[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com	
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.: **9/27/2021**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.: **10/11/2021**
		60 Day Lock Exp.: **10/26/2021**

W. Rate Sheet Dated: **8/27/2021** **Release Time:** **4:25 pm 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	100.455	100.455	100.064	2.250	100.268	100.268	99.877	2.250	98.463	98.463	98.150	3.125	96.164	96.164	95.864
2.375	100.669	100.669	100.279	2.375	100.445	100.445	100.054	2.500	98.793	98.793	98.480	3.250	97.742	97.742	97.442
2.500	100.885	100.885	100.494	2.500	100.623	100.623	100.233	2.625	98.956	98.956	98.644	3.375	97.820	97.820	97.520
2.625	101.084	101.084	100.693	2.625	100.799	100.799	100.409	2.750	100.427	100.427	100.127	3.500	97.898	97.898	97.598
2.750	102.185	102.185	101.826	2.750	102.019	102.019	101.660	2.875	100.585	100.585	100.285	3.625	97.664	97.664	97.364
2.875	102.392	102.392	102.032	2.875	102.190	102.190	101.831	3.000	100.714	100.714	100.414	Margin = 2.250		Index = 0.070	
3.000	102.592	102.592	102.232	3.000	102.331	102.331	101.972	3.125	100.856	100.856	100.556	**30 Year OTC**			
3.125	102.780	102.780	102.420	3.125	102.486	102.486	102.126	3.250	102.230	102.230	101.930	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.250	102.971	102.971	102.618	3.250	102.770	102.770	102.417	3.375	102.364	102.364	102.064	4.000	101.432	101.432	100.932
3.375	103.069	103.069	102.716	3.375	102.815	102.815	102.462	3.500	102.463	102.463	102.163	4.125	101.591	101.591	101.091
3.500	103.257	103.257	102.903	3.500	102.884	102.884	102.531	3.625	102.562	102.562	102.262	4.375	102.275	102.275	101.775
3.625	103.443	103.443	103.090	3.625	102.993	102.993	102.639	3.750	103.213	103.213	102.913	4.500	102.423	102.423	101.923
3.750	103.391	103.391	103.054	3.750	103.196	103.196	102.858	3.875	103.324	103.324	103.024	4.625	102.553	102.553	102.053
3.875	103.470	103.470	103.132	3.875	103.215	103.215	102.878	4.000	103.413	103.413	103.113	4.875	102.917	102.917	102.417
4.000	103.607	103.607	103.269	4.000	103.314	103.314	102.976	4.125	103.513	103.513	103.213	5.000	103.065	103.065	102.565
4.125	103.766	103.766	103.428	4.125	103.422	103.422	103.085	4.250	103.321	103.321	103.021	5.125	103.195	103.195	102.695
4.250	103.725	103.725	103.525	4.250	103.560	103.560	103.360	4.375	103.431	103.431	103.131	5.500	103.551	103.551	103.051
4.375	103.750	103.750	103.550	4.375	103.579	103.579	103.379	4.500	103.521	103.521	103.221	5.625	103.681	103.681	103.181
6.250	106.000	106.000	105.800	6.250	104.829	104.829	104.629	4.625	103.621	103.621	103.321	6.250	104.219	104.219	103.719

FHA Streamline

30/25 Year					20 Year					15/10 Year				
Rate	**15 Day**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**15 Day**	**30 Day**	**45 Day**	**60 Day**	**Rate**	**15 Day**	**30 Day**	**45 Day**	**60 Day**
2.250	100.555	100.455	100.455	100.064	2.250	100.218	100.118	100.118	99.727	2.250	100.593	100.493	100.493	100.180
2.375	100.769	100.669	100.669	100.279	2.375	100.395	100.295	100.295	99.904	2.375	100.757	100.657	100.657	100.345
2.500	100.985	100.885	100.885	100.494	2.500	100.573	100.473	100.473	100.083	2.500	100.923	100.823	100.823	100.510
2.625	101.184	101.084	101.084	100.693	2.625	100.749	100.649	100.649	100.259	2.625	101.086	100.986	100.986	100.674
2.750	102.285	102.185	102.185	101.826	2.750	101.844	101.744	101.744	101.385	2.750	101.457	101.357	101.357	101.057
2.875	102.492	102.392	102.392	102.032	2.875	102.015	101.915	101.915	101.556	2.875	101.615	101.515	101.515	101.215
3.000	102.692	102.592	102.592	102.232	3.000	102.156	102.056	102.056	101.697	3.000	101.744	101.644	101.644	101.344
3.125	102.880	102.780	102.780	102.420	3.125	102.311	102.211	102.211	101.851	3.125	101.886	101.786	101.786	101.486
3.250	103.071	102.971	102.971	102.618	3.250	102.570	102.470	102.470	102.117	3.250	103.860	103.760	103.760	103.460
3.375	103.269	103.169	103.169	102.816	3.375	102.715	102.615	102.615	102.262	3.375	103.994	103.894	103.894	103.594
3.500	103.457	103.357	103.357	103.003	3.500	102.784	102.684	102.684	102.331	3.500	104.093	103.993	103.993	103.693
3.625	103.643	103.543	103.543	103.190	3.625	102.893	102.793	102.793	102.439	3.625	104.192	104.092	104.092	103.792
3.750	103.591	103.491	103.491	103.154	3.750	103.396	103.296	103.296	102.958	3.750	105.343	105.243	105.243	104.943

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 ≤ 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"

30/25 Year				30/25 Year Lender Paid			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.875	99.411	99.411	98.911	6.250	103.750	103.750	103.500
4.000	99.274	99.274	98.774				
4.125	99.116	99.116	98.616				
4.250	100.712	100.712	100.212				
4.375	100.587	100.587	100.087				
4.500	100.440	100.440	99.940				
4.625	100.309	100.309	99.809				
4.750	101.383	101.383	100.883				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"

Rate	30 Day	45 Day	60 Day
4.000	98.682	98.682	98.182
4.125	98.841	98.841	98.341
4.375	99.525	99.525	99.025
4.500	99.673	99.673	99.173
4.625	99.803	99.803	99.303
4.875	100.167	100.167	99.667
5.000	100.315	100.315	99.815
5.125	100.445	100.445	99.945
5.500	100.801	100.801	100.301
5.625	100.931	100.931	100.431
6.250	101.469	101.469	100.969

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.250	100.000	100.000	99.500
4.750	101.000	101.000	100.500

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
5.750	103.000	103.000	102.500
6.250	105.750	105.750	105.250

DPA Advantage Adjustment

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

Lock Desk Policy

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

Flood Certification = $10.00 *UW Fee with option to buy out = $895 / $495 for streamline †IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

For use by mortgage professionals only and should not be distributed to borrowers. Tax Service Fee = $80.00 "FHA only" (IA & ME exempt)

AFR Loan Center
Lockdesk e-mail: Lockdesk@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.: **10/26/2021**

W. Rate Sheet Dated: 8/27/2021 **Release Time: 4:25 pm 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	98.976	98.976	98.676	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	99.134	99.134	98.834	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	99.263	99.263	98.963	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.405	99.405	99.105	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.035	101.035	100.735	Rate	30 Day	45 Day	60 Day
3.250	101.603	101.603	101.250	3.250	101.501	101.501	101.148	3.375	101.169	101.169	100.869	3.250	101.603	101.603	101.103
3.375	101.800	101.800	101.447	3.375	101.647	101.647	101.294	3.500	101.268	101.268	100.968	3.375	101.800	101.800	101.300
3.500	101.988	101.988	101.635	3.500	101.715	101.715	101.362	3.625	101.367	101.367	101.067	3.500	101.988	101.988	101.488
3.625	102.175	102.175	101.822	3.625	101.824	101.824	101.471	3.750	102.518	102.518	102.218	3.625	102.175	102.175	101.675
3.750	101.641	101.641	101.304	3.750	101.546	101.546	101.209	3.875	N/A	N/A	N/A	3.750	101.641	101.641	101.141
3.875	101.820	101.820	101.483	3.875	101.665	101.665	101.328	4.000	N/A	N/A	N/A	3.875	101.820	101.820	101.320
4.000	101.957	101.957	101.620	4.000	101.764	101.764	101.427	4.125	N/A	N/A	N/A	4.000	101.957	101.957	101.457
4.125	102.116	102.116	101.779	4.125	101.872	101.872	101.535	4.250	N/A	N/A	N/A	4.125	102.116	102.116	101.616
4.250	102.331	102.331	102.131	4.250	102.266	102.266	102.066	4.375	N/A	N/A	N/A	4.250	102.331	102.331	101.831
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	101.560	101.460	101.460	101.101	2.750	101.469	101.369	101.369	101.010	2.750	100.982	100.882	100.882	100.582
2.875	101.767	101.667	101.667	101.308	2.875	101.640	101.540	101.540	101.181	2.875	101.140	101.040	101.040	100.740
3.000	101.967	101.867	101.867	101.508	3.000	101.781	101.681	101.681	101.322	3.000	101.269	101.169	101.169	100.869
3.125	102.155	102.055	102.055	101.696	3.125	101.936	101.836	101.836	101.477	3.125	101.411	101.311	101.311	101.011
3.250	101.703	101.603	101.603	101.250	3.250	101.601	101.501	101.501	101.148	3.250	102.791	102.691	102.691	102.391
3.375	101.900	101.800	101.800	101.447	3.375	101.747	101.647	101.647	101.294	3.375	102.926	102.826	102.826	102.526
3.500	102.088	101.988	101.988	101.635	3.500	101.815	101.715	101.715	101.362	3.500	103.024	102.924	102.924	102.624
3.625	102.275	102.175	102.175	101.822	3.625	101.924	101.824	101.824	101.471	3.625	103.123	103.023	103.023	102.723
3.750	101.741	101.641	101.641	101.304	3.750	101.646	101.546	101.546	101.209	3.750	103.493	103.393	103.393	103.093

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"							
30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.875	N/A	N/A	N/A	6.250	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				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"			
Rate	30 Day	45 Day	60 Day
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

30 yr DPA "3.5% DPA ; Borrower Paid Only"			
Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A

30 yr DPA "3.5% DPA ; Lender Paid Only"			
Rate	30 Day	45 Day	60 Day
5.750	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 *Registered, Submitted, U/W-Received* & *U/W-Approved* status only. Locks must be submitted directly through Lock 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	[AFR Loan Center](#)		
	Lockdesk e-mail:	Lockdesk@afrwholesale.com	
	Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.: 9/27/2021
	Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.: 10/11/2021
			60 Day Lock Exp.: 10/26/2021

W. Rate Sheet Dated: 8/27/2021 **Release Time:** 4:25 pm ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	98.924	98.924	98.724
2.625	99.760	99.760	99.560
2.750	100.552	100.552	100.352
2.875	101.180	101.180	100.980
2.990	101.582	101.582	101.382
3.000	101.682	101.682	101.482
3.125	102.160	102.160	101.960
3.250	102.861	102.861	102.661
3.375	103.577	103.577	103.377
3.500	103.952	103.952	103.752
3.625	104.261	104.261	104.061
3.750	103.952	103.952	103.752
3.875	104.377	104.377	104.177
3.990	104.595	104.595	104.395
4.000	104.695	104.695	104.495
4.125	104.997	104.997	104.797
4.250	105.026	105.026	104.826
4.375	105.382	105.382	105.182
4.500	105.715	105.715	105.515

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	99.252	99.252	99.052
2.625	100.054	100.054	99.854
2.750	100.773	100.773	100.573
2.875	101.348	101.348	101.148
2.990	101.655	101.655	101.455
3.000	101.755	101.755	101.555
3.125	102.226	102.226	102.026
3.250	102.872	102.872	102.672
3.375	103.555	103.555	103.355
3.500	103.843	103.843	103.643
3.625	103.991	103.991	103.791
3.750	103.065	103.065	102.865
3.875	103.460	103.460	103.260
3.990	103.638	103.638	103.438
4.000	103.738	103.738	103.538
4.125	103.923	103.923	103.723
4.250	103.034	103.034	102.834
4.375	103.419	103.419	103.219
4.500	103.710	103.710	103.510

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	98.876	98.717	98.614
2.625	99.723	99.579	99.484
2.750	100.514	100.370	100.275
2.875	101.142	100.998	100.903
2.990	101.544	101.400	101.305
3.000	101.644	101.500	101.405
3.125	102.114	101.963	101.859
3.250	102.816	102.664	102.561
3.375	103.531	103.379	103.276
3.500	103.906	103.754	103.651
3.625	104.216	104.064	103.961
3.750	103.662	103.562	103.462
3.875	104.087	103.987	103.887
3.990	104.305	104.205	104.105
4.000	104.405	104.305	104.205
4.125	104.707	104.607	104.507
4.250	104.741	104.636	104.541
4.375	105.096	104.991	104.896
4.500	105.330	105.225	105.130

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	100.925	100.925	100.725
2.625	101.403	101.403	101.203
2.750	101.714	101.714	101.514
2.875	102.334	102.334	102.134
2.990	102.697	102.697	102.497
3.000	102.797	102.797	102.597
3.125	103.205	103.205	103.005
3.250	103.323	103.323	103.123
3.375	104.001	104.001	103.801
3.500	104.345	104.345	104.145
3.625	104.651	104.651	104.451
3.750	104.163	104.163	103.963
3.875	104.585	104.585	104.385
3.990	104.774	104.774	104.574
4.000	104.874	104.874	104.674
4.125	105.174	105.174	104.974
4.250	105.152	105.152	104.952
4.375	105.503	105.503	105.303
4.500	105.819	105.819	105.619

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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 Year

Rate	30 Day	45 Day	60 Day
2.000	99.978	99.978	99.778
2.125	100.559	100.559	100.359
2.250	101.031	101.031	100.831
2.375	101.429	101.429	101.229
2.500	101.868	101.868	101.668
2.625	102.379	102.379	102.179
2.750	102.852	102.852	102.652
2.875	103.212	103.212	103.012
2.990	103.516	103.516	103.316
3.000	103.616	103.616	103.416
3.125	103.973	103.973	103.773
3.250	104.300	104.300	104.100
3.375	104.778	104.778	104.578
3.500	105.078	105.078	104.878
3.625	105.456	105.456	105.256
3.750	105.083	105.083	104.883
3.875	105.483	105.483	105.283
3.990	105.777	105.777	105.577
4.000	105.877	105.877	105.677

15/10 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	99.908	99.773	99.692
2.125	100.489	100.354	100.273
2.250	100.961	100.826	100.745
2.375	101.360	101.225	101.144
2.500	101.802	101.681	101.602
2.625	102.314	102.193	102.114
2.750	102.786	102.665	102.586
2.875	103.146	103.025	102.946
2.990	103.451	103.330	103.251
3.000	103.551	103.430	103.351
3.125	103.907	103.786	103.707
3.250	103.975	103.875	103.775
3.375	104.452	104.352	104.252
3.500	104.752	104.652	104.552
3.625	105.130	105.030	104.930
3.750	104.731	104.631	104.531
3.875	105.132	105.032	104.932
3.990	105.425	105.325	105.225
4.000	105.525	105.425	105.325

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.000	100.180	100.180	99.980
2.125	100.625	100.625	100.425
2.250	100.950	100.950	100.750
2.375	101.350	101.350	101.150
2.500	101.851	101.851	101.651
2.625	102.238	102.238	102.038
2.750	102.566	102.566	102.366
2.875	102.812	102.812	102.612
2.990	102.996	102.996	102.796
3.000	103.096	103.096	102.896
3.125	103.336	103.336	103.136
3.250	103.243	103.243	103.043
3.375	103.610	103.610	103.410
3.500	103.821	103.821	103.621
3.625	104.088	104.088	103.888
3.750	103.178	103.178	102.978
3.875	103.459	103.459	103.259
3.990	103.634	103.634	103.434
4.000	103.734	103.734	103.534

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

10 Year

Rate	30 Day	45 Day	60 Day
2.000	100.446	100.446	100.246
2.125	101.027	101.027	100.827
2.250	101.500	101.500	101.300
2.375	101.898	101.898	101.698
2.500	102.266	102.266	102.066
2.625	102.672	102.672	102.472
2.750	102.946	102.946	102.746
2.875	103.305	103.305	103.105
2.990	103.610	103.610	103.410
3.000	103.710	103.710	103.510
3.125	104.066	104.066	103.866
3.250	104.071	104.071	103.871
3.375	104.549	104.549	104.349
3.500	104.849	104.849	104.649
3.625	105.227	105.227	105.027
3.750	104.838	104.838	104.638
3.875	105.238	105.238	105.038
3.990	105.532	105.532	105.332
4.000	105.632	105.632	105.432

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500

Cash-Out Refinance*

FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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	-2.125	-2.125	-2.125	-3.375	-4.125	-14.125	-14.125	-14.125	-14.125
Second Home	-5.000	-5.000	-5.000	-5.000	-5.000	-5.250	-5.250	-5.250	-5.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto 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
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

High LTV Refi Option LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	7.000	8.000
		>105.00%	6.500	7.000
Investment	1-4	80.01 -90.00%	12.000	13.000
		>90.00%	11.500	12.000

HomeReady LLPA Caps*

Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LLPA's: State; Extension; Loan Size ; UW Fee Buyout

*** Does not apply to loan amt =<$125K ; HomeReady or RefiNow =<$300K

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%	-1.500	-1.500

* 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.

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.: 10/26/2021

W. Rate Sheet Dated: 8/27/2021 **Release Time:** 4:25 pm 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	98.924	98.924	98.724	2.500	99.252	99.252	99.052	2.875	102.334	102.334	102.134	2.000	99.978	99.978	99.778	2.000	100.180	100.180	99.980
2.625	99.760	99.760	99.560	2.625	100.054	100.054	99.854	2.990	102.697	102.697	102.497	2.125	100.559	100.559	100.359	2.125	100.625	100.625	100.425
2.750	100.552	100.552	100.352	2.750	100.773	100.773	100.573	3.000	102.797	102.797	102.597	2.250	101.031	101.031	100.831	2.250	100.950	100.950	100.750
2.875	101.180	101.180	100.980	2.875	101.348	101.348	101.148	3.125	103.205	103.205	103.005	2.375	101.429	101.429	101.229	2.375	101.350	101.350	101.150
2.990	101.582	101.582	101.382	2.990	101.655	101.655	101.455	3.250	103.323	103.323	103.123	2.500	101.868	101.868	101.668	2.500	101.851	101.851	101.651
3.000	101.682	101.682	101.482	3.000	101.755	101.755	101.555	3.375	104.001	104.001	103.801	2.625	102.379	102.379	102.179	2.625	102.238	102.238	102.038
3.125	102.160	102.160	101.960	3.125	102.226	102.226	102.026	3.500	104.345	104.345	104.145	2.750	102.852	102.852	102.652	2.750	102.566	102.566	102.366
3.250	102.861	102.861	102.661	3.250	102.872	102.872	102.672	3.625	104.651	104.651	104.451	2.875	103.212	103.212	103.012	2.875	102.812	102.812	102.612
3.375	103.577	103.577	103.377	3.375	103.555	103.555	103.355	3.750	104.163	104.163	103.963	2.990	103.516	103.516	103.316	2.990	102.996	102.996	102.796
3.500	103.952	103.952	103.752	3.500	103.843	103.843	103.643	3.875	104.585	104.585	104.385	3.000	103.616	103.616	103.416	3.000	103.096	103.096	102.896
3.625	104.261	104.261	104.061	3.625	103.991	103.991	103.791	3.990	104.774	104.774	104.574	3.125	103.973	103.973	103.773	3.125	103.336	103.336	103.136
3.750	103.952	103.952	103.752	3.750	103.065	103.065	102.865	4.000	104.874	104.874	104.674	3.250	104.300	104.300	104.100	3.250	103.243	103.243	103.043
3.875	104.377	104.377	104.177	3.875	103.460	103.460	103.260	4.125	105.174	105.174	104.974	3.375	104.778	104.778	104.578	3.375	103.610	103.610	103.410
3.990	104.595	104.595	104.395	3.990	103.638	103.638	103.438	4.250	105.152	105.152	104.952	3.500	105.078	105.078	104.878	3.500	103.821	103.821	103.621
4.000	104.695	104.695	104.495	4.000	103.738	103.738	103.538	4.375	105.503	105.503	105.303	3.625	105.456	105.456	105.256	3.625	104.088	104.088	103.888
4.125	104.997	104.997	104.797	4.125	103.923	103.923	103.723	4.500	105.819	105.819	105.619	3.750	105.083	105.083	104.883	3.750	103.178	103.178	102.978
4.250	105.026	105.026	104.826	4.250	103.034	103.034	102.834	4.625	106.039	106.039	105.839	3.875	105.483	105.483	105.283	3.875	103.459	103.459	103.259
4.375	105.382	105.382	105.182	4.375	103.419	103.419	103.219	4.750	106.209	106.209	106.009	3.990	105.777	105.777	105.577	3.990	103.634	103.634	103.434
4.500	105.715	105.715	105.515	4.500	103.710	103.710	103.510	4.875	106.531	106.531	106.331	4.000	105.877	105.877	105.677	4.000	103.734	103.734	103.534

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 applicableto 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.

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.: 10/26/2021

W. Rate Sheet Dated: 8/27/2021 **Release Time:** 4:25 pm ET Prices are subject to change without notice.

Conforming FHLMC

30/25 Year

Rate	30 Day	45 Day	60 Day
2.500	98.922	98.922	98.693
2.625	99.831	99.831	99.605
2.750	100.632	100.632	100.413
2.875	101.275	101.275	101.063
2.990	101.635	101.635	101.431
3.000	101.735	101.735	101.531
3.125	102.248	102.248	102.021
3.250	102.928	102.928	102.711
3.375	103.631	103.631	103.418
3.500	103.950	103.950	103.741
3.625	104.244	104.244	104.041
3.750	103.914	103.914	103.714
3.875	104.301	104.301	104.101
3.990	104.492	104.492	104.292
4.000	104.592	104.592	104.392
4.125	104.578	104.578	104.378
4.250	104.950	104.950	104.750
4.375	105.294	105.294	105.094
4.500	105.587	105.587	105.387

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25 Year SC

Rate	30 Day	45 Day	60 Day
2.500	97.728	97.728	97.499
2.625	98.637	98.637	98.411
2.750	99.438	99.438	99.219
2.875	100.081	100.081	99.869
2.990	100.441	100.441	100.237
3.000	100.541	100.541	100.337
3.125	100.738	100.738	100.511
3.250	101.418	101.418	101.201
3.375	102.121	102.121	101.908
3.500	102.440	102.440	102.231
3.625	102.734	102.734	102.531
3.750	101.048	101.048	100.848
3.875	101.435	101.435	101.235
3.990	101.626	101.626	101.426
4.000	101.726	101.726	101.526
4.125	100.652	100.652	100.452
4.250	101.024	101.024	100.824
4.375	101.368	101.368	101.168
4.500	101.661	101.661	101.461

30/25 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

30/25/20 Year Investment

Rate	30 Day	45 Day	60 Day
2.500	98.672	98.572	98.443
2.625	99.581	99.481	99.355
2.750	100.382	100.282	100.163
2.875	101.025	100.925	100.813
2.990	101.385	101.285	101.181
3.000	101.485	101.385	101.281
3.125	101.998	101.883	101.771
3.250	102.678	102.563	102.461
3.375	103.381	103.266	103.168
3.500	103.700	103.585	103.491
3.625	103.994	103.879	103.791
3.750	103.664	103.564	103.464
3.875	104.051	103.951	103.851
3.990	104.242	104.142	104.042
4.000	104.342	104.242	104.142
4.125	104.328	104.228	104.128
4.250	104.700	104.600	104.500
4.375	105.044	104.944	104.844
4.500	105.337	105.237	105.137

30/25 Year SC >125

Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year

Rate	30 Day	45 Day	60 Day
2.500	100.542	100.542	100.323
2.625	101.076	101.076	100.848
2.750	101.543	101.543	101.315
2.875	102.131	102.131	101.907
2.990	102.487	102.487	102.264
3.000	102.587	102.587	102.364
3.125	102.777	102.777	102.572
3.250	103.230	103.230	103.030
3.375	103.892	103.892	103.692
3.500	104.232	104.232	104.032
3.625	104.485	104.485	104.285
3.750	104.156	104.156	103.956
3.875	104.484	104.484	104.284
3.990	104.661	104.661	104.461
4.000	104.761	104.761	104.561
4.125	104.592	104.592	104.392
4.250	104.962	104.962	104.762
4.375	105.318	105.318	105.118
4.500	105.654	105.654	105.454

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

20 Year >125

Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	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

15 Year

Rate	30 Day	45 Day	60 Day
2.000	100.094	100.094	99.894
2.125	100.676	100.676	100.476
2.250	101.104	101.104	100.904
2.375	101.487	101.487	101.287
2.500	102.020	102.020	101.820
2.625	102.523	102.523	102.323
2.750	102.978	102.978	102.778
2.875	103.297	103.297	103.097
2.990	103.556	103.556	103.356
3.000	103.656	103.656	103.456
3.125	103.631	103.631	103.431
3.250	104.121	104.121	103.921
3.375	104.576	104.576	104.376
3.500	104.799	104.799	104.599
3.625	104.481	104.481	104.281
3.750	104.813	104.813	104.613
3.875	104.956	104.956	104.756
3.990	105.168	105.168	104.968
4.000	105.268	105.268	105.068

15 Year Investment

Rate	30 Day	45 Day	60 Day
2.000	99.844	99.744	99.644
2.125	100.426	100.326	100.226
2.250	100.854	100.754	100.654
2.375	101.237	101.137	101.037
2.500	101.770	101.670	101.570
2.625	102.273	102.173	102.073
2.750	102.728	102.628	102.528
2.875	103.047	102.947	102.847
2.990	103.306	103.206	103.106
3.000	103.406	103.306	103.206
3.125	103.381	103.281	103.181
3.250	103.871	103.771	103.671
3.375	104.326	104.226	104.126
3.500	104.549	104.449	104.349
3.625	104.231	104.131	104.031
3.750	104.563	104.463	104.363
3.875	104.706	104.606	104.506
3.990	104.918	104.818	104.718
4.000	105.018	104.918	104.818

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC

Rate	30 Day	45 Day	60 Day
2.000	98.868	98.868	98.668
2.125	99.450	99.450	99.250
2.250	99.878	99.878	99.678
2.375	100.261	100.261	100.061
2.500	100.794	100.794	100.594
2.625	100.047	100.047	99.847
2.750	100.502	100.502	100.302
2.875	100.821	100.821	100.621
2.990	101.080	101.080	100.880
3.000	101.180	101.180	100.980
3.125	101.405	101.405	101.205
3.250	101.895	101.895	101.695
3.375	102.350	102.350	102.150
3.500	102.573	102.573	102.373
3.625	101.255	101.255	101.055
3.750	101.587	101.587	101.387
3.875	101.730	101.730	101.530
3.990	101.942	101.942	101.742
4.000	102.042	102.042	101.842

15 Year SC 105-125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

15 Year SC >125

Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A
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
3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A

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	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500

Cash Out Refi

FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-14.125	-14.125	-14.125	-14.125	-14.125
Second Home ***	-5.000	-5.000	-5.000	-5.000	-5.000	-5.250	-5.250	-5.250	-5.250	-5.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	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.

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
CHOICE Renovation	-1.000
Loan Size "doesn't apply to standard conv loans (primary/2nd homes)"	
$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

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

*** Does not apply to loan amt =<$125K or any Home Possible

Subordination Enhanced Reflief Refi

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% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Reflief Refi LLPA Caps

Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	7.000	8.000
		>105.00%	6.500	7.000
Investment	1	90.01-100.00%	12.000	13.000
		>100.00%	11.500	12.000
	2-4	80.01 -90.00%	12.000	13.000
		>90.00%	11.500	12.000

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.

AFR Loan Center

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	9/27/2021
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	10/11/2021
		60 Day Lock Exp.:	10/26/2021

W. Rate Sheet Dated: 8/27/2021 **Release Time:** 4:25 pm 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	100.632	100.632	100.413	2.750	99.438	99.438	99.219	2.500	100.542	100.542	100.323	2.000	100.094	100.094	99.894	2.000	98.868	98.868	98.668
2.875	101.275	101.275	101.063	2.875	100.081	100.081	99.869	2.625	101.076	101.076	100.848	2.125	100.676	100.676	100.476	2.125	99.450	99.450	99.250
2.990	101.635	101.635	101.431	2.990	100.441	100.441	100.237	2.750	101.543	101.543	101.315	2.250	101.104	101.104	100.904	2.250	99.878	99.878	99.678
3.000	101.735	101.735	101.531	3.000	100.541	100.541	100.337	2.875	102.131	102.131	101.907	2.375	101.487	101.487	101.287	2.375	100.261	100.261	100.061
3.125	102.248	102.248	102.021	3.125	100.738	100.738	100.511	2.990	102.487	102.487	102.264	2.500	102.020	102.020	101.820	2.500	100.794	100.794	100.594
3.250	102.928	102.928	102.711	3.250	101.418	101.418	101.201	3.000	102.587	102.587	102.364	2.625	102.523	102.523	102.323	2.625	100.047	100.047	99.847
3.375	103.631	103.631	103.418	3.375	102.121	102.121	101.908	3.125	102.777	102.777	102.572	2.750	102.978	102.978	102.778	2.750	100.502	100.502	100.302
3.500	103.950	103.950	103.741	3.500	102.440	102.440	102.231	3.250	103.230	103.230	103.030	2.875	103.297	103.297	103.097	2.875	100.821	100.821	100.621
3.625	104.244	104.244	104.041	3.625	102.734	102.734	102.531	3.375	103.892	103.892	103.692	2.990	103.556	103.556	103.356	2.990	101.080	101.080	100.880
3.750	103.914	103.914	103.714	3.750	101.048	101.048	100.848	3.500	104.232	104.232	104.032	3.000	103.656	103.656	103.456	3.000	101.180	101.180	100.980
3.875	104.301	104.301	104.101	3.875	101.435	101.435	101.235	3.625	104.485	104.485	104.285	3.125	103.631	103.631	103.431	3.125	101.405	101.405	101.205
3.990	104.492	104.492	104.292	3.990	101.626	101.626	101.426	3.750	104.156	104.156	103.956	3.250	104.121	104.121	103.921	3.250	101.895	101.895	101.695
4.000	104.592	104.592	104.392	4.000	101.726	101.726	101.526	3.875	104.484	104.484	104.284	3.375	104.576	104.576	104.376	3.375	102.350	102.350	102.150
4.125	104.578	104.578	104.378	4.125	100.652	100.652	100.452	3.990	104.661	104.661	104.461	3.500	104.799	104.799	104.599	3.500	102.573	102.573	102.373
4.250	104.950	104.950	104.750	4.250	101.024	101.024	100.824	4.000	104.761	104.761	104.561	3.625	104.481	104.481	104.281	3.625	101.255	101.255	101.055
4.375	105.294	105.294	105.094	4.375	101.368	101.368	101.168	4.125	104.592	104.592	104.392	3.750	104.813	104.813	104.613	3.750	101.587	101.587	101.387
4.500	105.587	105.587	105.387	4.500	101.661	101.661	101.461	4.250	104.962	104.962	104.762	3.875	104.956	104.956	104.756	3.875	101.730	101.730	101.530
4.625	105.952	105.952	105.752	4.625	101.526	101.526	101.326	4.375	105.318	105.318	105.118	3.990	105.168	105.168	104.968	3.990	101.942	101.942	101.742
4.750	106.313	106.313	106.113	4.750	101.887	101.887	101.687	4.500	105.654	105.654	105.454	4.000	105.268	105.268	105.068	4.000	102.042	102.042	101.842

Applicable for all mortgages with terms greater than 15 years

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

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	

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.

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

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

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.

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.: **10/26/2021**

W. Rate Sheet Dated: **8/27/2021** **Release Time:** **4:25 pm ET** Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT aplicable 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.

AFR Loan Center			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**9/27/2021**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**10/11/2021**
		60 Day Lock Exp.:	**10/26/2021**

W. Rate Sheet Dated: **8/27/2021** **Release Time:** **4:25 pm 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	98.922	98.922	98.693	2.500	100.542	100.542	100.323	2.000	100.094	100.094	99.894	2.500	97.650	97.650	97.421	2.000	98.831	98.831	98.631
2.625	99.831	99.831	99.605	2.625	101.076	101.076	100.848	2.125	100.676	100.676	100.476	2.625	98.559	98.559	98.333	2.125	99.413	99.413	99.213
2.750	100.632	100.632	100.413	2.750	101.543	101.543	101.315	2.250	101.104	101.104	100.904	2.750	99.360	99.360	99.141	2.250	99.841	99.841	99.641
2.875	101.275	101.275	101.063	2.875	102.131	102.131	101.907	2.375	101.487	101.487	101.287	2.875	100.003	100.003	99.791	2.375	100.224	100.224	100.024
2.990	101.635	101.635	101.431	2.990	102.487	102.487	102.264	2.500	102.020	102.020	101.820	2.990	100.363	100.363	100.159	2.500	100.757	100.757	100.557
3.000	101.735	101.735	101.531	3.000	102.587	102.587	102.364	2.625	102.523	102.523	102.323	3.000	100.463	100.463	100.259	2.625	100.635	100.635	100.435
3.125	102.248	102.248	102.021	3.125	102.777	102.777	102.572	2.750	102.978	102.978	102.778	3.125	100.818	100.818	100.591	2.750	101.090	101.090	100.890
3.250	102.928	102.928	102.711	3.250	103.230	103.230	103.030	2.875	103.297	103.297	103.097	3.250	101.498	101.498	101.281	2.875	101.409	101.409	101.209
3.375	103.631	103.631	103.418	3.375	103.892	103.892	103.692	2.990	103.556	103.556	103.356	3.375	102.201	102.201	101.988	2.990	101.668	101.668	101.468
3.500	103.950	103.950	103.741	3.500	104.232	104.232	104.032	3.000	103.656	103.656	103.456	3.500	102.520	102.520	102.311	3.000	101.768	101.768	101.568
3.625	104.244	104.244	104.041	3.625	104.485	104.485	104.285	3.125	103.631	103.631	103.431	3.625	102.814	102.814	102.611	3.125	101.868	101.868	101.668
3.750	103.914	103.914	103.714	3.750	104.156	104.156	103.956	3.250	104.121	104.121	103.921	3.750	101.806	101.806	101.606	3.250	102.358	102.358	102.158
3.875	104.301	104.301	104.101	3.875	104.484	104.484	104.284	3.375	104.576	104.576	104.376	3.875	102.193	102.193	101.993	3.375	102.813	102.813	102.613
3.990	104.492	104.492	104.292	3.990	104.661	104.661	104.461	3.500	104.799	104.799	104.599	3.990	102.384	102.384	102.184	3.500	103.036	103.036	102.836
4.000	104.592	104.592	104.392	4.000	104.761	104.761	104.561	3.625	104.481	104.481	104.281	4.000	102.484	102.484	102.284	3.625	102.218	102.218	102.018
4.125	104.578	104.578	104.378	4.125	104.592	104.592	104.392	3.750	104.813	104.813	104.613	4.125	101.940	101.940	101.740	3.750	102.550	102.550	102.350
4.250	104.950	104.950	104.750	4.250	104.962	104.962	104.762	3.875	104.956	104.956	104.756	4.250	102.312	102.312	102.112	3.875	102.693	102.693	102.493
4.375	105.294	105.294	105.094	4.375	105.318	105.318	105.118	3.990	105.168	105.168	104.968	4.375	102.656	102.656	102.456	3.990	102.905	102.905	102.705
4.500	105.587	105.587	105.387	4.500	105.654	105.654	105.454	4.000	105.268	105.268	105.068	4.500	102.949	102.949	102.749	4.000	103.005	103.005	102.805

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%	97.01 - 105%	> 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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@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.:	10/26/2021

W. Rate Sheet Dated: 8/27/2021 **Release Time:** 4:25 pm 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 Refi¹	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 Only²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI¹	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)