



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.: 9/22/2021

45 Day Lock Exp.: 10/7/2021

60 Day Lock Exp.: 10/22/2021

W. Rate Sheet Dated: 8/23/2021

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	100.298	100.298	99.892	2.250	100.112	100.112	99.705	2.250	98.384	98.384	98.072	3.125	96.164	96.164	95.864
2.375	100.513	100.513	100.107	2.375	100.289	100.289	99.882	2.500	98.715	98.715	98.402	3.250	97.742	97.742	97.442
2.500	100.729	100.729	100.322	2.500	100.467	100.467	100.061	2.625	98.878	98.878	98.566	3.375	97.820	97.820	97.520
2.625	100.928	100.928	100.521	2.625	100.643	100.643	100.237	2.750	100.533	100.533	100.233	3.500	97.898	97.898	97.598
2.750	101.998	101.998	101.560	2.750	101.832	101.832	101.394	2.875	100.691	100.691	100.391	3.625	97.664	97.664	97.364
2.875	102.204	102.204	101.767	2.875	102.003	102.003	101.565	3.000	100.819	100.819	100.519	Margin = 2.250		Index = 0.080	
3.000	102.404	102.404	101.967	3.000	102.143	102.143	101.706	3.125	100.962	100.962	100.662	30 Year OTC			
3.125	102.592	102.592	102.155	3.125	102.298	102.298	101.861	3.250	102.163	102.163	101.863	Rate	30 Day	45 Day	60 Day
3.250	102.909	102.909	102.550	3.250	102.708	102.708	102.348	3.375	102.298	102.298	101.998	4.000	101.213	101.213	100.713
3.375	103.006	103.006	102.647	3.375	102.753	102.753	102.393	3.500	102.396	102.396	102.096	4.125	101.372	101.372	100.872
3.500	103.194	103.194	102.835	3.500	102.822	102.822	102.462	3.625	102.496	102.496	102.196	4.375	102.119	102.119	101.619
3.625	103.381	103.381	103.021	3.625	102.930	102.930	102.571	3.750	103.385	103.385	103.085	4.500	102.266	102.266	101.766
3.750	103.172	103.172	102.872	3.750	102.977	102.977	102.677	3.875	103.495	103.495	103.195	4.625	102.397	102.397	101.897
3.875	103.251	103.251	102.951	3.875	102.997	102.997	102.697	4.000	103.585	103.585	103.285	4.875	102.464	102.464	101.964
4.000	103.388	103.388	103.088	4.000	103.095	103.095	102.795	4.125	103.685	103.685	103.385	5.000	102.612	102.612	102.112
4.125	103.547	103.547	103.247	4.125	103.204	103.204	102.904	4.250	103.414	103.414	103.114	5.125	102.742	102.742	102.242
4.250	103.569	103.569	103.369	4.250	103.404	103.404	103.204	4.375	103.525	103.525	103.225	5.500	101.613	101.613	101.113
4.375	103.594	103.594	103.394	4.375	103.423	103.423	103.223	4.500	103.615	103.615	103.315	5.625	101.744	101.744	101.244
6.250	106.000	106.000	105.800	6.250	104.829	104.829	104.629	4.625	103.715	103.715	103.415	6.250	104.219	104.219	103.719

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	100.398	100.298	100.298	99.892	2.250	100.062	99.962	99.962	99.555	2.250	100.514	100.414	100.414	100.102	
2.375	100.613	100.513	100.513	100.107	2.375	100.239	100.139	100.139	99.732	2.375	100.679	100.579	100.579	100.266	
2.500	100.829	100.729	100.729	100.322	2.500	100.417	100.317	100.317	99.911	2.500	100.845	100.745	100.745	100.432	
2.625	101.028	100.928	100.928	100.521	2.625	100.593	100.493	100.493	100.087	2.625	101.008	100.908	100.908	100.596	
2.750	102.098	101.998	101.998	101.560	2.750	101.657	101.557	101.557	101.119	2.750	101.563	101.463	101.463	101.163	
2.875	102.304	102.204	102.204	101.767	2.875	101.828	101.728	101.728	101.290	2.875	101.721	101.621	101.621	101.321	
3.000	102.504	102.404	102.404	101.967	3.000	101.968	101.868	101.868	101.431	3.000	101.849	101.749	101.749	101.449	
3.125	102.692	102.592	102.592	102.155	3.125	102.123	102.023	102.023	101.586	3.125	101.992	101.892	101.892	101.592	
3.250	103.009	102.909	102.909	102.550	3.250	102.508	102.408	102.408	102.048	3.250	103.793	103.693	103.693	103.393	
3.375	103.206	103.106	103.106	102.747	3.375	102.653	102.553	102.553	102.193	3.375	103.928	103.828	103.828	103.528	
3.500	103.394	103.294	103.294	102.935	3.500	102.722	102.622	102.622	102.262	3.500	104.026	103.926	103.926	103.626	
3.625	103.581	103.481	103.481	103.121	3.625	102.830	102.730	102.730	102.371	3.625	104.126	104.026	104.026	103.726	
3.750	103.372	103.272	103.272	102.972	3.750	103.177	103.077	103.077	102.777	3.750	105.515	105.415	105.415	105.115	

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	98.463	98.463	97.963	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.622	98.622	98.122	4.750	101.000	101.000	100.500
3.875	99.193	99.193	98.693	6.250	103.750	103.750	103.500	4.375	99.369	99.369	98.869	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.056	99.056	98.556					4.500	99.516	99.516	99.016	Rate	30 Day	45 Day	60 Day
4.125	98.897	98.897	98.397					4.625	99.647	99.647	99.147	5.750	103.000	103.000	102.500
4.250	100.556	100.556	100.056					4.875	99.714	99.714	99.214				
4.375	100.431	100.431	99.931					5.000	99.862	99.862	99.362				
4.500	100.284	100.284	99.784					5.125	99.992	99.992	99.492				
4.625	100.153	100.153	99.653					5.500	98.863	98.863	98.363				
4.750	100.929	100.929	100.429					5.625	98.994	98.994	98.494				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.469	101.469	100.969	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)

W. Rate Sheet Dated: 8/23/2021

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	99.081	99.081	98.781	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	99.240	99.240	98.940	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	99.368	99.368	99.068	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.510	99.510	99.210	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.968	100.968	100.668	Rate	30 Day	45 Day	60 Day
3.250	101.696	101.696	101.337	3.250	101.595	101.595	101.236	3.375	101.103	101.103	100.803	3.250	101.696	101.696	101.196
3.375	101.894	101.894	101.535	3.375	101.740	101.740	101.381	3.500	101.201	101.201	100.901	3.375	101.894	101.894	101.394
3.500	102.082	102.082	101.723	3.500	101.809	101.809	101.450	3.625	101.301	101.301	101.001	3.500	102.082	102.082	101.582
3.625	102.268	102.268	101.909	3.625	101.918	101.918	101.559	3.750	102.690	102.690	102.390	3.625	102.268	102.268	101.768
3.750	101.110	101.110	100.810	3.750	101.015	101.015	100.715	3.875	N/A	N/A	N/A	3.750	101.110	101.110	100.610
3.875	101.289	101.289	100.989	3.875	101.134	101.134	100.834	4.000	N/A	N/A	N/A	3.875	101.289	101.289	100.789
4.000	101.426	101.426	101.126	4.000	101.233	101.233	100.933	4.125	N/A	N/A	N/A	4.000	101.426	101.426	100.926
4.125	101.584	101.584	101.284	4.125	101.341	101.341	101.041	4.250	N/A	N/A	N/A	4.125	101.584	101.584	101.084
4.250	101.706	101.706	101.506	4.250	101.641	101.641	101.441	4.375	N/A	N/A	N/A	4.250	101.706	101.706	101.206
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	101.529	101.429	101.429	100.992	2.750	101.438	101.338	101.338	100.901	2.750	101.244	101.144	101.144	100.844
2.875	101.736	101.636	101.636	101.199	2.875	101.609	101.509	101.509	101.072	2.875	101.402	101.302	101.302	101.002
3.000	101.936	101.836	101.836	101.399	3.000	101.750	101.650	101.650	101.213	3.000	101.531	101.431	101.431	101.131
3.125	102.123	102.023	102.023	101.586	3.125	101.904	101.804	101.804	101.367	3.125	101.673	101.573	101.573	101.273
3.250	101.796	101.696	101.696	101.337	3.250	101.695	101.595	101.595	101.236	3.250	102.881	102.781	102.781	102.481
3.375	101.994	101.894	101.894	101.535	3.375	101.840	101.740	101.740	101.381	3.375	103.015	102.915	102.915	102.615
3.500	102.182	102.082	102.082	101.723	3.500	101.909	101.809	101.809	101.450	3.500	103.114	103.014	103.014	102.714
3.625	102.368	102.268	102.268	101.909	3.625	102.018	101.918	101.918	101.559	3.625	103.213	103.113	103.113	102.813
3.750	101.210	101.110	101.110	100.810	3.750	101.115	101.015	101.015	100.715	3.750	103.352	103.252	103.252	102.952

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

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

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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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.:

9/22/2021

45 Day Lock Exp.:

10/7/2021

60 Day Lock Exp.:

10/22/2021

W. Rate Sheet Dated: 8/23/2021

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	98.719	98.719	98.519	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.936	98.936	98.736	2.000	N/A	N/A	N/A	2.500	98.688	98.529	98.422
2.625	99.564	99.564	99.364	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.732	99.732	99.532	2.125	N/A	N/A	N/A	2.625	99.534	99.390	99.291
2.750	100.347	100.347	100.147	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.444	100.444	100.244	2.250	N/A	N/A	N/A	2.750	100.317	100.173	100.074
2.875	100.966	100.966	100.766	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.011	101.011	100.811	2.375	N/A	N/A	N/A	2.875	100.936	100.792	100.693
2.990	101.357	101.357	101.157	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.307	101.307	101.107	2.500	N/A	N/A	N/A	2.990	101.327	101.183	101.084
3.000	101.457	101.457	101.257	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.407	101.407	101.207	2.625	N/A	N/A	N/A	3.000	101.427	101.283	101.184
3.125	101.984	101.984	101.784	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.987	101.987	101.787	2.750	N/A	N/A	N/A	3.125	101.946	101.795	101.692
3.250	102.673	102.673	102.473	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.622	102.622	102.422	2.875	N/A	N/A	N/A	3.250	102.636	102.485	102.382
3.375	103.380	103.380	103.180	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.297	103.297	103.097	2.990	N/A	N/A	N/A	3.375	103.343	103.191	103.089
3.500	103.747	103.747	103.547	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.579	103.579	103.379	3.000	N/A	N/A	N/A	3.500	103.710	103.559	103.456
3.625	104.050	104.050	103.850	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.724	103.724	103.524	3.125	N/A	N/A	N/A	3.625	104.012	103.861	103.758
3.750	103.959	103.959	103.759	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.042	103.042	102.842	3.250	N/A	N/A	N/A	3.750	103.662	103.562	103.462
3.875	104.376	104.376	104.176	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.431	103.431	103.231	3.375	N/A	N/A	N/A	3.875	104.079	103.979	103.879
3.990	104.589	104.589	104.389	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.604	103.604	103.404	3.500	N/A	N/A	N/A	3.990	104.292	104.192	104.092
4.000	104.689	104.689	104.489	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.704	103.704	103.504	3.625	N/A	N/A	N/A	4.000	104.392	104.292	104.192
4.125	104.985	104.985	104.785	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.883	103.883	103.683	3.750	N/A	N/A	N/A	4.125	104.688	104.588	104.488
4.250	104.937	104.937	104.737	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.945	102.945	102.745	3.875	N/A	N/A	N/A	4.250	104.643	104.538	104.443
4.375	105.288	105.288	105.088	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.325	103.325	103.125	3.990	N/A	N/A	N/A	4.375	104.994	104.889	104.794
4.500	105.614	105.614	105.414	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.610	103.610	103.410	4.000	N/A	N/A	N/A	4.500	105.220	105.115	105.020
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.594	100.594	100.394	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.834	99.834	99.634	2.000	99.782	99.661	99.582
2.875	N/A	N/A	N/A	2.625	101.064	101.064	100.864	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.410	100.410	100.210	2.125	100.358	100.237	100.158
2.990	N/A	N/A	N/A	2.750	101.445	101.445	101.245	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.875	100.875	100.675	2.250	100.823	100.702	100.623
3.000	N/A	N/A	N/A	2.875	102.056	102.056	101.856	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.268	101.268	101.068	2.375	101.216	101.095	101.016
3.125	N/A	N/A	N/A	2.990	102.408	102.408	102.208	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.808	101.808	101.608	2.500	101.747	101.626	101.547
3.250	N/A	N/A	N/A	3.000	102.508	102.508	102.308	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.311	102.311	102.111	2.625	102.250	102.129	102.050
3.375	N/A	N/A	N/A	3.125	102.907	102.907	102.707	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.776	102.776	102.576	2.750	102.715	102.594	102.515
3.500	N/A	N/A	N/A	3.250	103.132	103.132	102.932	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.129	103.129	102.929	2.875	103.068	102.947	102.868
3.625	N/A	N/A	N/A	3.375	103.802	103.802	103.602	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.427	103.427	103.227	2.990	103.366	103.245	103.166
3.750	N/A	N/A	N/A	3.500	104.139	104.139	103.939	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.527	103.527	103.327	3.000	103.466	103.345	103.266
3.875	N/A	N/A	N/A	3.625	104.348	104.348	104.148	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.877	103.877	103.677	3.125	103.815	103.694	103.615
3.990	N/A	N/A	N/A	3.750	104.169	104.169	103.969	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.402	104.402	104.202	3.250	104.081	103.981	103.881
4.000	N/A	N/A	N/A	3.875	104.582	104.582	104.382	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.872	104.872	104.672	3.375	104.552	104.452	104.352
4.125	N/A	N/A	N/A	3.990	104.767	104.767	104.567	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.170	105.170	104.970	3.500	104.850	104.750	104.650
4.250	N/A	N/A	N/A	4.000	104.867	104.867	104.667	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.543	105.543	105.343	3.625	105.222	105.122	105.022
4.375	N/A	N/A	N/A	4.125	105.160	105.160	104.960	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.050	105.050	104.850	3.750	104.699	104.599	104.499
4.500	N/A	N/A	N/A	4.250	105.061	105.061	104.861	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.444	105.444	105.244	3.875	105.093	104.993	104.893
4.625	N/A	N/A	N/A	4.375	105.408	105.408	105.208	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.732	105.732	105.532	3.990	105.381	105.281	105.181
4.750	N/A	N/A	N/A	4.500	105.717	105.717	105.517	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.832	105.832	105.632	4.000	105.481	105.381	105.281
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.035	100.035	99.835	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.302	100.302	100.102
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.478	100.478	100.278	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.878	100.878	100.678
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.798	100.798	100.598	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.344	101.344	101.144
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.293	101.293	101.093	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.737	101.737	101.537
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.789	101.789	101.589	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.094	102.094	101.894
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.171	102.171	101.971	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.494	102.494	102.294
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.494	102.494	102.294	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.870	102.870	102.670
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.736	102.736	102.536	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.223	103.223	103.023
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.911	102.911	102.711	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.521	103.521	103.321
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.011	103.011	102.811	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.621	103.621	103.421
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.251	103.251	103.051	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.970	103.970	103.770
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.349	103.349													



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.:

9/22/2021

45 Day Lock Exp.:

10/7/2021

60 Day Lock Exp.:

10/22/2021

W. Rate Sheet Dated: 8/23/2021

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	98.719	98.719	98.519	2.500	98.936	98.936	98.736	2.875	102.056	102.056	101.856	2.000	99.834	99.834	99.634	2.000	100.035	100.035	99.835
2.625	99.564	99.564	99.364	2.625	99.732	99.732	99.532	2.990	102.408	102.408	102.208	2.125	100.410	100.410	100.210	2.125	100.478	100.478	100.278
2.750	100.347	100.347	100.147	2.750	100.444	100.444	100.244	3.000	102.508	102.508	102.308	2.250	100.875	100.875	100.675	2.250	100.798	100.798	100.598
2.875	100.966	100.966	100.766	2.875	101.011	101.011	100.811	3.125	102.907	102.907	102.707	2.375	101.268	101.268	101.068	2.375	101.293	101.293	101.093
2.990	101.357	101.357	101.157	2.990	101.307	101.307	101.107	3.250	103.132	103.132	102.932	2.500	101.808	101.808	101.608	2.500	101.789	101.789	101.589
3.000	101.457	101.457	101.257	3.000	101.407	101.407	101.207	3.375	103.802	103.802	103.602	2.625	102.311	102.311	102.111	2.625	102.171	102.171	101.971
3.125	101.984	101.984	101.784	3.125	101.987	101.987	101.787	3.500	104.139	104.139	103.939	2.750	102.776	102.776	102.576	2.750	102.494	102.494	102.294
3.250	102.673	102.673	102.473	3.250	102.622	102.622	102.422	3.625	104.438	104.438	104.238	2.875	103.129	103.129	102.929	2.875	102.736	102.736	102.536
3.375	103.380	103.380	103.180	3.375	103.297	103.297	103.097	3.750	104.169	104.169	103.969	2.990	103.427	103.427	103.227	2.990	102.911	102.911	102.711
3.500	103.747	103.747	103.547	3.500	103.579	103.579	103.379	3.875	104.582	104.582	104.382	3.000	103.527	103.527	103.327	3.000	103.011	103.011	102.811
3.625	104.050	104.050	103.850	3.625	103.724	103.724	103.524	3.990	104.767	104.767	104.567	3.125	103.877	103.877	103.677	3.125	103.251	103.251	103.051
3.750	103.959	103.959	103.759	3.750	103.042	103.042	102.842	4.000	104.867	104.867	104.667	3.250	104.402	104.402	104.202	3.250	103.349	103.349	103.149
3.875	104.376	104.376	104.176	3.875	103.431	103.431	103.231	4.125	105.160	105.160	104.960	3.375	104.872	104.872	104.672	3.375	103.714	103.714	103.514
3.990	104.589	104.589	104.389	3.990	103.604	103.604	103.404	4.250	105.061	105.061	104.861	3.500	105.170	105.170	104.970	3.500	103.921	103.921	103.721
4.000	104.689	104.689	104.489	4.000	103.704	103.704	103.504	4.375	105.408	105.408	105.208	3.625	105.543	105.543	105.343	3.625	104.179	104.179	103.979
4.125	104.985	104.985	104.785	4.125	103.883	103.883	103.683	4.500	105.717	105.717	105.517	3.750	105.050	105.050	104.850	3.750	103.149	103.149	102.949
4.250	104.937	104.937	104.737	4.250	102.945	102.945	102.745	4.625	105.936	105.936	105.736	3.875	105.444	105.444	105.244	3.875	103.427	103.427	103.227
4.375	105.288	105.288	105.088	4.375	103.325	103.325	103.125	4.750	105.889	105.889	105.689	3.990	105.732	105.732	105.532	3.990	103.598	103.598	103.398
4.500	105.614	105.614	105.414	4.500	103.610	103.610	103.410	4.875	106.206	106.206	106.006	4.000	105.832	105.832	105.632	4.000	103.698	103.698	103.498

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

30 Day Lock Exp.: 9/22/2021
45 Day Lock Exp.: 10/7/2021
60 Day Lock Exp.: 10/22/2021

W. Rate Sheet Dated: 8/23/2021

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	98.742	98.742	98.495	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.548	97.548	97.301	2.750	N/A	N/A	N/A	2.500	98.492	98.392	98.245
2.625	99.612	99.612	99.369	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.418	98.418	98.175	2.875	N/A	N/A	N/A	2.625	99.362	99.262	99.119
2.750	100.503	100.503	100.268	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.309	99.309	99.074	2.990	N/A	N/A	N/A	2.750	100.253	100.153	100.018
2.875	101.137	101.137	100.911	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.943	99.943	99.717	3.000	N/A	N/A	N/A	2.875	100.887	100.787	100.661
2.990	101.492	101.492	101.273	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.298	100.298	100.079	3.125	N/A	N/A	N/A	2.990	101.242	101.142	101.023
3.000	101.592	101.592	101.373	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.398	100.398	100.179	3.250	N/A	N/A	N/A	3.000	101.342	101.242	101.123
3.125	102.123	102.123	101.871	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.613	100.613	100.361	3.375	N/A	N/A	N/A	3.125	101.873	101.713	101.621
3.250	102.798	102.798	102.556	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.288	101.288	101.046	3.500	N/A	N/A	N/A	3.250	102.548	102.396	102.306
3.375	103.495	103.495	103.257	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.985	101.985	101.747	3.625	N/A	N/A	N/A	3.375	103.245	103.095	103.007
3.500	103.802	103.802	103.568	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.292	102.292	102.058	3.750	N/A	N/A	N/A	3.500	103.552	103.404	103.318
3.625	104.090	104.090	103.863	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.580	102.580	102.353	3.875	N/A	N/A	N/A	3.625	103.840	103.694	103.613
3.750	103.868	103.868	103.668	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.002	101.002	100.802	3.990	N/A	N/A	N/A	3.750	103.618	103.518	103.418
3.875	104.253	104.253	104.053	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.387	101.387	101.187	4.000	N/A	N/A	N/A	3.875	104.003	103.903	103.803
3.990	104.481	104.481	104.281	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.615	101.615	101.415	4.125	N/A	N/A	N/A	3.990	104.231	104.131	104.031
4.000	104.581	104.581	104.381	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.715	101.715	101.515	4.250	N/A	N/A	N/A	4.000	104.331	104.231	104.131
4.125	104.480	104.480	104.280	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.554	100.554	100.354	4.375	N/A	N/A	N/A	4.125	104.230	104.130	104.030
4.250	104.849	104.849	104.649	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.923	100.923	100.723	4.500	N/A	N/A	N/A	4.250	104.599	104.499	104.399
4.375	105.199	105.199	104.999	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.273	101.273	101.073	4.625	N/A	N/A	N/A	4.375	104.949	104.849	104.749
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	100.324	100.324	100.055	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.952	99.952	99.752	2.000	99.702	99.602	99.502
2.875	N/A	N/A	N/A	2.625	100.889	100.889	100.656	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.541	100.541	100.341	2.125	100.291	100.191	100.091
2.990	N/A	N/A	N/A	2.750	101.352	101.352	101.119	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.979	100.979	100.779	2.250	100.729	100.629	100.529
3.000	N/A	N/A	N/A	2.875	101.936	101.936	101.706	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.383	101.383	101.183	2.375	101.133	101.033	100.933
3.125	N/A	N/A	N/A	2.990	102.284	102.284	102.057	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.939	101.939	101.739	2.500	101.689	101.589	101.489
3.250	N/A	N/A	N/A	3.000	102.384	102.384	102.157	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.462	102.462	102.262	2.625	102.212	102.112	102.012
3.375	N/A	N/A	N/A	3.125	102.628	102.628	102.402	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.917	102.917	102.717	2.750	102.667	102.567	102.467
3.500	N/A	N/A	N/A	3.250	103.078	103.078	102.855	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.251	103.251	103.051	2.875	103.001	102.901	102.801
3.625	N/A	N/A	N/A	3.375	103.737	103.737	103.517	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.520	103.520	103.320	2.990	103.270	103.170	103.070
3.750	N/A	N/A	N/A	3.500	104.073	104.073	103.860	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.620	103.620	103.420	3.000	103.370	103.270	103.170
3.875	N/A	N/A	N/A	3.625	104.323	104.323	104.114	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.765	103.765	103.565	3.125	103.515	103.415	103.315
3.990	N/A	N/A	N/A	3.750	104.174	104.174	103.974	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.252	104.252	104.052	3.250	104.002	103.902	103.802
4.000	N/A	N/A	N/A	3.875	104.502	104.502	104.302	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.704	104.704	104.505	3.375	104.455	104.355	104.255
4.125	N/A	N/A	N/A	3.990	104.674	104.674	104.474	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.927	104.927	104.727	3.500	104.677	104.577	104.477
4.250	N/A	N/A	N/A	4.000	104.774	104.774	104.574	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.526	104.526	104.326	3.625	104.276	104.176	104.076
4.375	N/A	N/A	N/A	4.125	104.537	104.537	104.337	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.856	104.856	104.656	3.750	104.606	104.506	104.406
4.500	N/A	N/A	N/A	4.250	104.904	104.904	104.704	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.998	104.998	104.798	3.875	104.748	104.648	104.548
4.625	N/A	N/A	N/A	4.375	105.151	105.151	104.951	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.211	105.211	105.011	3.990	104.961	104.861	104.761
4.750	N/A	N/A	N/A	4.500	105.486	105.486	105.286	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.311	105.311	105.111	4.000	105.061	104.961	104.861

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	98.726	98.726	98.526	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	99.315	99.315	99.115	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	99.753	99.753	99.553	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	100.157	100.157	99.957	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	100.713	100.713	100.513	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	99.986	99.986	99.786	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	100.441	100.441	100.241	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	100.775	100.775	100.575	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	101.044	101.044	100.844	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	101.144	101.144	100.944	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	101.539	101.539	101.339	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	102.026	102.026	101.826	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	102.479	102.479	102.279	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	102.701	102.701	102.501	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	101.300	101.300	101.100	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.630	101.630	101.430	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.772	101.772	101.572	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.985	101.985	101.785	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.085	102.085	101.885	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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.:

9/22/2021

45 Day Lock Exp.:

10/7/2021

60 Day Lock Exp.:

10/22/2021

W. Rate Sheet Dated: 8/23/2021

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	100.503	100.503	100.268	2.750	99.309	99.309	99.074	2.500	100.324	100.324	100.055	2.000	99.952	99.952	99.752	2.000	98.726	98.726	98.526
2.875	101.137	101.137	100.911	2.875	99.943	99.943	99.717	2.625	100.889	100.889	100.656	2.125	100.541	100.541	100.341	2.125	99.315	99.315	99.115
2.990	101.492	101.492	101.273	2.990	100.298	100.298	100.079	2.750	101.352	101.352	101.119	2.250	100.979	100.979	100.779	2.250	99.753	99.753	99.553
3.000	101.592	101.592	101.373	3.000	100.398	100.398	100.179	2.875	101.936	101.936	101.706	2.375	101.383	101.383	101.183	2.375	100.157	100.157	99.957
3.125	102.123	102.123	101.871	3.125	100.613	100.613	100.361	2.990	102.284	102.284	102.057	2.500	101.939	101.939	101.739	2.500	100.713	100.713	100.513
3.250	102.798	102.798	102.556	3.250	101.288	101.288	101.046	3.000	102.384	102.384	102.157	2.625	102.462	102.462	102.262	2.625	99.986	99.986	99.786
3.375	103.495	103.495	103.257	3.375	101.985	101.985	101.747	3.125	102.628	102.628	102.402	2.750	102.917	102.917	102.717	2.750	100.441	100.441	100.241
3.500	103.802	103.802	103.568	3.500	102.292	102.292	102.058	3.250	103.078	103.078	102.855	2.875	103.251	103.251	103.051	2.875	100.775	100.775	100.575
3.625	104.090	104.090	103.863	3.625	102.580	102.580	102.353	3.375	103.737	103.737	103.517	2.990	103.520	103.520	103.320	2.990	101.044	101.044	100.844
3.750	103.868	103.868	103.668	3.750	101.002	101.002	100.802	3.500	104.073	104.073	103.860	3.000	103.620	103.620	103.420	3.000	101.144	101.144	100.944
3.875	104.253	104.253	104.053	3.875	101.387	101.387	101.187	3.625	104.323	104.323	104.114	3.125	103.765	103.765	103.565	3.125	101.539	101.539	101.339
3.990	104.481	104.481	104.281	3.990	101.615	101.615	101.415	3.750	104.174	104.174	103.974	3.250	104.252	104.252	104.052	3.250	102.026	102.026	101.826
4.000	104.581	104.581	104.381	4.000	101.715	101.715	101.515	3.875	104.502	104.502	104.302	3.375	104.705	104.705	104.505	3.375	102.479	102.479	102.279
4.125	104.480	104.480	104.280	4.125	100.554	100.554	100.354	3.990	104.674	104.674	104.474	3.500	104.927	104.927	104.727	3.500	102.701	102.701	102.501
4.250	104.849	104.849	104.649	4.250	100.923	100.923	100.723	4.000	104.774	104.774	104.574	3.625	104.526	104.526	104.326	3.625	101.300	101.300	101.100
4.375	105.199	105.199	104.999	4.375	101.273	101.273	101.073	4.125	104.537	104.537	104.337	3.750	104.856	104.856	104.656	3.750	101.630	101.630	101.430
4.500	105.490	105.490	105.290	4.500	101.564	101.564	101.364	4.250	104.904	104.904	104.704	3.875	104.998	104.998	104.798	3.875	101.772	101.772	101.572
4.625	105.775	105.775	105.575	4.625	101.349	101.349	101.149	4.375	105.151	105.151	104.951	3.990	105.211	105.211	105.011	3.990	101.985	101.985	101.785
4.750	106.133	106.133	105.933	4.750	101.707	101.707	101.507	4.500	105.486	105.486	105.286	4.000	105.311	105.311	105.111	4.000	102.085	102.085	101.885

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)	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/22/2021

45 Day Lock Exp.:

10/7/2021

60 Day Lock Exp.:

10/22/2021

W. Rate Sheet Dated: 8/23/2021

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.:

9/22/2021

45 Day Lock Exp.:

10/7/2021

60 Day Lock Exp.:

10/22/2021

W. Rate Sheet Dated: 8/23/2021

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	98.742	98.742	98.495	2.500	100.324	100.324	100.055	2.000	99.952	99.952	99.752	2.500	97.470	97.470	97.223	2.000	98.689	98.689	98.489
2.625	99.612	99.612	99.369	2.625	100.889	100.889	100.656	2.125	100.541	100.541	100.341	2.625	98.340	98.340	98.097	2.125	99.278	99.278	99.078
2.750	100.503	100.503	100.268	2.750	101.352	101.352	101.119	2.250	100.979	100.979	100.779	2.750	99.231	99.231	98.996	2.250	99.716	99.716	99.516
2.875	101.137	101.137	100.911	2.875	101.936	101.936	101.706	2.375	101.383	101.383	101.183	2.875	99.865	99.865	99.639	2.375	100.120	100.120	99.920
2.990	101.492	101.492	101.273	2.990	102.284	102.284	102.057	2.500	101.939	101.939	101.739	2.990	100.220	100.220	100.001	2.500	100.676	100.676	100.476
3.000	101.592	101.592	101.373	3.000	102.384	102.384	102.157	2.625	102.462	102.462	102.262	3.000	100.320	100.320	100.101	2.625	100.574	100.574	100.374
3.125	102.123	102.123	101.871	3.125	102.628	102.628	102.402	2.750	102.917	102.917	102.717	3.125	100.693	100.693	100.441	2.750	101.029	101.029	100.829
3.250	102.798	102.798	102.556	3.250	103.078	103.078	102.855	2.875	103.251	103.251	103.051	3.250	101.368	101.368	101.126	2.875	101.363	101.363	101.163
3.375	103.495	103.495	103.257	3.375	103.737	103.737	103.517	2.990	103.520	103.520	103.320	3.375	102.065	102.065	101.827	2.990	101.632	101.632	101.432
3.500	103.802	103.802	103.568	3.500	104.073	104.073	103.860	3.000	103.620	103.620	103.420	3.500	102.372	102.372	102.138	3.000	101.732	101.732	101.532
3.625	104.090	104.090	103.863	3.625	104.323	104.323	104.114	3.125	103.765	103.765	103.565	3.625	102.660	102.660	102.433	3.125	102.002	102.002	101.802
3.750	103.868	103.868	103.668	3.750	104.174	104.174	103.974	3.250	104.252	104.252	104.052	3.750	101.760	101.760	101.560	3.250	102.489	102.489	102.289
3.875	104.253	104.253	104.053	3.875	104.502	104.502	104.302	3.375	104.705	104.705	104.505	3.875	102.145	102.145	101.945	3.375	102.942	102.942	102.742
3.990	104.481	104.481	104.281	3.990	104.674	104.674	104.474	3.500	104.927	104.927	104.727	3.990	102.373	102.373	102.173	3.500	103.164	103.164	102.964
4.000	104.581	104.581	104.381	4.000	104.774	104.774	104.574	3.625	104.526	104.526	104.326	4.000	102.473	102.473	102.273	3.625	102.263	102.263	102.063
4.125	104.480	104.480	104.280	4.125	104.537	104.537	104.337	3.750	104.856	104.856	104.656	4.125	101.842	101.842	101.642	3.750	102.593	102.593	102.393
4.250	104.849	104.849	104.649	4.250	104.904	104.904	104.704	3.875	104.998	104.998	104.798	4.250	102.211	102.211	102.011	3.875	102.735	102.735	102.535
4.375	105.199	105.199	104.999	4.375	105.151	105.151	104.951	3.990	105.211	105.211	105.011	4.375	102.561	102.561	102.361	3.990	102.948	102.948	102.748
4.500	105.490	105.490	105.290	4.500	105.486	105.486	105.286	4.000	105.311	105.311	105.111	4.500	102.852	102.852	102.652	4.000	103.048	103.048	102.848

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	-14.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/22/2021

45 Day Lock Exp.:

10/7/2021

60 Day Lock Exp.:

10/22/2021

W. Rate Sheet Dated: 8/23/2021

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	0.500	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)