



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.: 9/27/2021

45 Day Lock Exp.: 10/11/2021

60 Day Lock Exp.: 10/25/2021

W. Rate Sheet Dated: 8/26/2021

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	100.205	100.205	99.861	2.250	100.018	100.018	99.674	2.250	98.275	98.275	97.963	3.125	96.164	96.164	95.864
2.375	100.419	100.419	100.076	2.375	100.195	100.195	99.851	2.500	98.605	98.605	98.293	3.250	97.742	97.742	97.442
2.500	100.635	100.635	100.291	2.500	100.373	100.373	100.029	2.625	98.769	98.769	98.456	3.375	97.820	97.820	97.520
2.625	100.834	100.834	100.490	2.625	100.549	100.549	100.205	2.750	100.404	100.404	100.104	3.500	97.898	97.898	97.598
2.750	101.967	101.967	101.607	2.750	101.800	101.800	101.441	2.875	100.562	100.562	100.262	3.625	97.664	97.664	97.364
2.875	102.173	102.173	101.814	2.875	101.971	101.971	101.612	3.000	100.690	100.690	100.390	Margin = 2.250		Index = 0.070	
3.000	102.373	102.373	102.014	3.000	102.112	102.112	101.753	3.125	100.833	100.833	100.533	30 Year OTC			
3.125	102.561	102.561	102.202	3.125	102.267	102.267	101.908	3.250	102.210	102.210	101.910	Rate	30 Day	45 Day	60 Day
3.250	102.815	102.815	102.362	3.250	102.614	102.614	102.161	3.375	102.345	102.345	102.045	4.000	100.901	100.901	100.401
3.375	102.912	102.912	102.459	3.375	102.659	102.659	102.206	3.500	102.443	102.443	102.143	4.125	101.059	101.059	100.559
3.500	103.100	103.100	102.647	3.500	102.728	102.728	102.275	3.625	102.543	102.543	102.243	4.375	102.135	102.135	101.635
3.625	103.287	103.287	102.834	3.625	102.836	102.836	102.383	3.750	103.353	103.353	103.053	4.500	102.282	102.282	101.782
3.750	102.860	102.860	102.522	3.750	102.665	102.665	102.327	3.875	103.464	103.464	103.164	4.625	102.413	102.413	101.913
3.875	102.939	102.939	102.601	3.875	102.684	102.684	102.347	4.000	103.554	103.554	103.254	4.875	102.902	102.902	102.402
4.000	103.076	103.076	102.738	4.000	102.783	102.783	102.445	4.125	103.654	103.654	103.354	5.000	103.049	103.049	102.549
4.125	103.234	103.234	102.897	4.125	102.891	102.891	102.554	4.250	103.289	103.289	102.989	5.125	103.180	103.180	102.680
4.250	103.585	103.585	103.385	4.250	103.419	103.419	103.219	4.375	103.400	103.400	103.100	5.500	103.535	103.535	103.035
4.375	103.610	103.610	103.410	4.375	103.439	103.439	103.239	4.500	103.490	103.490	103.190	5.625	103.666	103.666	103.166
6.250	106.000	106.000	105.800	6.250	105.813	105.813	105.613	4.625	103.590	103.590	103.290	6.250	105.204	105.204	104.704

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	100.305	100.205	100.205	99.861	2.250	99.968	99.868	99.868	99.524	2.250	100.405	100.305	100.305	99.993
2.375	100.519	100.419	100.419	100.076	2.375	100.145	100.045	100.045	99.701	2.375	100.570	100.470	100.470	100.157
2.500	100.735	100.635	100.635	100.291	2.500	100.323	100.223	100.223	99.879	2.500	100.735	100.635	100.635	100.323
2.625	100.934	100.834	100.834	100.490	2.625	100.499	100.399	100.399	100.055	2.625	100.899	100.799	100.799	100.486
2.750	102.067	101.967	101.967	101.607	2.750	101.625	101.525	101.525	101.166	2.750	101.434	101.334	101.334	101.034
2.875	102.273	102.173	102.173	101.814	2.875	101.796	101.696	101.696	101.337	2.875	101.592	101.492	101.492	101.192
3.000	102.473	102.373	102.373	102.014	3.000	101.937	101.837	101.837	101.478	3.000	101.720	101.620	101.620	101.320
3.125	102.661	102.561	102.561	102.202	3.125	102.092	101.992	101.992	101.633	3.125	101.863	101.763	101.763	101.463
3.250	102.915	102.815	102.815	102.362	3.250	102.414	102.314	102.314	101.861	3.250	103.840	103.740	103.740	103.440
3.375	103.112	103.012	103.012	102.559	3.375	102.559	102.459	102.459	102.006	3.375	103.975	103.875	103.875	103.575
3.500	103.300	103.200	103.200	102.747	3.500	102.628	102.528	102.528	102.075	3.500	104.073	103.973	103.973	103.673
3.625	103.487	103.387	103.387	102.934	3.625	102.736	102.636	102.636	102.183	3.625	104.173	104.073	104.073	103.773
3.750	103.060	102.960	102.960	102.622	3.750	102.865	102.765	102.765	102.427	3.750	105.483	105.383	105.383	105.083

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV > 90.00		Max Note Rate = 4.750	N/A

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	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	98.151	98.151	97.651	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.309	98.309	97.809	4.750	101.000	101.000	100.500
3.875	98.880	98.880	98.380	6.250	103.750	103.750	103.500	4.375	99.385	99.385	98.885	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.743	98.743	98.243					4.500	99.532	99.532	99.032	Rate	30 Day	45 Day	60 Day
4.125	98.584	98.584	98.084					4.625	99.663	99.663	99.163	5.750	103.000	103.000	102.500
4.250	100.572	100.572	100.072					4.875	100.152	100.152	99.652	6.250	105.750	105.750	105.250
4.375	100.447	100.447	99.947					5.000	100.299	100.299	99.799	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.500	100.299	100.299	99.799					5.125	100.430	100.430	99.930				
4.625	100.169	100.169	99.669					5.500	100.785	100.785	100.285				
4.750	101.367	101.367	100.867					5.625	100.916	100.916	100.416				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.454	102.454	101.954				

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/27/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/26/2021

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	98.952	98.952	98.652	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	99.111	99.111	98.811	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	99.239	99.239	98.939	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.381	99.381	99.081	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.015	101.015	100.715	Rate	30 Day	45 Day	60 Day
3.250	101.415	101.415	100.962	3.250	101.314	101.314	100.861	3.375	101.150	101.150	100.850	3.250	101.415	101.415	100.899
3.375	101.612	101.612	101.159	3.375	101.459	101.459	101.006	3.500	101.248	101.248	100.948	3.375	101.612	101.612	101.096
3.500	101.800	101.800	101.347	3.500	101.528	101.528	101.075	3.625	101.348	101.348	101.048	3.500	101.800	101.800	101.284
3.625	101.987	101.987	101.534	3.625	101.636	101.636	101.183	3.750	102.658	102.658	102.358	3.625	101.987	101.987	101.471
3.750	101.047	101.047	100.710	3.750	100.952	100.952	100.615	3.875	N/A	N/A	N/A	3.750	101.047	101.047	100.547
3.875	101.226	101.226	100.889	3.875	101.072	101.072	100.735	4.000	N/A	N/A	N/A	3.875	101.226	101.226	100.726
4.000	101.363	101.363	101.026	4.000	101.170	101.170	100.833	4.125	N/A	N/A	N/A	4.000	101.363	101.363	100.863
4.125	101.522	101.522	101.185	4.125	101.279	101.279	100.942	4.250	N/A	N/A	N/A	4.125	101.522	101.522	101.022
4.250	102.222	102.222	102.022	4.250	102.157	102.157	101.957	4.375	N/A	N/A	N/A	4.250	102.222	102.222	101.722
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	101.154	101.054	101.054	100.695	2.750	101.063	100.963	100.963	100.604	2.750	100.771	100.671	100.671	100.371
2.875	101.361	101.261	101.261	100.902	2.875	101.234	101.134	101.134	100.775	2.875	100.930	100.830	100.830	100.530
3.000	101.561	101.461	101.461	101.102	3.000	101.375	101.275	101.275	100.916	3.000	101.058	100.958	100.958	100.658
3.125	101.748	101.648	101.648	101.289	3.125	101.529	101.429	101.429	101.070	3.125	101.200	101.100	101.100	100.800
3.250	101.515	101.415	101.415	100.962	3.250	101.414	101.314	101.314	100.861	3.250	102.740	102.640	102.640	102.340
3.375	101.712	101.612	101.612	101.159	3.375	101.559	101.459	101.459	101.006	3.375	102.875	102.775	102.775	102.475
3.500	101.900	101.800	101.800	101.347	3.500	101.628	101.528	101.528	101.075	3.500	102.973	102.873	102.873	102.573
3.625	102.087	101.987	101.987	101.534	3.625	101.736	101.636	101.636	101.183	3.625	103.073	102.973	102.973	102.673
3.750	101.147	101.047	101.047	100.710	3.750	101.052	100.952	100.952	100.615	3.750	103.571	103.471	103.471	103.171

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				6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

9/27/2021

45 Day Lock Exp.:

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60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/26/2021

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	98.508	98.508	98.308	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.800	98.800	98.600	2.000	N/A	N/A	N/A	2.500	98.465	98.306	98.199
2.625	99.341	99.341	99.141	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.603	99.603	99.403	2.125	N/A	N/A	N/A	2.625	99.306	99.162	99.067
2.750	100.136	100.136	99.936	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.326	100.326	100.126	2.250	N/A	N/A	N/A	2.750	100.100	99.956	99.861
2.875	100.766	100.766	100.566	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	100.903	100.903	100.703	2.375	N/A	N/A	N/A	2.875	100.730	100.586	100.491
2.990	101.170	101.170	100.970	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.209	101.209	101.009	2.500	N/A	N/A	N/A	2.990	101.134	100.990	100.895
3.000	101.270	101.270	101.070	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.309	101.309	101.109	2.625	N/A	N/A	N/A	3.000	101.234	101.090	100.995
3.125	101.865	101.865	101.665	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	101.901	101.901	101.701	2.750	N/A	N/A	N/A	3.125	101.822	101.670	101.567
3.250	102.570	102.570	102.370	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.549	102.549	102.349	2.875	N/A	N/A	N/A	3.250	102.526	102.374	102.271
3.375	103.288	103.288	103.088	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.235	103.235	103.035	2.990	N/A	N/A	N/A	3.375	103.245	103.093	102.990
3.500	103.662	103.662	103.462	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.522	103.522	103.322	3.000	N/A	N/A	N/A	3.500	103.619	103.467	103.364
3.625	103.973	103.973	103.773	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.671	103.671	103.471	3.125	N/A	N/A	N/A	3.625	103.930	103.778	103.675
3.750	103.861	103.861	103.661	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.974	102.974	102.774	3.250	N/A	N/A	N/A	3.750	103.565	103.465	103.365
3.875	104.288	104.288	104.088	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.373	103.373	103.173	3.375	N/A	N/A	N/A	3.875	103.992	103.892	103.792
3.990	104.507	104.507	104.307	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.549	103.549	103.349	3.500	N/A	N/A	N/A	3.990	104.210	104.110	104.010
4.000	104.607	104.607	104.407	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.649	103.649	103.449	3.625	N/A	N/A	N/A	4.000	104.310	104.210	104.110
4.125	104.906	104.906	104.706	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.832	103.832	103.632	3.750	N/A	N/A	N/A	4.125	104.610	104.510	104.410
4.250	104.939	104.939	104.739	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.946	102.946	102.746	3.875	N/A	N/A	N/A	4.250	104.651	104.546	104.451
4.375	105.296	105.296	105.096	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.332	103.332	103.132	3.990	N/A	N/A	N/A	4.375	105.008	104.903	104.808
4.500	105.627	105.627	105.427	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.622	103.622	103.422	4.000	N/A	N/A	N/A	4.500	105.240	105.135	105.040
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	100.478	100.478	100.278	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.714	99.714	99.514	2.000	99.651	99.523	99.446
2.875	N/A	N/A	N/A	2.625	100.962	100.962	100.762	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.297	100.297	100.097	2.125	100.235	100.107	100.030
2.990	N/A	N/A	N/A	2.750	101.267	101.267	101.067	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.770	100.770	100.570	2.250	100.708	100.580	100.503
3.000	N/A	N/A	N/A	2.875	101.890	101.890	101.690	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.173	101.173	100.973	2.375	101.110	100.982	100.905
3.125	N/A	N/A	N/A	2.990	102.255	102.255	102.055	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.668	101.668	101.468	2.500	101.603	101.482	101.403
3.250	N/A	N/A	N/A	3.000	102.355	102.355	102.155	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.181	102.181	101.981	2.625	102.117	101.996	101.917
3.375	N/A	N/A	N/A	3.125	102.764	102.764	102.564	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.654	102.654	102.454	2.750	102.590	102.469	102.390
3.500	N/A	N/A	N/A	3.250	103.031	103.031	102.831	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.015	103.015	102.815	2.875	102.951	102.830	102.751
3.625	N/A	N/A	N/A	3.375	103.713	103.713	103.513	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.321	103.321	103.121	2.990	103.257	103.136	103.057
3.750	N/A	N/A	N/A	3.500	104.056	104.056	103.856	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.421	103.421	103.221	3.000	103.357	103.236	103.157
3.875	N/A	N/A	N/A	3.625	104.363	104.363	104.163	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.779	103.779	103.579	3.125	103.714	103.593	103.514
3.990	N/A	N/A	N/A	3.750	104.073	104.073	103.873	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.303	104.303	104.103	3.250	103.979	103.879	103.779
4.000	N/A	N/A	N/A	3.875	104.497	104.497	104.297	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.782	104.782	104.582	3.375	104.458	104.358	104.258
4.125	N/A	N/A	N/A	3.990	104.686	104.686	104.486	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.083	105.083	104.883	3.500	104.759	104.659	104.559
4.250	N/A	N/A	N/A	4.000	104.786	104.786	104.586	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.463	105.463	105.263	3.625	105.138	105.038	104.938
4.375	N/A	N/A	N/A	4.125	105.083	105.083	104.883	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.024	105.024	104.824	3.750	104.669	104.569	104.469
4.500	N/A	N/A	N/A	4.250	105.065	105.065	104.865	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.426	105.426	105.226	3.875	105.071	104.971	104.871
4.625	N/A	N/A	N/A	4.375	105.417	105.417	105.217	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.716	105.716	105.516	3.990	105.361	105.261	105.161
4.750	N/A	N/A	N/A	4.500	105.731	105.731	105.531	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.816	105.816	105.616	4.000	105.461	105.361	105.261
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	99.917	99.917	99.717	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.182	100.182	99.982
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.363	100.363	100.163	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.766	100.766	100.566
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.689	100.689	100.489	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.239	101.239	101.039
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.149	101.149	100.949	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.642	101.642	101.442
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.651	101.651	101.451	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.007	102.007	101.807
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.040	102.040	101.840	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.420	102.420	102.220
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.368	102.368	102.168	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.748	102.748	102.548
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.616	102.616	102.416	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.109	103.109	102.909
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.796	102.796	102.596	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.415	103.415	103.215
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.896	102.896	102.696	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.515	103.515	103.315
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.142	103.142	102.942	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.872	103.872	103.672
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.246	103.246													



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.:

9/27/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/26/2021

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	98.508	98.508	98.308	2.500	98.800	98.800	98.600	2.875	101.890	101.890	101.690	2.000	99.714	99.714	99.514	2.000	99.917	99.917	99.717
2.625	99.341	99.341	99.141	2.625	99.603	99.603	99.403	2.990	102.255	102.255	102.055	2.125	100.297	100.297	100.097	2.125	100.363	100.363	100.163
2.750	100.136	100.136	99.936	2.750	100.326	100.326	100.126	3.000	102.355	102.355	102.155	2.250	100.770	100.770	100.570	2.250	100.689	100.689	100.489
2.875	100.766	100.766	100.566	2.875	100.903	100.903	100.703	3.125	102.764	102.764	102.564	2.375	101.173	101.173	100.973	2.375	101.149	101.149	100.949
2.990	101.170	101.170	100.970	2.990	101.209	101.209	101.009	3.250	103.031	103.031	102.831	2.500	101.668	101.668	101.468	2.500	101.651	101.651	101.451
3.000	101.270	101.270	101.070	3.000	101.309	101.309	101.109	3.375	103.713	103.713	103.513	2.625	102.181	102.181	101.981	2.625	102.040	102.040	101.840
3.125	101.865	101.865	101.665	3.125	101.901	101.901	101.701	3.500	104.056	104.056	103.856	2.750	102.654	102.654	102.454	2.750	102.368	102.368	102.168
3.250	102.570	102.570	102.370	3.250	102.549	102.549	102.349	3.625	104.363	104.363	104.163	2.875	103.015	103.015	102.815	2.875	102.616	102.616	102.416
3.375	103.288	103.288	103.088	3.375	103.235	103.235	103.035	3.750	104.073	104.073	103.873	2.990	103.321	103.321	103.121	2.990	102.796	102.796	102.596
3.500	103.662	103.662	103.462	3.500	103.522	103.522	103.322	3.875	104.497	104.497	104.297	3.000	103.421	103.421	103.221	3.000	102.896	102.896	102.696
3.625	103.973	103.973	103.773	3.625	103.671	103.671	103.471	3.990	104.686	104.686	104.486	3.125	103.779	103.779	103.579	3.125	103.142	103.142	102.942
3.750	103.861	103.861	103.661	3.750	102.974	102.974	102.774	4.000	104.786	104.786	104.586	3.250	104.303	104.303	104.103	3.250	103.246	103.246	103.046
3.875	104.288	104.288	104.088	3.875	103.373	103.373	103.173	4.125	105.083	105.083	104.883	3.375	104.782	104.782	104.582	3.375	103.615	103.615	103.415
3.990	104.507	104.507	104.307	3.990	103.549	103.549	103.349	4.250	105.065	105.065	104.865	3.500	105.083	105.083	104.883	3.500	103.826	103.826	103.626
4.000	104.607	104.607	104.407	4.000	103.649	103.649	103.449	4.375	105.417	105.417	105.217	3.625	105.463	105.463	105.263	3.625	104.089	104.089	103.889
4.125	104.906	104.906	104.706	4.125	103.832	103.832	103.632	4.500	105.731	105.731	105.531	3.750	105.024	105.024	104.824	3.750	103.120	103.120	102.920
4.250	104.939	104.939	104.739	4.250	102.946	102.946	102.746	4.625	105.951	105.951	105.751	3.875	105.426	105.426	105.226	3.875	103.402	103.402	103.202
4.375	105.296	105.296	105.096	4.375	103.332	103.332	103.132	4.750	106.118	106.118	105.918	3.990	105.716	105.716	105.516	3.990	103.574	103.574	103.374
4.500	105.627	105.627	105.427	4.500	103.622	103.622	103.422	4.875	106.440	106.440	106.240	4.000	105.816	105.816	105.616	4.000	103.674	103.674	103.474

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/27/2021
45 Day Lock Exp.: 10/11/2021
60 Day Lock Exp.: 10/25/2021

W. Rate Sheet Dated: 8/26/2021

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	98.520	98.520	98.289	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.326	97.326	97.095	2.750	N/A	N/A	N/A	2.500	98.270	98.170	98.039
2.625	99.440	99.440	99.210	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.246	98.246	98.016	2.875	N/A	N/A	N/A	2.625	99.190	99.090	98.960
2.750	100.253	100.253	100.031	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.059	99.059	98.837	2.990	N/A	N/A	N/A	2.750	100.003	99.903	99.781
2.875	100.913	100.913	100.697	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.719	99.719	99.503	3.000	N/A	N/A	N/A	2.875	100.663	100.563	100.447
2.990	101.285	101.285	101.078	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.091	100.091	99.884	3.125	N/A	N/A	N/A	2.990	101.035	100.935	100.828
3.000	101.385	101.385	101.178	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.191	100.191	99.984	3.250	N/A	N/A	N/A	3.000	101.135	101.035	100.928
3.125	101.978	101.978	101.734	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.468	100.468	100.224	3.375	N/A	N/A	N/A	3.125	101.728	101.592	101.484
3.250	102.674	102.674	102.440	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.164	101.164	100.930	3.500	N/A	N/A	N/A	3.250	102.424	102.288	102.190
3.375	103.391	103.391	103.162	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.881	101.881	101.652	3.625	N/A	N/A	N/A	3.375	103.141	103.006	102.912
3.500	103.720	103.720	103.494	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.210	102.210	101.984	3.750	N/A	N/A	N/A	3.500	103.470	103.335	103.244
3.625	104.027	104.027	103.805	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.517	102.517	102.295	3.875	N/A	N/A	N/A	3.625	103.777	103.642	103.555
3.750	103.815	103.815	103.615	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.949	100.949	100.749	3.990	N/A	N/A	N/A	3.750	103.565	103.465	103.365
3.875	104.216	104.216	104.016	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.350	101.350	101.150	4.000	N/A	N/A	N/A	3.875	103.966	103.866	103.766
3.990	104.415	104.415	104.215	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.549	101.549	101.349	4.125	N/A	N/A	N/A	3.990	104.165	104.065	103.965
4.000	104.515	104.515	104.315	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.649	101.649	101.449	4.250	N/A	N/A	N/A	4.000	104.265	104.165	104.065
4.125	104.558	104.558	104.358	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.632	100.632	100.432	4.375	N/A	N/A	N/A	4.125	104.308	104.208	104.108
4.250	104.939	104.939	104.739	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.013	101.013	100.813	4.500	N/A	N/A	N/A	4.250	104.689	104.589	104.489
4.375	105.295	105.295	105.095	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.369	101.369	101.169	4.625	N/A	N/A	N/A	4.375	105.045	104.945	104.845
4.500	105.599	105.599	105.399	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.673	101.673	101.473	4.750	N/A	N/A	N/A	4.500	105.349	105.249	105.149
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	100.127	100.127	99.927	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.796	99.796	99.596	2.000	99.546	99.446	99.346
2.875	N/A	N/A	N/A	2.625	100.666	100.666	100.441	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.387	100.387	100.187	2.125	100.137	100.037	99.937
2.990	N/A	N/A	N/A	2.750	101.138	101.138	100.914	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.824	100.824	100.624	2.250	100.574	100.474	100.374
3.000	N/A	N/A	N/A	2.875	101.737	101.737	101.516	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.213	101.213	101.013	2.375	100.963	100.863	100.763
3.125	N/A	N/A	N/A	2.990	102.104	102.104	101.885	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.799	101.799	101.599	2.500	101.549	101.449	101.349
3.250	N/A	N/A	N/A	3.000	102.204	102.204	101.985	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.308	102.308	102.108	2.625	102.058	101.958	101.858
3.375	N/A	N/A	N/A	3.125	102.528	102.528	102.313	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.773	102.773	102.573	2.750	102.523	102.423	102.323
3.500	N/A	N/A	N/A	3.250	102.991	102.991	102.779	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.100	103.100	102.900	2.875	102.850	102.750	102.650
3.625	N/A	N/A	N/A	3.375	103.666	103.666	103.458	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.372	103.372	103.172	2.990	103.122	103.022	102.922
3.750	N/A	N/A	N/A	3.500	104.014	104.014	103.812	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.472	103.472	103.272	3.000	103.222	103.122	103.022
3.875	N/A	N/A	N/A	3.625	104.275	104.275	104.075	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.618	103.618	103.418	3.125	103.368	103.268	103.168
3.990	N/A	N/A	N/A	3.750	104.068	104.068	103.868	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.116	104.116	103.916	3.250	103.866	103.766	103.666
4.000	N/A	N/A	N/A	3.875	104.406	104.406	104.206	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.577	104.577	104.377	3.375	104.327	104.227	104.127
4.125	N/A	N/A	N/A	3.990	104.591	104.591	104.391	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.802	104.802	104.602	3.500	104.552	104.452	104.352
4.250	N/A	N/A	N/A	4.000	104.691	104.691	104.491	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.453	104.453	104.253	3.625	104.203	104.103	104.003
4.375	N/A	N/A	N/A	4.125	104.589	104.589	104.389	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.791	104.791	104.591	3.750	104.541	104.441	104.341
4.500	N/A	N/A	N/A	4.250	104.966	104.966	104.766	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.938	104.938	104.738	3.875	104.688	104.588	104.488
4.625	N/A	N/A	N/A	4.375	105.206	105.206	105.006	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.160	105.160	104.960	3.990	104.910	104.810	104.710
4.750	N/A	N/A	N/A	4.500	105.551	105.551	105.351	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.260	105.260	105.060	4.000	105.010	104.910	104.810

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	98.570	98.570	98.370	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	99.161	99.161	98.961	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	99.598	99.598	99.398	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	99.987	99.987	99.787	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	100.573	100.573	100.373	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	99.832	99.832	99.632	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	100.297	100.297	100.097	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	100.624	100.624	100.424	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	100.896	100.896	100.696	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	100.996	100.996	100.796	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	101.392	101.392	101.192	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	101.890	101.890	101.690	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	102.351	102.351	102.151	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	102.576	102.576	102.376	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	101.227	101.227	101.027	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	101.565	101.565	101.365	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	101.712	101.712	101.512	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.934	101.934	101.734	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	102.034	102.034	101.834	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.:

9/27/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/26/2021

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	100.253	100.253	100.031	2.750	99.059	99.059	98.837	2.500	100.127	100.127	99.927	2.000	99.796	99.796	99.596	2.000	98.570	98.570	98.370
2.875	100.913	100.913	100.697	2.875	99.719	99.719	99.503	2.625	100.666	100.666	100.441	2.125	100.387	100.387	100.187	2.125	99.161	99.161	98.961
2.990	101.285	101.285	101.078	2.990	100.091	100.091	99.884	2.750	101.138	101.138	100.914	2.250	100.824	100.824	100.624	2.250	99.598	99.598	99.398
3.000	101.385	101.385	101.178	3.000	100.191	100.191	99.984	2.875	101.737	101.737	101.516	2.375	101.213	101.213	101.013	2.375	99.987	99.987	99.787
3.125	101.978	101.978	101.734	3.125	100.468	100.468	100.224	2.990	102.104	102.104	101.885	2.500	101.799	101.799	101.599	2.500	100.573	100.573	100.373
3.250	102.674	102.674	102.440	3.250	101.164	101.164	100.930	3.000	102.204	102.204	101.985	2.625	102.308	102.308	102.108	2.625	99.832	99.832	99.632
3.375	103.391	103.391	103.162	3.375	101.881	101.881	101.652	3.125	102.528	102.528	102.313	2.750	102.773	102.773	102.573	2.750	100.297	100.297	100.097
3.500	103.720	103.720	103.494	3.500	102.210	102.210	101.984	3.250	102.991	102.991	102.779	2.875	103.100	103.100	102.900	2.875	100.624	100.624	100.424
3.625	104.027	104.027	103.805	3.625	102.517	102.517	102.295	3.375	103.666	103.666	103.458	2.990	103.372	103.372	103.172	2.990	100.896	100.896	100.696
3.750	103.815	103.815	103.615	3.750	100.949	100.949	100.749	3.500	104.014	104.014	103.812	3.000	103.472	103.472	103.272	3.000	100.996	100.996	100.796
3.875	104.216	104.216	104.016	3.875	101.350	101.350	101.150	3.625	104.275	104.275	104.075	3.125	103.618	103.618	103.418	3.125	101.392	101.392	101.192
3.990	104.415	104.415	104.215	3.990	101.549	101.549	101.349	3.750	104.068	104.068	103.868	3.250	104.116	104.116	103.916	3.250	101.890	101.890	101.690
4.000	104.515	104.515	104.315	4.000	101.649	101.649	101.449	3.875	104.406	104.406	104.206	3.375	104.577	104.577	104.377	3.375	102.351	102.351	102.151
4.125	104.558	104.558	104.358	4.125	100.632	100.632	100.432	3.990	104.591	104.591	104.391	3.500	104.802	104.802	104.602	3.500	102.576	102.576	102.376
4.250	104.939	104.939	104.739	4.250	101.013	101.013	100.813	4.000	104.691	104.691	104.491	3.625	104.453	104.453	104.253	3.625	101.227	101.227	101.027
4.375	105.295	105.295	105.095	4.375	101.369	101.369	101.169	4.125	104.589	104.589	104.389	3.750	104.791	104.791	104.591	3.750	101.565	101.565	101.365
4.500	105.599	105.599	105.399	4.500	101.673	101.673	101.473	4.250	104.966	104.966	104.766	3.875	104.938	104.938	104.738	3.875	101.712	101.712	101.512
4.625	105.843	105.843	105.643	4.625	101.417	101.417	101.217	4.375	105.206	105.206	105.006	3.990	105.160	105.160	104.960	3.990	101.934	101.934	101.734
4.750	106.211	106.211	106.011	4.750	101.785	101.785	101.585	4.500	105.551	105.551	105.351	4.000	105.260	105.260	105.060	4.000	102.034	102.034	101.834

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	0.000	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/27/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/26/2021

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.:

9/27/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/26/2021

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	98.520	98.520	98.289	2.500	100.127	100.127	99.927	2.000	99.796	99.796	99.596	2.500	97.248	97.248	97.017	2.000	98.533	98.533	98.333
2.625	99.440	99.440	99.210	2.625	100.666	100.666	100.441	2.125	100.387	100.387	100.187	2.625	98.168	98.168	97.938	2.125	99.124	99.124	98.924
2.750	100.253	100.253	100.031	2.750	101.138	101.138	100.914	2.250	100.824	100.824	100.624	2.750	98.981	98.981	98.759	2.250	99.561	99.561	99.361
2.875	100.913	100.913	100.697	2.875	101.737	101.737	101.516	2.375	101.213	101.213	101.013	2.875	99.641	99.641	99.425	2.375	99.950	99.950	99.750
2.990	101.285	101.285	101.078	2.990	102.104	102.104	101.885	2.500	101.799	101.799	101.599	2.990	100.013	100.013	99.806	2.500	100.536	100.536	100.336
3.000	101.385	101.385	101.178	3.000	102.204	102.204	101.985	2.625	102.308	102.308	102.108	3.000	100.113	100.113	99.906	2.625	100.420	100.420	100.220
3.125	101.978	101.978	101.734	3.125	102.528	102.528	102.313	2.750	102.773	102.773	102.573	3.125	100.548	100.548	100.304	2.750	100.885	100.885	100.685
3.250	102.674	102.674	102.440	3.250	102.991	102.991	102.779	2.875	103.100	103.100	102.900	3.250	101.244	101.244	101.010	2.875	101.212	101.212	101.012
3.375	103.391	103.391	103.162	3.375	103.666	103.666	103.458	2.990	103.372	103.372	103.172	3.375	101.961	101.961	101.732	2.990	101.484	101.484	101.284
3.500	103.720	103.720	103.494	3.500	104.014	104.014	103.812	3.000	103.472	103.472	103.272	3.500	102.290	102.290	102.064	3.000	101.584	101.584	101.384
3.625	104.027	104.027	103.805	3.625	104.275	104.275	104.075	3.125	103.618	103.618	103.418	3.625	102.597	102.597	102.375	3.125	101.855	101.855	101.655
3.750	103.815	103.815	103.615	3.750	104.068	104.068	103.868	3.250	104.116	104.116	103.916	3.750	101.707	101.707	101.507	3.250	102.353	102.353	102.153
3.875	104.216	104.216	104.016	3.875	104.406	104.406	104.206	3.375	104.577	104.577	104.377	3.875	102.108	102.108	101.908	3.375	102.814	102.814	102.614
3.990	104.415	104.415	104.215	3.990	104.591	104.591	104.391	3.500	104.802	104.802	104.602	3.990	102.307	102.307	102.107	3.500	103.039	103.039	102.839
4.000	104.515	104.515	104.315	4.000	104.691	104.691	104.491	3.625	104.453	104.453	104.253	4.000	102.407	102.407	102.207	3.625	102.190	102.190	101.990
4.125	104.558	104.558	104.358	4.125	104.589	104.589	104.389	3.750	104.791	104.791	104.591	4.125	101.920	101.920	101.720	3.750	102.528	102.528	102.328
4.250	104.939	104.939	104.739	4.250	104.966	104.966	104.766	3.875	104.938	104.938	104.738	4.250	102.301	102.301	102.101	3.875	102.675	102.675	102.475
4.375	105.295	105.295	105.095	4.375	105.206	105.206	105.006	3.990	105.160	105.160	104.960	4.375	102.657	102.657	102.457	3.990	102.897	102.897	102.697
4.500	105.599	105.599	105.399	4.500	105.551	105.551	105.351	4.000	105.260	105.260	105.060	4.500	102.961	102.961	102.761	4.000	102.997	102.997	102.797

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.:

9/27/2021

45 Day Lock Exp.:

10/11/2021

60 Day Lock Exp.:

10/25/2021

W. Rate Sheet Dated: 8/26/2021

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)