104.818	104.618	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.216	105.216	105.016	3.500	104.898	104.798	104.698
4.250	N/A	N/A	N/A	N/A	4.000	104.918	104.918	104.718	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.587	105.587	105.387	3.625	105.269	105.169	105.069
4.375	N/A	N/A	N/A	N/A	4.125	105.211	105.211	105.011	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.070	105.070	104.870	3.750	104.722	104.622	104.522
4.500	N/A	N/A	N/A	N/A	4.250	105.125	105.125	104.925	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.463	105.463	105.263	3.875	105.115	105.015	104.915
4.625	N/A	N/A	N/A	N/A	4.375	105.470	105.470	105.270	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.750	105.750	105.550	3.990	105.402	105.302	105.202
4.750	N/A	N/A	N/A	N/A	4.500	105.780	105.780	105.580	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.850	105.850	105.650	4.000	105.502	105.402	105.302
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	100.168	100.168	99.968	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.435	100.435	100.235
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.610	100.610	100.410	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.011	101.011	100.811
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.929	100.929	100.729	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.477	101.477	101.277
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.400	101.400	101.200	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.866	101.866	101.666
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.895	101.895	101.695	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.218	102.218	102.018
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.276	102.276	102.076	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.621	102.621	102.421
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.597	102.597	102.397	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.971	102.971	102.771
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.838	102.838	102.638	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.324	103.324	103.124
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.011	103.011	102.811	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.621	103.621	103.421
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.111	103.111	102.911	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.721	103.721	103.521
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.350	103.350	103.150	3.125											



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.:

10/19/2021

W. Rate Sheet Dated: 8/20/2021

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	98.901	98.901	98.701	2.500	99.122	99.122	98.922	2.875	102.246	102.246	102.046	2.000	99.967	99.967	99.767	2.000	100.168	100.168	99.968
2.625	99.749	99.749	99.549	2.625	99.917	99.917	99.717	2.990	102.596	102.596	102.396	2.125	100.543	100.543	100.343	2.125	100.610	100.610	100.410
2.750	100.531	100.531	100.331	2.750	100.628	100.628	100.428	3.000	102.696	102.696	102.496	2.250	101.008	101.008	100.808	2.250	100.929	100.929	100.729
2.875	101.147	101.147	100.947	2.875	101.192	101.192	100.992	3.125	103.098	103.098	102.898	2.375	101.397	101.397	101.197	2.375	101.400	101.400	101.200
2.990	101.535	101.535	101.335	2.990	101.488	101.488	101.288	3.250	103.280	103.280	103.080	2.500	101.914	101.914	101.714	2.500	101.895	101.895	101.695
3.000	101.635	101.635	101.435	3.000	101.588	101.588	101.388	3.375	103.954	103.954	103.754	2.625	102.415	102.415	102.215	2.625	102.276	102.276	102.076
3.125	102.124	102.124	101.924	3.125	102.127	102.127	101.927	3.500	104.287	104.287	104.087	2.750	102.877	102.877	102.677	2.750	102.597	102.597	102.397
3.250	102.812	102.812	102.612	3.250	102.760	102.760	102.560	3.625	104.588	104.588	104.388	2.875	103.231	103.231	103.031	2.875	102.838	102.838	102.638
3.375	103.518	103.518	103.318	3.375	103.433	103.433	103.233	3.750	104.223	104.223	104.023	2.990	103.527	103.527	103.327	2.990	103.011	103.011	102.811
3.500	103.881	103.881	103.681	3.500	103.713	103.713	103.513	3.875	104.635	104.635	104.435	3.000	103.627	103.627	103.427	3.000	103.111	103.111	102.911
3.625	104.185	104.185	103.985	3.625	103.856	103.856	103.656	3.990	104.818	104.818	104.618	3.125	103.970	103.970	103.770	3.125	103.350	103.350	103.150
3.750	103.999	103.999	103.799	3.750	103.080	103.080	102.880	4.000	104.918	104.918	104.718	3.250	104.450	104.450	104.250	3.250	103.397	103.397	103.197
3.875	104.414	104.414	104.214	3.875	103.469	103.469	103.269	4.125	105.211	105.211	105.011	3.375	104.919	104.919	104.719	3.375	103.761	103.761	103.561
3.990	104.625	104.625	104.425	3.990	103.641	103.641	103.441	4.250	105.125	105.125	104.925	3.500	105.216	105.216	105.016	3.500	103.967	103.967	103.767
4.000	104.725	104.725	104.525	4.000	103.741	103.741	103.541	4.375	105.470	105.470	105.270	3.625	105.587	105.587	105.387	3.625	104.229	104.229	104.029
4.125	105.021	105.021	104.821	4.125	103.919	103.919	103.719	4.500	105.780	105.780	105.580	3.750	105.070	105.070	104.870	3.750	103.169	103.169	102.969
4.250	104.986	104.986	104.786	4.250	102.993	102.993	102.793	4.625	105.995	105.995	105.795	3.875	105.463	105.463	105.263	3.875	103.446	103.446	103.246
4.375	105.335	105.335	105.135	4.375	103.372	103.372	103.172	4.750	105.943	105.943	105.743	3.990	105.750	105.750	105.550	3.990	103.616	103.616	103.416
4.500	105.663	105.663	105.463	4.500	103.656	103.656	103.456	4.875	106.261	106.261	106.061	4.000	105.850	105.850	105.650	4.000	103.716	103.716	103.516

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@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.: 10/19/2021

W. Rate Sheet Dated: 8/20/2021

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	Rate	30 Day	45 Day	60 Day		
2.500	98.915	98.915	98.680	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.721	97.721	97.486	2.750	N/A	N/A	N/A	2.500	98.665	98.565	98.430	2.500	98.665	98.565	98.430		
2.625	99.785	99.785	99.551	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.591	98.591	98.357	2.875	N/A	N/A	N/A	2.625	99.535	99.435	99.301	2.625	99.535	99.435	99.301		
2.750	100.671	100.671	100.446	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.477	99.477	99.252	2.990	N/A	N/A	N/A	2.750	100.421	100.321	100.196	2.750	100.421	100.321	100.196		
2.875	101.302	101.302	101.083	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.108	100.108	99.889	3.000	N/A	N/A	N/A	2.875	101.052	100.952	100.833	2.875	101.052	100.952	100.833		
2.990	101.650	101.650	101.443	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.456	100.456	100.249	3.125	N/A	N/A	N/A	2.990	101.400	101.300	101.193	2.990	101.400	101.300	101.193		
3.000	101.750	101.750	101.543	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.556	100.556	100.349	3.250	N/A	N/A	N/A	3.000	101.500	101.400	101.293	3.000	101.500	101.400	101.293		
3.125	102.267	102.267	102.039	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.757	100.757	100.529	3.375	N/A	N/A	N/A	3.125	102.017	101.861	101.789	3.125	102.017	101.861	101.789		
3.250	102.937	102.937	102.720	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.427	101.427	101.210	3.500	N/A	N/A	N/A	3.250	102.687	102.539	102.470	3.250	102.687	102.539	102.470		
3.375	103.628	103.628	103.417	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.118	102.118	101.907	3.625	N/A	N/A	N/A	3.375	103.378	103.233	103.167	3.375	103.378	103.233	103.167		
3.500	103.935	103.935	103.725	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.425	102.425	102.215	3.750	N/A	N/A	N/A	3.500	103.685	103.541	103.475	3.500	103.685	103.541	103.475		
3.625	104.220	104.220	104.017	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.710	102.710	102.507	3.875	N/A	N/A	N/A	3.625	103.970	103.829	103.767	3.625	103.970	103.829	103.767		
3.750	103.911	103.911	103.711	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.045	101.045	100.845	3.990	N/A	N/A	N/A	3.750	103.661	103.561	103.461	3.750	103.661	103.561	103.461		
3.875	104.291	104.291	104.091	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.425	101.425	101.225	4.000	N/A	N/A	N/A	3.875	104.041	103.941	103.841	3.875	104.041	103.941	103.841		
3.990	104.515	104.515	104.315	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.649	101.649	101.449	4.125	N/A	N/A	N/A	3.990	104.265	104.165	104.065	3.990	104.265	104.165	104.065		
4.000	104.615	104.615	104.415	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.749	101.749	101.549	4.250	N/A	N/A	N/A	4.000	104.365	104.265	104.165	4.000	104.365	104.265	104.165		
4.125	104.540	104.540	104.340	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.614	100.614	100.414	4.375	N/A	N/A	N/A	4.125	104.290	104.190	104.090	4.125	104.290	104.190	104.090		
4.250	104.906	104.906	104.706	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.980	100.980	100.780	4.500	N/A	N/A	N/A	4.250	104.656	104.556	104.456	4.250	104.656	104.556	104.456		
4.375	105.252	105.252	105.052	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.326	101.326	101.126	4.625	N/A	N/A	N/A	4.375	105.002	104.902	104.802	4.375	105.002	104.902	104.802		
4.500	105.540	105.540	105.340	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.614	101.614	101.414	4.750	N/A	N/A	N/A	4.500	105.290	105.190	105.090	4.500	105.290	105.190	105.090		
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	100.505	100.505	100.253	2.500	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	100.068	100.068	99.868	2.000	99.818	99.718	99.618	2.000	99.818	99.718	99.618		
2.875	N/A	N/A	N/A	2.625	101.040	101.040	100.810	2.625	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	100.655	100.655	100.455	2.125	100.405	100.305	100.205	2.125	100.405	100.305	100.205		
2.990	N/A	N/A	N/A	2.750	101.501	101.501	101.272	2.750	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	101.090	101.090	100.890	2.250	100.840	100.740	100.640	2.250	100.840	100.740	100.640		
3.000	N/A	N/A	N/A	2.875	102.082	102.082	101.854	2.875	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	101.491	101.491	101.291	2.375	101.241	101.141	101.041	2.375	101.241	101.141	101.041		
3.125	N/A	N/A	N/A	2.990	102.425	102.425	102.205	2.990	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	102.041	102.041	101.841	2.500	101.791	101.691	101.591	2.500	101.791	101.691	101.591		
3.250	N/A	N/A	N/A	3.000	102.525	102.525	102.305	3.000	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	102.562	102.562	102.362	2.625	102.312	102.212	102.112	2.625	102.312	102.212	102.112		
3.375	N/A	N/A	N/A	3.125	102.774	102.774	102.568	3.125	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	103.015	103.015	102.815	2.750	102.765	102.665	102.565	2.750	102.765	102.665	102.565		
3.500	N/A	N/A	N/A	3.250	103.221	103.221	103.018	3.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	103.347	103.347	103.147	2.875	103.097	102.997	102.897	2.875	103.097	102.997	102.897		
3.625	N/A	N/A	N/A	3.375	103.881	103.881	103.681	3.375	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	103.610	103.610	103.410	2.990	103.360	103.260	103.160	2.990	103.360	103.260	103.160		
3.750	N/A	N/A	N/A	3.500	104.214	104.214	104.014	3.500	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	103.710	103.710	103.510	3.000	103.460	103.360	103.260	3.000	103.460	103.360	103.260		
3.875	N/A	N/A	N/A	3.625	104.462	104.462	104.262	3.625	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.805	103.805	103.605	3.125	103.555	103.455	103.355	3.125	103.555	103.455	103.355		
3.990	N/A	N/A	N/A	3.750	104.224	104.224	104.024	3.750	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	104.288	104.288	104.088	3.250	104.038	103.938	103.838	3.250	104.038	103.938	103.838		
4.000	N/A	N/A	N/A	3.875	104.547	104.547	104.347	3.875	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	104.741	104.741	104.541	3.375	104.491	104.391	104.291	3.375	104.491	104.391	104.291		
4.125	N/A	N/A	N/A	3.990	104.717	104.717	104.517	3.990	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	104.962	104.962	104.762	3.500	104.712	104.612	104.512	3.500	104.712	104.612	104.512		
4.250	N/A	N/A	N/A	4.000	104.817	104.817	104.617	4.000	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	105.014	105.014	104.814	3.625	104.962	104.862	104.762	3.625	104.962	104.862	104.762		
4.375	N/A	N/A	N/A	4.125	104.610	104.610	104.410	4.125	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	104.873	104.873	104.673	3.750	104.623	104.523	104.423	3.750	104.623	104.523	104.423		
4.500	N/A	N/A	N/A	4.250	104.974	104.974	104.774	4.250	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	105.014	105.014	104.814	3.875	104.764	104.664	104.564	3.875	104.764	104.664	104.564		
4.625	N/A	N/A	N/A	4.375	105.184	105.184	104.984	4.375	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	105.218	105.218	105.018	3.990	104.968	104.868	104.768	3.990	104.968	104.868	104.768		
4.750	N/A	N/A	N/A	4.500	105.367	105.367	105.167	4.500	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	105.318	105.318	105.118	4.000	105.068	104.968	104.868	4.000	105.068	104.968	104.868		
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	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	98.842	98.842	98.642	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	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	99.429	99.429	99.229	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	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.:

10/19/2021

W. Rate Sheet Dated: 8/20/2021

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	100.671	100.671	100.446	2.750	99.477	99.477	99.252	2.500	100.505	100.505	100.253	2.000	100.068	100.068	99.868	2.000	98.842	98.842	98.642
2.875	101.302	101.302	101.083	2.875	100.108	100.108	99.889	2.625	101.040	101.040	100.810	2.125	100.655	100.655	100.455	2.125	99.429	99.429	99.229
2.990	101.650	101.650	101.443	2.990	100.456	100.456	100.249	2.750	101.501	101.501	101.272	2.250	101.090	101.090	100.890	2.250	99.864	99.864	99.664
3.000	101.750	101.750	101.543	3.000	100.556	100.556	100.349	2.875	102.082	102.082	101.854	2.375	101.491	101.491	101.291	2.375	100.265	100.265	100.065
3.125	102.267	102.267	102.039	3.125	100.757	100.757	100.529	2.990	102.425	102.425	102.205	2.500	102.041	102.041	101.841	2.500	100.815	100.815	100.615
3.250	102.937	102.937	102.720	3.250	101.427	101.427	101.210	3.000	102.525	102.525	102.305	2.625	102.562	102.562	102.362	2.625	100.086	100.086	99.886
3.375	103.628	103.628	103.417	3.375	102.118	102.118	101.907	3.125	102.774	102.774	102.568	2.750	103.015	103.015	102.815	2.750	100.539	100.539	100.339
3.500	103.935	103.935	103.725	3.500	102.425	102.425	102.215	3.250	103.221	103.221	103.018	2.875	103.347	103.347	103.147	2.875	100.871	100.871	100.671
3.625	104.220	104.220	104.017	3.625	102.710	102.710	102.507	3.375	103.881	103.881	103.681	2.990	103.610	103.610	103.410	2.990	101.134	101.134	100.934
3.750	103.911	103.911	103.711	3.750	101.045	101.045	100.845	3.500	104.214	104.214	104.014	3.000	103.710	103.710	103.510	3.000	101.234	101.234	101.034
3.875	104.291	104.291	104.091	3.875	101.425	101.425	101.225	3.625	104.462	104.462	104.262	3.125	103.805	103.805	103.605	3.125	101.579	101.579	101.379
3.990	104.515	104.515	104.315	3.990	101.649	101.649	101.449	3.750	104.224	104.224	104.024	3.250	104.288	104.288	104.088	3.250	102.062	102.062	101.862
4.000	104.615	104.615	104.415	4.000	101.749	101.749	101.549	3.875	104.547	104.547	104.347	3.375	104.741	104.741	104.541	3.375	102.515	102.515	102.315
4.125	104.540	104.540	104.340	4.125	100.614	100.614	100.414	3.990	104.717	104.717	104.517	3.500	104.962	104.962	104.762	3.500	102.736	102.736	102.536
4.250	104.906	104.906	104.706	4.250	100.980	100.980	100.780	4.000	104.817	104.817	104.617	3.625	104.546	104.546	104.346	3.625	101.320	101.320	101.120
4.375	105.252	105.252	105.052	4.375	101.326	101.326	101.126	4.125	104.610	104.610	104.410	3.750	104.873	104.873	104.673	3.750	101.647	101.647	101.447
4.500	105.540	105.540	105.340	4.500	101.614	101.614	101.414	4.250	104.974	104.974	104.774	3.875	105.014	105.014	104.814	3.875	101.788	101.788	101.588
4.625	105.595	105.595	105.395	4.625	101.169	101.169	100.969	4.375	105.184	105.184	104.984	3.990	105.218	105.218	105.018	3.990	101.992	101.992	101.792
4.750	105.951	105.951	105.751	4.750	101.525	101.525	101.325	4.500	105.367	105.367	105.167	4.000	105.318	105.318	105.118	4.000	102.092	102.092	101.892

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

HP LLPA Cap		
FICO ↓ \ LTV →	≤ 80%	> 80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout		

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



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.:

10/19/2021

W. Rate Sheet Dated: 8/20/2021

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.:

9/20/2021

45 Day Lock Exp.:

10/4/2021

60 Day Lock Exp.:

10/19/2021

W. Rate Sheet Dated: 8/20/2021

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	98.915	98.915	98.680	2.500	100.505	100.505	100.253	2.000	100.068	100.068	99.868	2.500	97.643	97.643	97.408	2.000	98.805	98.805	98.605
2.625	99.785	99.785	99.551	2.625	101.040	101.040	100.810	2.125	100.655	100.655	100.455	2.625	98.513	98.513	98.279	2.125	99.392	99.392	99.192
2.750	100.671	100.671	100.446	2.750	101.501	101.501	101.272	2.250	101.090	101.090	100.890	2.750	99.399	99.399	99.174	2.250	99.827	99.827	99.627
2.875	101.302	101.302	101.083	2.875	102.082	102.082	101.854	2.375	101.491	101.491	101.291	2.875	100.030	100.030	99.811	2.375	100.228	100.228	100.028
2.990	101.650	101.650	101.443	2.990	102.425	102.425	102.205	2.500	102.041	102.041	101.841	2.990	100.378	100.378	100.171	2.500	100.778	100.778	100.578
3.000	101.750	101.750	101.543	3.000	102.525	102.525	102.305	2.625	102.562	102.562	102.362	3.000	100.478	100.478	100.271	2.625	100.674	100.674	100.474
3.125	102.267	102.267	102.039	3.125	102.774	102.774	102.568	2.750	103.015	103.015	102.815	3.125	100.837	100.837	100.609	2.750	101.127	101.127	100.927
3.250	102.937	102.937	102.720	3.250	103.221	103.221	103.018	2.875	103.347	103.347	103.147	3.250	101.507	101.507	101.290	2.875	101.459	101.459	101.259
3.375	103.628	103.628	103.417	3.375	103.881	103.881	103.681	2.990	103.610	103.610	103.410	3.375	102.198	102.198	101.987	2.990	101.722	101.722	101.522
3.500	103.935	103.935	103.725	3.500	104.214	104.214	104.014	3.000	103.710	103.710	103.510	3.500	102.505	102.505	102.295	3.000	101.822	101.822	101.622
3.625	104.220	104.220	104.017	3.625	104.462	104.462	104.262	3.125	103.805	103.805	103.605	3.625	102.790	102.790	102.587	3.125	102.042	102.042	101.842
3.750	103.911	103.911	103.711	3.750	104.224	104.224	104.024	3.250	104.288	104.288	104.088	3.750	101.803	101.803	101.603	3.250	102.525	102.525	102.325
3.875	104.291	104.291	104.091	3.875	104.547	104.547	104.347	3.375	104.741	104.741	104.541	3.875	102.183	102.183	101.983	3.375	102.978	102.978	102.778
3.990	104.515	104.515	104.315	3.990	104.717	104.717	104.517	3.500	104.962	104.962	104.762	3.990	102.407	102.407	102.207	3.500	103.199	103.199	102.999
4.000	104.615	104.615	104.415	4.000	104.817	104.817	104.617	3.625	104.546	104.546	104.346	4.000	102.507	102.507	102.307	3.625	102.283	102.283	102.083
4.125	104.540	104.540	104.340	4.125	104.610	104.610	104.410	3.750	104.873	104.873	104.673	4.125	101.902	101.902	101.702	3.750	102.610	102.610	102.410
4.250	104.906	104.906	104.706	4.250	104.974	104.974	104.774	3.875	105.014	105.014	104.814	4.250	102.268	102.268	102.068	3.875	102.751	102.751	102.551
4.375	105.252	105.252	105.052	4.375	105.184	105.184	104.984	3.990	105.218	105.218	105.018	4.375	102.614	102.614	102.414	3.990	102.955	102.955	102.755
4.500	105.540	105.540	105.340	4.500	105.367	105.367	105.167	4.000	105.318	105.318	105.118	4.500	102.902	102.902	102.702	4.000	103.055	103.055	102.855

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.:

10/19/2021

W. Rate Sheet Dated: 8/20/2021

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)