

W. Rate Sheet Dated: 8/25/2021

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	100.345	100.345	99.955	2.250	100.159	100.159	99.768	2.250	98.400	98.400	98.088	3.125	96.164	96.164	95.864
2.375	100.560	100.560	100.169	2.375	100.336	100.336	99.945	2.500	98.730	98.730	98.418	3.250	97.742	97.742	97.442
2.500	100.775	100.775	100.385	2.500	100.514	100.514	100.123	2.625	98.894	98.894	98.581	3.375	97.820	97.820	97.520
2.625	100.974	100.974	100.584	2.625	100.690	100.690	100.299	2.750	100.529	100.529	100.229	3.500	97.898	97.898	97.598
2.750	102.092	102.092	101.732	2.750	101.925	101.925	101.566	2.875	100.687	100.687	100.387	3.625	97.664	97.664	97.364
2.875	102.298	102.298	101.939	2.875	102.096	102.096	101.737	3.000	100.815	100.815	100.515	Margin = 2.250		Index = 0.070	
3.000	102.498	102.498	102.139	3.000	102.237	102.237	101.878	3.125	100.958	100.958	100.658	30 Year OTC			
3.125	102.686	102.686	102.327	3.125	102.392	102.392	102.033	3.250	102.281	102.281	101.981	Rate	30 Day	45 Day	60 Day
3.250	102.940	102.940	102.518	3.250	102.739	102.739	102.317	3.375	102.415	102.415	102.115	4.000	101.010	101.010	100.510
3.375	103.037	103.037	102.616	3.375	102.784	102.784	102.362	3.500	102.513	102.513	102.213	4.125	101.169	101.169	100.669
3.500	103.225	103.225	102.803	3.500	102.853	102.853	102.431	3.625	102.613	102.613	102.313	4.375	102.181	102.181	101.681
3.625	103.412	103.412	102.990	3.625	102.961	102.961	102.539	3.750	102.619	102.619	102.319	4.500	102.329	102.329	101.829
3.750	102.969	102.969	102.669	3.750	102.774	102.774	102.474	3.875	102.730	102.730	102.430	4.625	102.459	102.459	101.959
3.875	103.048	103.048	102.748	3.875	102.793	102.793	102.493	4.000	102.820	102.820	102.520	4.875	102.902	102.902	102.402
4.000	103.185	103.185	102.885	4.000	102.892	102.892	102.592	4.125	102.919	102.919	102.619	5.000	103.049	103.049	102.549
4.125	103.344	103.344	103.044	4.125	103.000	103.000	102.700	4.250	103.399	103.399	103.099	5.125	103.180	103.180	102.680
4.250	103.631	103.631	103.431	4.250	103.466	103.466	103.266	4.375	103.510	103.510	103.210	5.500	103.754	103.754	103.254
4.375	103.656	103.656	103.456	4.375	103.486	103.486	103.286	4.500	103.599	103.599	103.299	5.625	103.885	103.885	103.385
6.250	106.000	106.000	105.800	6.250	106.095	106.095	105.895	4.625	103.699	103.699	103.399	6.250	105.485	105.485	104.985

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	100.445	100.345	100.345	99.955	2.250	100.109	100.009	100.009	99.618	2.250	100.530	100.430	100.430	100.118
2.375	100.660	100.560	100.560	100.169	2.375	100.286	100.186	100.186	99.795	2.375	100.695	100.595	100.595	100.282
2.500	100.875	100.775	100.775	100.385	2.500	100.464	100.364	100.364	99.973	2.500	100.860	100.760	100.760	100.448
2.625	101.074	100.974	100.974	100.584	2.625	100.640	100.540	100.540	100.149	2.625	101.024	100.924	100.924	100.611
2.750	102.192	102.092	102.092	101.732	2.750	101.750	101.650	101.650	101.291	2.750	101.559	101.459	101.459	101.159
2.875	102.398	102.298	102.298	101.939	2.875	101.921	101.821	101.821	101.462	2.875	101.717	101.617	101.617	101.317
3.000	102.598	102.498	102.498	102.139	3.000	102.062	101.962	101.962	101.603	3.000	101.845	101.745	101.745	101.445
3.125	102.786	102.686	102.686	102.327	3.125	102.217	102.117	102.117	101.758	3.125	101.988	101.888	101.888	101.588
3.250	103.040	102.940	102.940	102.518	3.250	102.539	102.439	102.439	102.017	3.250	103.911	103.811	103.811	103.511
3.375	103.237	103.137	103.137	102.716	3.375	102.684	102.584	102.584	102.162	3.375	104.045	103.945	103.945	103.645
3.500	103.425	103.325	103.325	102.903	3.500	102.753	102.653	102.653	102.231	3.500	104.143	104.043	104.043	103.743
3.625	103.612	103.512	103.512	103.090	3.625	102.861	102.761	102.761	102.339	3.625	104.243	104.143	104.143	103.843
3.750	103.169	103.069	103.069	102.769	3.750	102.974	102.874	102.874	102.574	3.750	104.749	104.649	104.649	104.349

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	1.000	0.875	0.750	0.625	0.500	0.250	0.250	0.000
3.25-3.625	2.000	1.750	1.500	1.375	1.250	1.000	0.875	0.125
3.75-4.125	2.500	2.250	1.875	1.750	1.625	1.250	1.000	0.625
4.25-4.625	2.500	2.250	1.875	1.625	1.500	1.375	1.000	0.625
4.75-5.125	0.500	0.375	0.375	0.250	0.250	0.125	0.125	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	98.260	98.260	97.760	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.419	98.419	97.919	4.750	101.000	101.000	100.500
3.875	98.990	98.990	98.490	6.250	103.750	103.750	103.500	4.375	99.431	99.431	98.931	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.853	98.853	98.353					4.500	99.579	99.579	99.079	Rate	30 Day	45 Day	60 Day
4.125	98.694	98.694	98.194					4.625	99.709	99.709	99.209	5.750	103.000	103.000	102.500
4.250	100.619	100.619	100.119					4.875	100.152	100.152	99.652	6.250	105.750	105.750	105.250
4.375	100.494	100.494	99.994					5.000	100.299	100.299	99.799	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.346	100.346	99.846					5.125	100.430	100.430	99.930				
4.625	100.216	100.216	99.716					5.500	101.004	101.004	100.504				
4.750	101.367	101.367	100.867					5.625	101.135	101.135	100.635				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.735	102.735	102.235				

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

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: 8/25/2021

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	99.077	99.077	98.777	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	99.236	99.236	98.936	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	99.364	99.364	99.064	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.506	99.506	99.206	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.086	101.086	100.786	Rate	30 Day	45 Day	60 Day
3.250	101.540	101.540	101.118	3.250	101.439	101.439	101.017	3.375	101.220	101.220	100.920	3.250	101.540	101.540	101.040
3.375	101.737	101.737	101.315	3.375	101.584	101.584	101.162	3.500	101.318	101.318	101.018	3.375	101.737	101.737	101.237
3.500	101.925	101.925	101.503	3.500	101.653	101.653	101.231	3.625	101.418	101.418	101.118	3.500	101.925	101.925	101.425
3.625	102.112	102.112	101.690	3.625	101.761	101.761	101.339	3.750	101.924	101.924	101.624	3.625	102.112	102.112	101.612
3.750	101.157	101.157	100.857	3.750	101.061	101.061	100.761	3.875	N/A	N/A	N/A	3.750	101.157	101.157	100.657
3.875	101.335	101.335	101.035	3.875	101.181	101.181	100.881	4.000	N/A	N/A	N/A	3.875	101.335	101.335	100.835
4.000	101.472	101.472	101.172	4.000	101.280	101.280	100.980	4.125	N/A	N/A	N/A	4.000	101.472	101.472	100.972
4.125	101.631	101.631	101.331	4.125	101.388	101.388	101.088	4.250	N/A	N/A	N/A	4.125	101.631	101.631	101.131
4.250	102.269	102.269	102.069	4.250	102.204	102.204	102.004	4.375	N/A	N/A	N/A	4.250	102.269	102.269	101.769
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	101.279	101.179	101.179	100.820	2.750	101.188	101.088	101.088	100.729	2.750	100.896	100.796	100.796	100.496
2.875	101.486	101.386	101.386	101.027	2.875	101.359	101.259	101.259	100.900	2.875	101.055	100.955	100.955	100.655
3.000	101.686	101.586	101.586	101.227	3.000	101.500	101.400	101.400	101.041	3.000	101.183	101.083	101.083	100.783
3.125	101.873	101.773	101.773	101.414	3.125	101.654	101.554	101.554	101.195	3.125	101.325	101.225	101.225	100.925
3.250	101.640	101.540	101.540	101.118	3.250	101.539	101.439	101.439	101.017	3.250	102.811	102.711	102.711	102.411
3.375	101.837	101.737	101.737	101.315	3.375	101.684	101.584	101.584	101.162	3.375	102.945	102.845	102.845	102.545
3.500	102.025	101.925	101.925	101.503	3.500	101.753	101.653	101.653	101.231	3.500	103.043	102.943	102.943	102.643
3.625	102.212	102.112	102.112	101.690	3.625	101.861	101.761	101.761	101.339	3.625	103.143	103.043	103.043	102.743
3.750	101.257	101.157	101.157	100.857	3.750	101.161	101.061	101.061	100.761	3.750	102.836	102.736	102.736	102.436

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"			
								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	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/24/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/25/2021

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	99.003	99.003	98.803	2.000	N/A	N/A	N/A	2.500	98.681	98.525	98.426
2.625	99.570	99.570	99.370	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.800	99.800	99.600	2.125	N/A	N/A	N/A	2.625	99.536	99.392	99.297
2.750	100.355	100.355	100.155	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.514	100.514	100.314	2.250	N/A	N/A	N/A	2.750	100.321	100.177	100.082
2.875	100.977	100.977	100.777	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.084	101.084	100.884	2.375	N/A	N/A	N/A	2.875	100.943	100.799	100.704
2.990	101.370	101.370	101.170	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.382	101.382	101.182	2.500	N/A	N/A	N/A	2.990	101.336	101.192	101.097
3.000	101.470	101.470	101.270	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.482	101.482	101.282	2.625	N/A	N/A	N/A	3.000	101.436	101.292	101.197
3.125	102.050	102.050	101.850	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.085	102.085	101.885	2.750	N/A	N/A	N/A	3.125	102.009	101.857	101.754
3.250	102.743	102.743	102.543	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.723	102.723	102.523	2.875	N/A	N/A	N/A	3.250	102.701	102.550	102.446
3.375	103.453	103.453	103.253	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.399	103.399	103.199	2.990	N/A	N/A	N/A	3.375	103.411	103.259	103.156
3.500	103.819	103.819	103.619	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.682	103.682	103.482	3.000	N/A	N/A	N/A	3.500	103.777	103.626	103.522
3.625	104.122	104.122	103.922	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.827	103.827	103.627	3.125	N/A	N/A	N/A	3.625	104.081	103.930	103.826
3.750	103.970	103.970	103.770	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.083	103.083	102.883	3.250	N/A	N/A	N/A	3.750	103.673	103.573	103.473
3.875	104.388	104.388	104.188	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.474	103.474	103.274	3.375	N/A	N/A	N/A	3.875	104.091	103.991	103.891
3.990	104.601	104.601	104.401	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.648	103.648	103.448	3.500	N/A	N/A	N/A	3.990	104.305	104.205	104.105
4.000	104.701	104.701	104.501	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.748	103.748	103.548	3.625	N/A	N/A	N/A	4.000	104.405	104.305	104.205
4.125	104.998	104.998	104.798	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.927	103.927	103.727	3.750	N/A	N/A	N/A	4.125	104.702	104.602	104.502
4.250	104.942	104.942	104.742	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.950	102.950	102.750	3.875	N/A	N/A	N/A	4.250	104.652	104.547	104.452
4.375	105.293	105.293	105.093	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.329	103.329	103.129	3.990	N/A	N/A	N/A	4.375	105.003	104.898	104.803
4.500	105.621	105.621	105.421	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.617	103.617	103.417	4.000	N/A	N/A	N/A	4.500	105.232	105.127	105.032
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	99.859	99.859	99.659	2.000	99.799	99.671	99.594
2.875	N/A	N/A	N/A	2.625	101.065	101.065	100.865	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.437	100.437	100.237	2.125	100.377	100.249	100.172
2.990	N/A	N/A	N/A	2.750	101.453	101.453	101.253	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.905	100.905	100.705	2.250	100.845	100.717	100.640
3.000	N/A	N/A	N/A	2.875	102.067	102.067	101.867	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.300	101.300	101.100	2.375	101.240	101.112	101.035
3.125	N/A	N/A	N/A	2.990	102.421	102.421	102.221	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.800	101.800	101.600	2.500	101.737	101.616	101.537
3.250	N/A	N/A	N/A	3.000	102.521	102.521	102.321	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.305	102.305	102.105	2.625	102.242	102.121	102.042
3.375	N/A	N/A	N/A	3.125	102.927	102.927	102.727	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.771	102.771	102.571	2.750	102.708	102.587	102.508
3.500	N/A	N/A	N/A	3.250	103.202	103.202	103.002	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.125	103.125	102.925	2.875	103.061	102.940	102.861
3.625	N/A	N/A	N/A	3.375	103.875	103.875	103.675	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.424	103.424	103.224	2.990	103.361	103.240	103.161
3.750	N/A	N/A	N/A	3.500	104.211	104.211	104.011	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.524	103.524	103.324	3.000	103.461	103.340	103.261
3.875	N/A	N/A	N/A	3.625	104.511	104.511	104.311	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.875	103.875	103.675	3.125	103.811	103.690	103.611
3.990	N/A	N/A	N/A	3.750	104.180	104.180	103.980	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.404	104.404	104.204	3.250	104.081	103.981	103.881
4.000	N/A	N/A	N/A	3.875	104.594	104.594	104.394	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.873	104.873	104.673	3.375	104.550	104.450	104.350
4.125	N/A	N/A	N/A	3.990	104.780	104.780	104.580	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.172	105.172	104.972	3.500	104.849	104.749	104.649
4.250	N/A	N/A	N/A	4.000	104.880	104.880	104.680	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.546	105.546	105.346	3.625	105.223	105.123	105.023
4.375	N/A	N/A	N/A	4.125	105.174	105.174	104.974	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.095	105.095	104.895	3.750	104.741	104.641	104.541
4.500	N/A	N/A	N/A	4.250	105.066	105.066	104.866	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.490	105.490	105.290	3.875	105.136	105.036	104.936
4.625	N/A	N/A	N/A	4.375	105.413	105.413	105.213	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.779	105.779	105.579	3.990	105.426	105.326	105.226
4.750	N/A	N/A	N/A	4.500	105.724	105.724	105.524	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.879	105.879	105.679	4.000	105.526	105.426	105.326
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	100.061	100.061	99.861	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.328	100.328	100.128
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.504	100.504	100.304	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.905	100.905	100.705
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.826	100.826	100.626	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.374	101.374	101.174
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.284	101.284	101.084	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.769	101.769	101.569
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.782	101.782	101.582	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.124	102.124	101.924
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.165	102.165	101.965	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.531	102.531	102.331
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.489	102.489	102.289	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.865	102.865	102.665
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.732	102.732	102.532	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.219	103.219	103.019
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.908	102.908	102.708	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.518	103.518	103.318
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.008	103.008	102.808	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.618	103.618	103.418
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.249	103.249	103.049	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.968	103.968	103.768
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.:

9/24/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/25/2021

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	99.003	99.003	98.803	2.875	102.067	102.067	101.867	2.000	99.859	99.859	99.659	2.000	100.061	100.061	99.861
2.625	99.570	99.570	99.370	2.625	99.800	99.800	99.600	2.990	102.421	102.421	102.221	2.125	100.437	100.437	100.237	2.125	100.504	100.504	100.304
2.750	100.355	100.355	100.155	2.750	100.514	100.514	100.314	3.000	102.521	102.521	102.321	2.250	100.905	100.905	100.705	2.250	100.826	100.826	100.626
2.875	100.977	100.977	100.777	2.875	101.084	101.084	100.884	3.125	102.927	102.927	102.727	2.375	101.300	101.300	101.100	2.375	101.284	101.284	101.084
2.990	101.370	101.370	101.170	2.990	101.382	101.382	101.182	3.250	103.202	103.202	103.002	2.500	101.800	101.800	101.600	2.500	101.782	101.782	101.582
3.000	101.470	101.470	101.270	3.000	101.482	101.482	101.282	3.375	103.875	103.875	103.675	2.625	102.305	102.305	102.105	2.625	102.165	102.165	101.965
3.125	102.050	102.050	101.850	3.125	102.085	102.085	101.885	3.500	104.211	104.211	104.011	2.750	102.771	102.771	102.571	2.750	102.489	102.489	102.289
3.250	102.743	102.743	102.543	3.250	102.723	102.723	102.523	3.625	104.511	104.511	104.311	2.875	103.125	103.125	102.925	2.875	102.732	102.732	102.532
3.375	103.453	103.453	103.253	3.375	103.399	103.399	103.199	3.750	104.180	104.180	103.980	2.990	103.424	103.424	103.224	2.990	102.908	102.908	102.708
3.500	103.819	103.819	103.619	3.500	103.682	103.682	103.482	3.875	104.594	104.594	104.394	3.000	103.524	103.524	103.324	3.000	103.008	103.008	102.808
3.625	104.122	104.122	103.922	3.625	103.827	103.827	103.627	3.990	104.780	104.780	104.580	3.125	103.875	103.875	103.675	3.125	103.249	103.249	103.049
3.750	103.970	103.970	103.770	3.750	103.083	103.083	102.883	4.000	104.880	104.880	104.680	3.250	104.404	104.404	104.204	3.250	103.349	103.349	103.149
3.875	104.388	104.388	104.188	3.875	103.474	103.474	103.274	4.125	105.174	105.174	104.974	3.375	104.873	104.873	104.673	3.375	103.712	103.712	103.512
3.990	104.601	104.601	104.401	3.990	103.648	103.648	103.448	4.250	105.066	105.066	104.866	3.500	105.172	105.172	104.972	3.500	103.919	103.919	103.719
4.000	104.701	104.701	104.501	4.000	103.748	103.748	103.548	4.375	105.413	105.413	105.213	3.625	105.546	105.546	105.346	3.625	104.183	104.183	103.983
4.125	104.998	104.998	104.798	4.125	103.927	103.927	103.727	4.500	105.724	105.724	105.524	3.750	105.095	105.095	104.895	3.750	103.192	103.192	102.992
4.250	104.942	104.942	104.742	4.250	102.950	102.950	102.750	4.625	105.940	105.940	105.740	3.875	105.490	105.490	105.290	3.875	103.470	103.470	103.270
4.375	105.293	105.293	105.093	4.375	103.329	103.329	103.129	4.750	105.900	105.900	105.700	3.990	105.779	105.779	105.579	3.990	103.641	103.641	103.441
4.500	105.621	105.621	105.421	4.500	103.617	103.617	103.417	4.875	106.218	106.218	106.018	4.000	105.879	105.879	105.679	4.000	103.741	103.741	103.541

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 LTPAs do not apply and the lender must use SFC 118.			

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/24/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/25/2021

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	98.807	98.807	98.556	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.613	97.613	97.362	2.750	N/A	N/A	N/A	2.500	98.557	98.457	98.306
2.625	99.715	99.715	99.468	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.521	98.521	98.274	2.875	N/A	N/A	N/A	2.625	99.465	99.365	99.218
2.750	100.515	100.515	100.276	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.321	99.321	99.082	2.990	N/A	N/A	N/A	2.750	100.265	100.165	100.026
2.875	101.159	101.159	100.927	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.965	99.965	99.733	3.000	N/A	N/A	N/A	2.875	100.909	100.809	100.677
2.990	101.519	101.519	101.296	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.325	100.325	100.102	3.125	N/A	N/A	N/A	2.990	101.269	101.169	101.046
3.000	101.619	101.619	101.396	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.425	100.425	100.202	3.250	N/A	N/A	N/A	3.000	101.369	101.269	101.146
3.125	102.196	102.196	101.953	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.686	100.686	100.463	3.375	N/A	N/A	N/A	3.125	101.946	101.809	101.703
3.250	102.876	102.876	102.643	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.366	101.366	101.133	3.500	N/A	N/A	N/A	3.250	102.626	102.490	102.393
3.375	103.579	103.579	103.351	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.069	102.069	101.841	3.625	N/A	N/A	N/A	3.375	103.329	103.194	103.101
3.500	103.899	103.899	103.675	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.389	102.389	102.165	3.750	N/A	N/A	N/A	3.500	103.649	103.514	103.425
3.625	104.193	104.193	103.973	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.683	102.683	102.463	3.875	N/A	N/A	N/A	3.625	103.943	103.809	103.723
3.750	103.920	103.920	103.720	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.054	101.054	100.854	3.990	N/A	N/A	N/A	3.750	103.670	103.570	103.470
3.875	104.309	104.309	104.109	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.443	101.443	101.243	4.000	N/A	N/A	N/A	3.875	104.059	103.959	103.859
3.990	104.501	104.501	104.301	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.635	101.635	101.435	4.125	N/A	N/A	N/A	3.990	104.251	104.151	104.051
4.000	104.601	104.601	104.401	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.735	101.735	101.535	4.250	N/A	N/A	N/A	4.000	104.351	104.251	104.151
4.125	104.626	104.626	104.426	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.700	100.700	100.500	4.375	N/A	N/A	N/A	4.125	104.376	104.276	104.176
4.250	105.000	105.000	104.800	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.074	101.074	100.874	4.500	N/A	N/A	N/A	4.250	104.750	104.650	104.550
4.375	105.346	105.346	105.146	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.420	101.420	101.220	4.625	N/A	N/A	N/A	4.375	105.096	104.996	104.896
4.500	105.641	105.641	105.441	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.715	101.715	101.515	4.750	N/A	N/A	N/A	4.500	105.391	105.291	105.191
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	100.366	100.366	100.095	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.977	99.977	99.777	2.000	99.727	99.627	99.527
2.875	N/A	N/A	N/A	2.625	100.901	100.901	100.664	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.563	100.563	100.363	2.125	100.313	100.213	100.113
2.990	N/A	N/A	N/A	2.750	101.366	101.366	101.132	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.996	100.996	100.796	2.250	100.746	100.646	100.546
3.000	N/A	N/A	N/A	2.875	101.957	101.957	101.725	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.380	101.380	101.180	2.375	101.130	101.030	100.930
3.125	N/A	N/A	N/A	2.990	102.311	102.311	102.083	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.968	101.968	101.768	2.500	101.718	101.618	101.518
3.250	N/A	N/A	N/A	3.000	102.411	102.411	102.183	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.472	102.472	102.272	2.625	102.222	102.122	102.022
3.375	N/A	N/A	N/A	3.125	102.710	102.710	102.495	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.931	102.931	102.731	2.750	102.681	102.581	102.481
3.500	N/A	N/A	N/A	3.250	103.164	103.164	102.953	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.256	103.256	103.056	2.875	103.006	102.906	102.806
3.625	N/A	N/A	N/A	3.375	103.830	103.830	103.622	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.521	103.521	103.321	2.990	103.271	103.171	103.071
3.750	N/A	N/A	N/A	3.500	104.172	104.172	103.967	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.621	103.621	103.421	3.000	103.371	103.271	103.171
3.875	N/A	N/A	N/A	3.625	104.423	104.423	104.223	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.756	103.756	103.556	3.125	103.506	103.406	103.306
3.990	N/A	N/A	N/A	3.750	104.185	104.185	103.985	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.247	104.247	104.047	3.250	103.997	103.897	103.797
4.000	N/A	N/A	N/A	3.875	104.516	104.516	104.316	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.704	104.704	104.504	3.375	104.454	104.354	104.254
4.125	N/A	N/A	N/A	3.990	104.692	104.692	104.492	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.928	104.928	104.728	3.500	104.678	104.578	104.478
4.250	N/A	N/A	N/A	4.000	104.792	104.792	104.592	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.547	104.547	104.347	3.625	104.297	104.197	104.097
4.375	N/A	N/A	N/A	4.125	104.654	104.654	104.454	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.880	104.880	104.680	3.750	104.630	104.530	104.430
4.500	N/A	N/A	N/A	4.250	105.025	105.025	104.825	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	105.024	105.024	104.824	3.875	104.774	104.674	104.574
4.625	N/A	N/A	N/A	4.375	105.269	105.269	105.069	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.237	105.237	105.037	3.990	104.987	104.887	104.787
4.750	N/A	N/A	N/A	4.500	105.606	105.606	105.406	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.337	105.337	105.137	4.000	105.087	104.987	104.887

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	98.751	98.751	98.551	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	99.337	99.337	99.137	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	99.770	99.770	99.570	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	100.154	100.154	99.954	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	100.742	100.742	100.542	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	99.996	99.996	99.796	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	100.455	100.455	100.255	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	100.780	100.780	100.580	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	101.045	101.045	100.845	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	101.145	101.145	100.945	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	101.530	101.530	101.330	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	102.021	102.021	101.821	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	102.478	102.478	102.278	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	102.702	102.702	102.502	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	101.321	101.321	101.121	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	101.654	101.654	101.454	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	101.798	101.798	101.598	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	102.011	102.011	101.811	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	102.111	102.111	101.911	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/24/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/25/2021

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	100.515	100.515	100.276	2.750	99.321	99.321	99.082	2.500	100.366	100.366	100.095	2.000	99.977	99.977	99.777	2.000	98.751	98.751	98.551
2.875	101.159	101.159	100.927	2.875	99.965	99.965	99.733	2.625	100.901	100.901	100.664	2.125	100.563	100.563	100.363	2.125	99.337	99.337	99.137
2.990	101.519	101.519	101.296	2.990	100.325	100.325	100.102	2.750	101.366	101.366	101.132	2.250	100.996	100.996	100.796	2.250	99.770	99.770	99.570
3.000	101.619	101.619	101.396	3.000	100.425	100.425	100.202	2.875	101.957	101.957	101.725	2.375	101.380	101.380	101.180	2.375	100.154	100.154	99.954
3.125	102.196	102.196	101.953	3.125	100.686	100.686	100.443	2.990	102.311	102.311	102.083	2.500	101.968	101.968	101.768	2.500	100.742	100.742	100.542
3.250	102.876	102.876	102.643	3.250	101.366	101.366	101.133	3.000	102.411	102.411	102.183	2.625	102.472	102.472	102.272	2.625	99.996	99.996	99.796
3.375	103.579	103.579	103.351	3.375	102.069	102.069	101.841	3.125	102.710	102.710	102.495	2.750	102.931	102.931	102.731	2.750	100.455	100.455	100.255
3.500	103.899	103.899	103.675	3.500	102.389	102.389	102.165	3.250	103.164	103.164	102.953	2.875	103.256	103.256	103.056	2.875	100.780	100.780	100.580
3.625	104.193	104.193	103.973	3.625	102.683	102.683	102.463	3.375	103.830	103.830	103.622	2.990	103.521	103.521	103.321	2.990	101.045	101.045	100.845
3.750	103.920	103.920	103.720	3.750	101.054	101.054	100.854	3.500	104.172	104.172	103.967	3.000	103.621	103.621	103.421	3.000	101.145	101.145	100.945
3.875	104.309	104.309	104.109	3.875	101.443	101.443	101.243	3.625	104.423	104.423	104.223	3.125	103.756	103.756	103.556	3.125	101.530	101.530	101.330
3.990	104.501	104.501	104.301	3.990	101.635	101.635	101.435	3.750	104.185	104.185	103.985	3.250	104.247	104.247	104.047	3.250	102.021	102.021	101.821
4.000	104.601	104.601	104.401	4.000	101.735	101.735	101.535	3.875	104.516	104.516	104.316	3.375	104.704	104.704	104.504	3.375	102.478	102.478	102.278
4.125	104.626	104.626	104.426	4.125	100.700	100.700	100.500	3.990	104.692	104.692	104.492	3.500	104.928	104.928	104.728	3.500	102.702	102.702	102.502
4.250	105.000	105.000	104.800	4.250	101.074	101.074	100.874	4.000	104.792	104.792	104.592	3.625	104.547	104.547	104.347	3.625	101.321	101.321	101.121
4.375	105.346	105.346	105.146	4.375	101.420	101.420	101.220	4.125	104.654	104.654	104.454	3.750	104.880	104.880	104.680	3.750	101.654	101.654	101.454
4.500	105.641	105.641	105.441	4.500	101.715	101.715	101.515	4.250	105.025	105.025	104.825	3.875	105.024	105.024	104.824	3.875	101.798	101.798	101.598
4.625	105.908	105.908	105.708	4.625	101.482	101.482	101.282	4.375	105.269	105.269	105.069	3.990	105.237	105.237	105.037	3.990	102.011	102.011	101.811
4.750	106.270	106.270	106.070	4.750	101.844	101.844	101.644	4.500	105.606	105.606	105.406	4.000	105.337	105.337	105.137	4.000	102.111	102.111	101.911

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/24/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/25/2021

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	0.250	0.250	0.125	0.000	-0.250
2.625	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.750	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
2.990	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
3.000	1.000	0.750	0.625	0.500	0.375	0.125	-0.125
3.125	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.250	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.375	1.250	1.000	0.875	0.750	0.500	0.375	0.000
3.500	1.375	1.125	1.000	0.750	0.500	0.375	0.000
3.625	1.625	1.250	1.125	0.875	0.625	0.375	0.000
3.750	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.875	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.990	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.000	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.125	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.250	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.375	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.500	2.250	2.000	1.750	1.500	1.125	0.750	0.500

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.000	0.000
2.625	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.750	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.875	0.875	0.625	0.500	0.500	0.375	0.250	0.125
2.990	0.875	0.625	0.500	0.500	0.375	0.250	0.125
3.000	1.000	0.750	0.625	0.625	0.375	0.250	0.125
3.125	1.125	0.875	0.750	0.750	0.500	0.250	0.125
3.250	1.125	1.000	0.875	0.750	0.625	0.375	0.125
3.375	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.500	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.625	1.625	1.250	0.875	0.875	0.750	0.375	0.125
3.750	1.625	1.250	1.000	0.875	0.750	0.375	0.125
3.875	2.250	1.750	1.500	1.375	1.250	0.875	0.500
3.990	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.000	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.125	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.250	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.375	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.500	2.750	2.250	1.875	1.750	1.500	1.000	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	0.000	0.000	0.000	-0.125	0.000	0.000
2.625	0.125	0.125	0.000	0.000	0.000	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.990	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.250	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.375	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.500	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.625	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.750	1.375	1.250	1.000	0.875	0.625	0.000	0.000
3.875	1.375	1.250	1.000	0.875	0.625	0.000	0.000
3.990	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.000	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.125	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.250	1.125	1.125	1.000	1.000	0.625	0.000	0.000
4.375	1.125	1.125	1.000	1.000	0.625	0.000	0.000
4.500	1.250	1.125	1.000	1.000	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	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.990	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.000	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.000	0.000
3.250	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.375	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.500	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.750	1.000	0.750	0.500	0.500	0.375	0.000	0.000
3.875	1.500	1.125	0.875	0.875	0.750	0.000	0.000
3.990	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.000	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.125	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.250	1.500	1.250	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	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.375	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.625	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.500	0.375	0.375	0.250	0.250	0.000	0.000
2.990	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.125	0.625	0.500	0.500	0.375	0.375	0.000	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.500	0.750	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.750	0.750	0.500	0.500	0.250	0.000	0.000
3.750	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.875	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.990	1.250	1.125	1.000	0.875	0.625	0.000	0.000
4.000	1.250	1.125	1.000	0.875	0.625	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	0.125	0.125	0.125	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.500	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.625	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.500	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.625	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.750	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.875	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.990	1.125	1.000	0.750	0.750	0.500	0.500	0.000
4.000	1.125	1.000	0.750	0.750	0.500	0.500	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



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.:

9/24/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/25/2021

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	98.807	98.807	98.556	2.500	100.366	100.366	100.095	2.000	99.977	99.977	99.777	2.500	97.535	97.535	97.284	2.000	98.714	98.714	98.514
2.625	99.715	99.715	99.468	2.625	100.901	100.901	100.664	2.125	100.563	100.563	100.363	2.625	98.443	98.443	98.196	2.125	99.300	99.300	99.100
2.750	100.515	100.515	100.276	2.750	101.366	101.366	101.132	2.250	100.996	100.996	100.796	2.750	99.243	99.243	99.004	2.250	99.733	99.733	99.533
2.875	101.159	101.159	100.927	2.875	101.957	101.957	101.725	2.375	101.380	101.380	101.180	2.875	99.887	99.887	99.655	2.375	100.117	100.117	99.917
2.990	101.519	101.519	101.296	2.990	102.311	102.311	102.083	2.500	101.968	101.968	101.768	2.990	100.247	100.247	100.024	2.500	100.705	100.705	100.505
3.000	101.619	101.619	101.396	3.000	102.411	102.411	102.183	2.625	102.472	102.472	102.272	3.000	100.347	100.347	100.124	2.625	100.584	100.584	100.384
3.125	102.196	102.196	101.953	3.125	102.710	102.710	102.495	2.750	102.931	102.931	102.731	3.125	100.766	100.766	100.523	2.750	101.043	101.043	100.843
3.250	102.876	102.876	102.643	3.250	103.164	103.164	102.953	2.875	103.256	103.256	103.056	3.250	101.446	101.446	101.213	2.875	101.368	101.368	101.168
3.375	103.579	103.579	103.351	3.375	103.830	103.830	103.622	2.990	103.521	103.521	103.321	3.375	102.149	102.149	101.921	2.990	101.633	101.633	101.433
3.500	103.899	103.899	103.675	3.500	104.172	104.172	103.967	3.000	103.621	103.621	103.421	3.500	102.469	102.469	102.245	3.000	101.733	101.733	101.533
3.625	104.193	104.193	103.973	3.625	104.423	104.423	104.223	3.125	103.756	103.756	103.556	3.625	102.763	102.763	102.543	3.125	101.993	101.993	101.793
3.750	103.920	103.920	103.720	3.750	104.185	104.185	103.985	3.250	104.247	104.247	104.047	3.750	101.812	101.812	101.612	3.250	102.484	102.484	102.284
3.875	104.309	104.309	104.109	3.875	104.516	104.516	104.316	3.375	104.704	104.704	104.504	3.875	102.201	102.201	102.001	3.375	102.941	102.941	102.741
3.990	104.501	104.501	104.301	3.990	104.692	104.692	104.492	3.500	104.928	104.928	104.728	3.990	102.393	102.393	102.193	3.500	103.165	103.165	102.965
4.000	104.601	104.601	104.401	4.000	104.792	104.792	104.592	3.625	104.547	104.547	104.347	4.000	102.493	102.493	102.293	3.625	102.284	102.284	102.084
4.125	104.626	104.626	104.426	4.125	104.654	104.654	104.454	3.750	104.880	104.880	104.680	4.125	101.988	101.988	101.788	3.750	102.617	102.617	102.417
4.250	105.000	105.000	104.800	4.250	105.025	105.025	104.825	3.875	105.024	105.024	104.824	4.250	102.362	102.362	102.162	3.875	102.761	102.761	102.561
4.375	105.346	105.346	105.146	4.375	105.269	105.269	105.069	3.990	105.237	105.237	105.037	4.375	102.708	102.708	102.508	3.990	102.974	102.974	102.774
4.500	105.641	105.641	105.441	4.500	105.606	105.606	105.406	4.000	105.337	105.337	105.137	4.500	103.003	103.003	102.803	4.000	103.074	103.074	102.874

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.:

9/24/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/25/2021

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)