

W. Rate Sheet Dated: 8/24/2021

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	100.501	100.501	100.095	2.250	100.315	100.315	99.909	2.250	98.525	98.525	98.213	3.125	96.164	96.164	95.864
2.375	100.716	100.716	100.310	2.375	100.492	100.492	100.086	2.500	98.855	98.855	98.543	3.250	97.742	97.742	97.442
2.500	100.932	100.932	100.525	2.500	100.670	100.670	100.264	2.625	99.019	99.019	98.706	3.375	97.820	97.820	97.520
2.625	101.131	101.131	100.724	2.625	100.846	100.846	100.440	2.750	100.576	100.576	100.276	3.500	97.898	97.898	97.598
2.750	102.232	102.232	101.826	2.750	102.066	102.066	101.660	2.875	100.734	100.734	100.434	3.625	97.664	97.664	97.364
2.875	102.439	102.439	102.032	2.875	102.237	102.237	101.831	3.000	100.862	100.862	100.562	Margin = 2.250		Index = 0.070	
3.000	102.639	102.639	102.232	3.000	102.378	102.378	101.972	3.125	101.005	101.005	100.705	30 Year OTC			
3.125	102.827	102.827	102.420	3.125	102.533	102.533	102.126	3.250	102.296	102.296	101.996	Rate	30 Day	45 Day	60 Day
3.250	102.987	102.987	102.612	3.250	102.786	102.786	102.411	3.375	102.431	102.431	102.131	4.000	101.104	101.104	100.604
3.375	103.084	103.084	102.709	3.375	102.831	102.831	102.456	3.500	102.529	102.529	102.229	4.125	101.262	101.262	100.762
3.500	103.272	103.272	102.897	3.500	102.900	102.900	102.525	3.625	102.629	102.629	102.329	4.375	102.228	102.228	101.728
3.625	103.459	103.459	103.084	3.625	103.008	103.008	102.633	3.750	103.408	103.408	103.108	4.500	102.376	102.376	101.876
3.750	103.063	103.063	102.710	3.750	102.868	102.868	102.515	3.875	103.519	103.519	103.219	4.625	102.506	102.506	102.006
3.875	103.142	103.142	102.789	3.875	102.887	102.887	102.534	4.000	103.609	103.609	103.309	4.875	102.464	102.464	101.964
4.000	103.279	103.279	102.926	4.000	102.986	102.986	102.633	4.125	103.708	103.708	103.408	5.000	102.612	102.612	102.112
4.125	103.437	103.437	103.084	4.125	103.094	103.094	102.741	4.250	103.446	103.446	103.146	5.125	102.742	102.742	102.242
4.250	103.678	103.678	103.478	4.250	103.513	103.513	103.313	4.375	103.556	103.556	103.256	5.500	101.645	101.645	101.145
4.375	103.703	103.703	103.503	4.375	103.533	103.533	103.333	4.500	103.646	103.646	103.346	5.625	101.775	101.775	101.275
6.250	106.000	106.000	105.800	6.250	105.829	105.829	105.629	4.625	103.746	103.746	103.446	6.250	105.219	105.219	104.719

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	100.601	100.501	100.501	100.095	2.250	100.265	100.165	100.165	99.759	2.250	100.655	100.555	100.555	100.243
2.375	100.816	100.716	100.716	100.310	2.375	100.442	100.342	100.342	99.936	2.375	100.820	100.720	100.720	100.407
2.500	101.032	100.932	100.932	100.525	2.500	100.620	100.520	100.520	100.114	2.500	100.985	100.885	100.885	100.573
2.625	101.231	101.131	101.131	100.724	2.625	100.796	100.696	100.696	100.290	2.625	101.149	101.049	101.049	100.736
2.750	102.332	102.232	102.232	101.826	2.750	101.891	101.791	101.791	101.385	2.750	101.606	101.506	101.506	101.206
2.875	102.539	102.439	102.439	102.032	2.875	102.062	101.962	101.962	101.556	2.875	101.764	101.664	101.664	101.364
3.000	102.739	102.639	102.639	102.232	3.000	102.203	102.103	102.103	101.697	3.000	101.892	101.792	101.792	101.492
3.125	102.927	102.827	102.827	102.420	3.125	102.358	102.258	102.258	101.851	3.125	102.035	101.935	101.935	101.635
3.250	103.087	102.987	102.987	102.612	3.250	102.586	102.486	102.486	102.111	3.250	102.926	102.826	102.826	102.526
3.375	103.284	103.184	103.184	102.809	3.375	102.731	102.631	102.631	102.256	3.375	104.061	103.961	103.961	103.661
3.500	103.472	103.372	103.372	102.997	3.500	102.800	102.700	102.700	102.325	3.500	104.159	104.059	104.059	103.759
3.625	103.659	103.559	103.559	103.184	3.625	102.908	102.808	102.808	102.433	3.625	104.259	104.159	104.159	103.859
3.750	103.263	103.163	103.163	102.810	3.750	103.068	102.968	102.968	102.615	3.750	105.538	105.438	105.438	105.138

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

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

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

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.354	98.354	97.854	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.512	98.512	98.012	4.750	101.000	101.000	100.500
3.875	99.083	99.083	98.583	6.250	103.750	103.750	103.500	4.375	99.478	99.478	98.978	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	98.946	98.946	98.446					4.500	99.626	99.626	99.126	Rate	30 Day	45 Day	60 Day
4.125	98.788	98.788	98.288					4.625	99.756	99.756	99.256	5.750	103.000	103.000	102.500
4.250	100.665	100.665	100.165					4.875	99.714	99.714	99.214	6.250	105.750	105.750	105.250
4.375	100.540	100.540	100.040					5.000	99.862	99.862	99.362	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.393	100.393	99.893					5.125	99.992	99.992	99.492				
4.625	100.262	100.262	99.762					5.500	98.895	98.895	98.395				
4.750	100.929	100.929	100.429					5.625	99.025	99.025	98.525				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.469	102.469	101.969				

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/23/2021

45 Day Lock Exp.:

10/8/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/24/2021

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	99.124	99.124	98.824	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	99.283	99.283	98.983	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	99.411	99.411	99.111	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.553	99.553	99.253	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.101	101.101	100.801	Rate	30 Day	45 Day	60 Day
3.250	101.587	101.587	101.212	3.250	101.486	101.486	101.111	3.375	101.236	101.236	100.936	3.250	101.587	101.587	101.087
3.375	101.784	101.784	101.409	3.375	101.631	101.631	101.256	3.500	101.334	101.334	101.034	3.375	101.784	101.784	101.284
3.500	101.972	101.972	101.597	3.500	101.700	101.700	101.325	3.625	101.434	101.434	101.134	3.500	101.972	101.972	101.472
3.625	102.159	102.159	101.784	3.625	101.808	101.808	101.433	3.750	102.713	102.713	102.413	3.625	102.159	102.159	101.659
3.750	101.251	101.251	100.898	3.750	101.155	101.155	100.802	3.875	N/A	N/A	N/A	3.750	101.251	101.251	100.751
3.875	101.429	101.429	101.076	3.875	101.275	101.275	100.922	4.000	N/A	N/A	N/A	3.875	101.429	101.429	100.929
4.000	101.566	101.566	101.213	4.000	101.373	101.373	101.020	4.125	N/A	N/A	N/A	4.000	101.566	101.566	101.066
4.125	101.725	101.725	101.372	4.125	101.482	101.482	101.129	4.250	N/A	N/A	N/A	4.125	101.725	101.725	101.225
4.250	102.316	102.316	102.116	4.250	102.251	102.251	102.051	4.375	N/A	N/A	N/A	4.250	102.316	102.316	101.816
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	101.420	101.320	101.320	100.914	2.750	101.329	101.229	101.229	100.823	2.750	100.943	100.843	100.843	100.543
2.875	101.626	101.526	101.526	101.120	2.875	101.499	101.399	101.399	100.993	2.875	101.101	101.001	101.001	100.701
3.000	101.826	101.726	101.726	101.320	3.000	101.640	101.540	101.540	101.134	3.000	101.230	101.130	101.130	100.830
3.125	102.014	101.914	101.914	101.508	3.125	101.795	101.695	101.695	101.289	3.125	101.372	101.272	101.272	100.972
3.250	101.687	101.587	101.587	101.212	3.250	101.586	101.486	101.486	101.111	3.250	102.826	102.726	102.726	102.426
3.375	101.884	101.784	101.784	101.409	3.375	101.731	101.631	101.631	101.256	3.375	102.961	102.861	102.861	102.561
3.500	102.072	101.972	101.972	101.597	3.500	101.800	101.700	101.700	101.325	3.500	103.059	102.959	102.959	102.659
3.625	102.259	102.159	102.159	101.784	3.625	101.908	101.808	101.808	101.433	3.625	103.159	103.059	103.059	102.759
3.750	101.351	101.251	101.251	100.898	3.750	101.255	101.155	101.155	100.802	3.750	103.626	103.526	103.526	103.226

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

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

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

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.:

9/23/2021

45 Day Lock Exp.:

10/8/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dates: 8/24/2021

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	98.982	98.982	98.782	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.135	99.135	98.935	2.000	N/A	N/A	N/A	2.500	98.946	98.787	98.670
2.625	99.763	99.763	99.563	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.930	99.930	99.730	2.125	N/A	N/A	N/A	2.625	99.731	99.587	99.493
2.750	100.546	100.546	100.346	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.643	100.643	100.443	2.250	N/A	N/A	N/A	2.750	100.514	100.370	100.276
2.875	101.165	101.165	100.965	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.210	101.210	101.010	2.375	N/A	N/A	N/A	2.875	101.133	100.989	100.895
2.990	101.555	101.555	101.355	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.505	101.505	101.305	2.500	N/A	N/A	N/A	2.990	101.524	101.380	101.286
3.000	101.655	101.655	101.455	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.605	101.605	101.405	2.625	N/A	N/A	N/A	3.000	101.624	101.480	101.386
3.125	102.182	102.182	101.982	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.185	102.185	101.985	2.750	N/A	N/A	N/A	3.125	102.147	102.003	101.903
3.250	102.872	102.872	102.672	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.821	102.821	102.621	2.875	N/A	N/A	N/A	3.250	102.837	102.693	102.593
3.375	103.579	103.579	103.379	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.496	103.496	103.296	2.990	N/A	N/A	N/A	3.375	103.544	103.400	103.300
3.500	103.946	103.946	103.746	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.775	103.775	103.575	3.000	N/A	N/A	N/A	3.500	103.911	103.767	103.667
3.625	104.248	104.248	104.048	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.919	103.919	103.719	3.125	N/A	N/A	N/A	3.625	104.213	104.069	103.969
3.750	104.035	104.035	103.835	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.116	103.116	102.916	3.250	N/A	N/A	N/A	3.750	103.738	103.638	103.538
3.875	104.451	104.451	104.251	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.505	103.505	103.305	3.375	N/A	N/A	N/A	3.875	104.155	104.055	103.955
3.990	104.664	104.664	104.464	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.676	103.676	103.476	3.500	N/A	N/A	N/A	3.990	104.367	104.267	104.167
4.000	104.764	104.764	104.564	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.776	103.776	103.576	3.625	N/A	N/A	N/A	4.000	104.467	104.367	104.267
4.125	105.060	105.060	104.860	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.958	103.958	103.758	3.750	N/A	N/A	N/A	4.125	104.763	104.663	104.563
4.250	104.979	104.979	104.779	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.986	102.986	102.786	3.875	N/A	N/A	N/A	4.250	104.687	104.587	104.487
4.375	105.328	105.328	105.128	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.365	103.365	103.165	3.990	N/A	N/A	N/A	4.375	105.036	104.931	104.836
4.500	105.656	105.656	105.456	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.651	103.651	103.451	4.000	N/A	N/A	N/A	4.500	105.264	105.159	105.064
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	100.857	100.857	100.657	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.972	99.972	99.772	2.000	99.914	99.786	99.706
2.875	N/A	N/A	N/A	2.625	101.326	101.326	101.126	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.548	100.548	100.348	2.125	100.490	100.362	100.282
2.990	N/A	N/A	N/A	2.750	101.643	101.643	101.443	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.013	101.013	100.813	2.250	100.956	100.828	100.748
3.000	N/A	N/A	N/A	2.875	102.255	102.255	102.055	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.406	101.406	101.206	2.375	101.349	101.221	101.141
3.125	N/A	N/A	N/A	2.990	102.607	102.607	102.407	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.945	101.945	101.745	2.500	101.880	101.752	101.675
3.250	N/A	N/A	N/A	3.000	102.707	102.707	102.507	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.448	102.448	102.248	2.625	102.383	102.255	102.178
3.375	N/A	N/A	N/A	3.125	103.106	103.106	102.906	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.913	102.913	102.713	2.750	102.848	102.720	102.643
3.500	N/A	N/A	N/A	3.250	103.330	103.330	103.130	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.266	103.266	103.066	2.875	103.200	103.072	102.995
3.625	N/A	N/A	N/A	3.375	104.001	104.001	103.801	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.564	103.564	103.364	2.990	103.498	103.370	103.293
3.750	N/A	N/A	N/A	3.500	104.338	104.338	104.138	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.664	103.664	103.464	3.000	103.598	103.470	103.393
3.875	N/A	N/A	N/A	3.625	104.637	104.637	104.437	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.008	104.008	103.808	3.125	103.942	103.814	103.737
3.990	N/A	N/A	N/A	3.750	104.244	104.244	104.044	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.448	104.448	104.248	3.250	104.123	104.023	103.923
4.000	N/A	N/A	N/A	3.875	104.658	104.658	104.458	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.918	104.918	104.718	3.375	104.593	104.493	104.393
4.125	N/A	N/A	N/A	3.990	104.842	104.842	104.642	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	104.891	104.791	104.691
4.250	N/A	N/A	N/A	4.000	104.942	104.942	104.742	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.583	105.583	105.383	3.625	105.258	105.158	105.058
4.375	N/A	N/A	N/A	4.125	105.235	105.235	105.035	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.141	105.141	104.941	3.750	104.789	104.689	104.589
4.500	N/A	N/A	N/A	4.250	105.102	105.102	104.902	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.536	105.536	105.336	3.875	105.183	105.083	104.983
4.625	N/A	N/A	N/A	4.375	105.448	105.448	105.248	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.820	105.820	105.620	3.990	105.467	105.367	105.267
4.750	N/A	N/A	N/A	4.500	105.758	105.758	105.558	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.920	105.920	105.720	4.000	105.567	105.467	105.367
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	100.173	100.173	99.973	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.441	100.441	100.241
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.616	100.616	100.416	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.017	101.017	100.817
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.936	100.936	100.736	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.482	101.482	101.282
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.430	101.430	101.230	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.875	101.875	101.675
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.926	101.926	101.726	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.332	102.332	102.132
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.308	102.308	102.108	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.632	102.632	102.432
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.631	102.631	102.431	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.007	103.007	102.807
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.873	102.873	102.673	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.360	103.360	103.160
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.048	103.048	102.848	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.658	103.658	103.458
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.148	103.148	102.948	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.758	103.758	103.558
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.388	103.388	103.188	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.102	104.102	103.902
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.395	103.395</													



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.:

9/23/2021

45 Day Lock Exp.:

10/8/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/24/2021

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	98.982	98.982	98.782	2.500	99.135	99.135	98.935	2.875	102.255	102.255	102.055	2.000	99.972	99.972	99.772	2.000	100.173	100.173	99.973
2.625	99.763	99.763	99.563	2.625	99.930	99.930	99.730	2.990	102.607	102.607	102.407	2.125	100.548	100.548	100.348	2.125	100.616	100.616	100.416
2.750	100.546	100.546	100.346	2.750	100.643	100.643	100.443	3.000	102.707	102.707	102.507	2.250	101.013	101.013	100.813	2.250	100.936	100.936	100.736
2.875	101.165	101.165	100.965	2.875	101.210	101.210	101.010	3.125	103.106	103.106	102.906	2.375	101.406	101.406	101.206	2.375	101.430	101.430	101.230
2.990	101.555	101.555	101.355	2.990	101.505	101.505	101.305	3.250	103.330	103.330	103.130	2.500	101.945	101.945	101.745	2.500	101.926	101.926	101.726
3.000	101.655	101.655	101.455	3.000	101.605	101.605	101.405	3.375	104.001	104.001	103.801	2.625	102.448	102.448	102.248	2.625	102.308	102.308	102.108
3.125	102.182	102.182	101.982	3.125	102.185	102.185	101.985	3.500	104.338	104.338	104.138	2.750	102.913	102.913	102.713	2.750	102.631	102.631	102.431
3.250	102.872	102.872	102.672	3.250	102.821	102.821	102.621	3.625	104.637	104.637	104.437	2.875	103.266	103.266	103.066	2.875	102.873	102.873	102.673
3.375	103.579	103.579	103.379	3.375	103.496	103.496	103.296	3.750	104.244	104.244	104.044	2.990	103.564	103.564	103.364	2.990	103.048	103.048	102.848
3.500	103.946	103.946	103.746	3.500	103.775	103.775	103.575	3.875	104.658	104.658	104.458	3.000	103.664	103.664	103.464	3.000	103.148	103.148	102.948
3.625	104.248	104.248	104.048	3.625	103.919	103.919	103.719	3.990	104.842	104.842	104.642	3.125	104.008	104.008	103.808	3.125	103.388	103.388	103.188
3.750	104.035	104.035	103.835	3.750	103.116	103.116	102.916	4.000	104.942	104.942	104.742	3.250	104.448	104.448	104.248	3.250	103.395	103.395	103.195
3.875	104.451	104.451	104.251	3.875	103.505	103.505	103.305	4.125	105.235	105.235	105.035	3.375	104.918	104.918	104.718	3.375	103.757	103.757	103.557
3.990	104.664	104.664	104.464	3.990	103.676	103.676	103.476	4.250	105.102	105.102	104.902	3.500	105.216	105.216	105.016	3.500	103.967	103.967	103.767
4.000	104.764	104.764	104.564	4.000	103.776	103.776	103.576	4.375	105.448	105.448	105.248	3.625	105.583	105.583	105.383	3.625	104.225	104.225	104.025
4.125	105.060	105.060	104.860	4.125	103.958	103.958	103.758	4.500	105.758	105.758	105.558	3.750	105.141	105.141	104.941	3.750	103.239	103.239	103.039
4.250	104.979	104.979	104.779	4.250	102.986	102.986	102.786	4.625	105.973	105.973	105.773	3.875	105.536	105.536	105.336	3.875	103.515	103.515	103.315
4.375	105.328	105.328	105.128	4.375	103.365	103.365	103.165	4.750	105.933	105.933	105.733	3.990	105.820	105.820	105.620	3.990	103.686	103.686	103.486
4.500	105.656	105.656	105.456	4.500	103.651	103.651	103.451	4.875	106.250	106.250	106.050	4.000	105.920	105.920	105.720	4.000	103.786	103.786	103.586

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/23/2021

45 Day Lock Exp.:

10/8/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/24/2021

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	98.998	98.998	98.745	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.804	97.804	97.551	2.750	N/A	N/A	N/A	2.500	98.748	98.648	98.495
2.625	99.897	99.897	99.647	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.703	98.703	98.453	2.875	N/A	N/A	N/A	2.625	99.647	99.547	99.397
2.750	100.685	100.685	100.443	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.491	99.491	99.249	2.990	N/A	N/A	N/A	2.750	100.435	100.335	100.193
2.875	101.316	101.316	101.081	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.122	100.122	99.887	3.000	N/A	N/A	N/A	2.875	101.066	100.966	100.831
2.990	101.664	101.664	101.439	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.470	100.470	100.245	3.125	N/A	N/A	N/A	2.990	101.414	101.314	101.189
3.000	101.764	101.764	101.539	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.570	100.570	100.345	3.250	N/A	N/A	N/A	3.000	101.514	101.414	101.289
3.125	102.325	102.325	102.077	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.815	100.815	100.567	3.375	N/A	N/A	N/A	3.125	102.075	101.915	101.827
3.250	102.990	102.990	102.753	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.480	101.480	101.243	3.500	N/A	N/A	N/A	3.250	102.740	102.588	102.503
3.375	103.682	103.682	103.449	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.172	102.172	101.939	3.625	N/A	N/A	N/A	3.375	103.432	103.282	103.199
3.500	103.990	103.990	103.761	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.480	102.480	102.251	3.750	N/A	N/A	N/A	3.500	103.740	103.592	103.511
3.625	104.275	104.275	104.053	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.765	102.765	102.543	3.875	N/A	N/A	N/A	3.625	104.025	103.879	103.803
3.750	103.985	103.985	103.785	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.119	101.119	100.919	3.990	N/A	N/A	N/A	3.750	103.735	103.635	103.535
3.875	104.364	104.364	104.164	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.498	101.498	101.298	4.000	N/A	N/A	N/A	3.875	104.114	104.014	103.914
3.990	104.547	104.547	104.347	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.681	101.681	101.481	4.125	N/A	N/A	N/A	3.990	104.297	104.197	104.097
4.000	104.647	104.647	104.447	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.781	101.781	101.581	4.250	N/A	N/A	N/A	4.000	104.397	104.297	104.197
4.125	104.484	104.484	104.284	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.558	100.558	100.358	4.375	N/A	N/A	N/A	4.125	104.234	104.134	104.034
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	105.187	105.187	104.987	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.261	101.261	101.061	4.625	N/A	N/A	N/A	4.375	104.937	104.837	104.737
4.500	105.475	105.475	105.275	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.549	101.549	101.349	4.750	N/A	N/A	N/A	4.500	105.225	105.125	105.025
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	100.561	100.561	100.287	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.060	100.060	99.860	2.000	99.810	99.710	99.610
2.875	N/A	N/A	N/A	2.625	101.069	101.069	100.829	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.647	100.647	100.447	2.125	100.397	100.297	100.197
2.990	N/A	N/A	N/A	2.750	101.530	101.530	101.290	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.084	101.084	100.884	2.250	100.834	100.734	100.634
3.000	N/A	N/A	N/A	2.875	102.111	102.111	101.873	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.484	101.484	101.284	2.375	101.234	101.134	101.034
3.125	N/A	N/A	N/A	2.990	102.455	102.455	102.223	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.061	102.061	101.861	2.500	101.811	101.711	101.611
3.250	N/A	N/A	N/A	3.000	102.555	102.555	102.323	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.582	102.582	102.382	2.625	102.332	102.232	102.132
3.375	N/A	N/A	N/A	3.125	102.819	102.819	102.599	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.036	103.036	102.836	2.750	102.786	102.686	102.586
3.500	N/A	N/A	N/A	3.250	103.265	103.265	103.048	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.367	103.367	103.167	2.875	103.117	103.017	102.917
3.625	N/A	N/A	N/A	3.375	103.921	103.921	103.707	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.633	103.633	103.433	2.990	103.383	103.283	103.183
3.750	N/A	N/A	N/A	3.500	104.254	104.254	104.047	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.733	103.733	103.533	3.000	103.483	103.383	103.283
3.875	N/A	N/A	N/A	3.625	104.501	104.501	104.298	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.790	103.790	103.590	3.125	103.540	103.440	103.340
3.990	N/A	N/A	N/A	3.750	104.243	104.243	104.043	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.274	104.274	104.074	3.250	104.024	103.924	103.824
4.000	N/A	N/A	N/A	3.875	104.567	104.567	104.367	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.726	104.726	104.526	3.375	104.476	104.376	104.276
4.125	N/A	N/A	N/A	3.990	104.737	104.737	104.537	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.946	104.946	104.746	3.500	104.696	104.596	104.496
4.250	N/A	N/A	N/A	4.000	104.837	104.837	104.637	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.549	104.549	104.349	3.625	104.299	104.199	104.099
4.375	N/A	N/A	N/A	4.125	104.514	104.514	104.314	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.876	104.876	104.676	3.750	104.626	104.526	104.426
4.500	N/A	N/A	N/A	4.250	104.878	104.878	104.678	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	105.017	105.017	104.817	3.875	104.767	104.667	104.567
4.625	N/A	N/A	N/A	4.375	105.212	105.212	105.012	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.241	105.241	105.041	3.990	104.991	104.891	104.791
4.750	N/A	N/A	N/A	4.500	105.542	105.542	105.342	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.341	105.341	105.141	4.000	105.091	104.991	104.891
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	98.834	98.834	98.634	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	99.421	99.421	99.221	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	99.858	99.858	99.658	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	100.258	100.258	100.058	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	100.835	100.835	100.635	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.106	100.106	99.906	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	100.560	100.560	100.360	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	100.891	100.891	100.691	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	101.157	101.157	100.957	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	101.257	101.257	101.057	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	101.564	101.564	101.364	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	102.048	102.048	101.848	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	102.500	102.500	102.300	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	102.720	102.720	102.520	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	101.323	101.323	101.123	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	101.650	101.650	101.450	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																



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/23/2021

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10/8/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/24/2021

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	100.685	100.685	100.443	2.750	99.491	99.491	99.249	2.500	100.561	100.561	100.287	2.000	100.060	100.060	99.860	2.000	98.834	98.834	98.634
2.875	101.316	101.316	101.081	2.875	100.122	100.122	99.887	2.625	101.069	101.069	100.829	2.125	100.647	100.647	100.447	2.125	99.421	99.421	99.221
2.990	101.664	101.664	101.439	2.990	100.470	100.470	100.245	2.750	101.530	101.530	101.290	2.250	101.084	101.084	100.884	2.250	99.858	99.858	99.658
3.000	101.764	101.764	101.539	3.000	100.570	100.570	100.345	2.875	102.111	102.111	101.873	2.375	101.484	101.484	101.284	2.375	100.258	100.258	100.058
3.125	102.325	102.325	102.077	3.125	100.815	100.815	100.567	2.990	102.455	102.455	102.223	2.500	102.061	102.061	101.861	2.500	100.835	100.835	100.635
3.250	102.990	102.990	102.753	3.250	101.480	101.480	101.243	3.000	102.555	102.555	102.323	2.625	102.582	102.582	102.382	2.625	100.106	100.106	99.906
3.375	103.682	103.682	103.449	3.375	102.172	102.172	101.939	3.125	102.819	102.819	102.599	2.750	103.036	103.036	102.836	2.750	100.560	100.560	100.360
3.500	103.990	103.990	103.761	3.500	102.480	102.480	102.251	3.250	103.265	103.265	103.048	2.875	103.367	103.367	103.167	2.875	100.891	100.891	100.691
3.625	104.275	104.275	104.053	3.625	102.765	102.765	102.543	3.375	103.921	103.921	103.707	2.990	103.633	103.633	103.433	2.990	101.157	101.157	100.957
3.750	103.985	103.985	103.785	3.750	101.119	101.119	100.919	3.500	104.254	104.254	104.047	3.000	103.733	103.733	103.533	3.000	101.257	101.257	101.057
3.875	104.364	104.364	104.164	3.875	101.498	101.498	101.298	3.625	104.501	104.501	104.298	3.125	103.790	103.790	103.590	3.125	101.564	101.564	101.364
3.990	104.547	104.547	104.347	3.990	101.681	101.681	101.481	3.750	104.243	104.243	104.043	3.250	104.274	104.274	104.074	3.250	102.048	102.048	101.848
4.000	104.647	104.647	104.447	4.000	101.781	101.781	101.581	3.875	104.567	104.567	104.367	3.375	104.726	104.726	104.526	3.375	102.500	102.500	102.300
4.125	104.484	104.484	104.284	4.125	100.558	100.558	100.358	3.990	104.737	104.737	104.537	3.500	104.946	104.946	104.746	3.500	102.720	102.720	102.520
4.250	104.849	104.849	104.649	4.250	100.923	100.923	100.723	4.000	104.837	104.837	104.637	3.625	104.549	104.549	104.349	3.625	101.323	101.323	101.123
4.375	105.187	105.187	104.987	4.375	101.261	101.261	101.061	4.125	104.514	104.514	104.314	3.750	104.876	104.876	104.676	3.750	101.650	101.650	101.450
4.500	105.475	105.475	105.275	4.500	101.549	101.549	101.349	4.250	104.878	104.878	104.678	3.875	105.017	105.017	104.817	3.875	101.791	101.791	101.591
4.625	105.843	105.843	105.643	4.625	101.417	101.417	101.217	4.375	105.212	105.212	105.012	3.990	105.241	105.241	105.041	3.990	102.015	102.015	101.815
4.750	106.199	106.199	105.999	4.750	101.773	101.773	101.573	4.500	105.542	105.542	105.342	4.000	105.341	105.341	105.141	4.000	102.115	102.115	101.915

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/23/2021

45 Day Lock Exp.:

10/8/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/24/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/23/2021

45 Day Lock Exp.:

10/8/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/24/2021

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	98.998	98.998	98.745	2.500	100.561	100.561	100.287	2.000	100.060	100.060	99.860	2.500	97.726	97.726	97.473	2.000	98.797	98.797	98.597
2.625	99.897	99.897	99.647	2.625	101.069	101.069	100.829	2.125	100.647	100.647	100.447	2.625	98.625	98.625	98.375	2.125	99.384	99.384	99.184
2.750	100.685	100.685	100.443	2.750	101.530	101.530	101.290	2.250	101.084	101.084	100.884	2.750	99.413	99.413	99.171	2.250	99.821	99.821	99.621
2.875	101.316	101.316	101.081	2.875	102.111	102.111	101.873	2.375	101.484	101.484	101.284	2.875	100.044	100.044	99.809	2.375	100.221	100.221	100.021
2.990	101.664	101.664	101.439	2.990	102.455	102.455	102.223	2.500	102.061	102.061	101.861	2.990	100.392	100.392	100.167	2.500	100.798	100.798	100.598
3.000	101.764	101.764	101.539	3.000	102.555	102.555	102.323	2.625	102.582	102.582	102.382	3.000	100.492	100.492	100.267	2.625	100.694	100.694	100.494
3.125	102.325	102.325	102.077	3.125	102.819	102.819	102.599	2.750	103.036	103.036	102.836	3.125	100.895	100.895	100.647	2.750	101.148	101.148	100.948
3.250	102.990	102.990	102.753	3.250	103.265	103.265	103.048	2.875	103.367	103.367	103.167	3.250	101.560	101.560	101.323	2.875	101.479	101.479	101.279
3.375	103.682	103.682	103.449	3.375	103.921	103.921	103.707	2.990	103.633	103.633	103.433	3.375	102.252	102.252	102.019	2.990	101.745	101.745	101.545
3.500	103.990	103.990	103.761	3.500	104.254	104.254	104.047	3.000	103.733	103.733	103.533	3.500	102.560	102.560	102.331	3.000	101.845	101.845	101.645
3.625	104.275	104.275	104.053	3.625	104.501	104.501	104.298	3.125	103.790	103.790	103.590	3.625	102.845	102.845	102.623	3.125	102.027	102.027	101.827
3.750	103.985	103.985	103.785	3.750	104.243	104.243	104.043	3.250	104.274	104.274	104.074	3.750	101.877	101.877	101.677	3.250	102.511	102.511	102.311
3.875	104.364	104.364	104.164	3.875	104.567	104.567	104.367	3.375	104.726	104.726	104.526	3.875	102.256	102.256	102.056	3.375	102.963	102.963	102.763
3.990	104.547	104.547	104.347	3.990	104.737	104.737	104.537	3.500	104.946	104.946	104.746	3.990	102.439	102.439	102.239	3.500	103.183	103.183	102.983
4.000	104.647	104.647	104.447	4.000	104.837	104.837	104.637	3.625	104.549	104.549	104.349	4.000	102.539	102.539	102.339	3.625	102.286	102.286	102.086
4.125	104.484	104.484	104.284	4.125	104.514	104.514	104.314	3.750	104.876	104.876	104.676	4.125	101.846	101.846	101.646	3.750	102.613	102.613	102.413
4.250	104.849	104.849	104.649	4.250	104.878	104.878	104.678	3.875	105.017	105.017	104.817	4.250	102.211	102.211	102.011	3.875	102.754	102.754	102.554
4.375	105.187	105.187	104.987	4.375	105.212	105.212	105.012	3.990	105.241	105.241	105.041	4.375	102.549	102.549	102.349	3.990	102.978	102.978	102.778
4.500	105.475	105.475	105.275	4.500	105.542	105.542	105.342	4.000	105.341	105.341	105.141	4.500	102.837	102.837	102.637	4.000	103.078	103.078	102.878

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.:

9/23/2021

45 Day Lock Exp.:

10/8/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/24/2021

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)