

W. Rate Sheet Dated: 8/27/2021

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	100.251	100.251	99.861	2.250	100.065	100.065	99.674	2.250	98.306	98.306	97.994	3.125	96.164	96.164	95.864
2.375	100.466	100.466	100.076	2.375	100.242	100.242	99.851	2.500	98.637	98.637	98.324	3.250	97.742	97.742	97.442
2.500	100.682	100.682	100.291	2.500	100.420	100.420	100.029	2.625	98.800	98.800	98.488	3.375	97.820	97.820	97.520
2.625	100.881	100.881	100.490	2.625	100.596	100.596	100.205	2.750	100.380	100.380	100.080	3.500	97.898	97.898	97.598
2.750	101.935	101.935	101.498	2.750	101.769	101.769	101.332	2.875	100.539	100.539	100.239	3.625	97.664	97.664	97.364
2.875	102.142	102.142	101.704	2.875	101.940	101.940	101.503	3.000	100.667	100.667	100.367	Margin = 2.250		Index = 0.070	
3.000	102.342	102.342	101.904	3.000	102.081	102.081	101.643	3.125	100.809	100.809	100.509	30 Year OTC			
3.125	102.530	102.530	102.092	3.125	102.236	102.236	101.798	3.250	101.995	101.995	101.695	Rate	30 Day	45 Day	60 Day
3.250	102.800	102.800	102.393	3.250	102.598	102.598	102.192	3.375	102.130	102.130	101.830	4.000	100.963	100.963	100.463
3.375	102.897	102.897	102.491	3.375	102.643	102.643	102.237	3.500	102.228	102.228	101.928	4.125	101.122	101.122	100.622
3.500	103.085	103.085	102.678	3.500	102.712	102.712	102.306	3.625	102.328	102.328	102.028	4.375	102.150	102.150	101.650
3.625	103.271	103.271	102.865	3.625	102.821	102.821	102.414	3.750	103.322	103.322	103.022	4.500	102.298	102.298	101.798
3.750	102.922	102.922	102.601	3.750	102.727	102.727	102.405	3.875	103.433	103.433	103.133	4.625	102.428	102.428	101.928
3.875	103.001	103.001	102.679	3.875	102.747	102.747	102.425	4.000	103.523	103.523	103.223	4.875	102.761	102.761	102.261
4.000	103.138	103.138	102.816	4.000	102.845	102.845	102.523	4.125	103.622	103.622	103.322	5.000	102.909	102.909	102.409
4.125	103.297	103.297	102.975	4.125	102.954	102.954	102.632	4.250	103.289	103.289	102.989	5.125	103.039	103.039	102.539
4.250	103.600	103.600	103.400	4.250	103.435	103.435	103.235	4.375	103.400	103.400	103.100	5.500	101.551	101.551	101.051
4.375	103.625	103.625	103.425	4.375	103.454	103.454	103.254	4.500	103.490	103.490	103.190	5.625	101.681	101.681	101.181
6.250	106.000	106.000	105.800	6.250	104.641	104.641	104.441	4.625	103.590	103.590	103.290	6.250	104.032	104.032	103.532

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	100.351	100.251	100.251	99.861	2.250	100.015	99.915	99.915	99.524	2.250	100.436	100.336	100.336	100.024
2.375	100.566	100.466	100.466	100.076	2.375	100.192	100.092	100.092	99.701	2.375	100.601	100.501	100.501	100.188
2.500	100.782	100.682	100.682	100.291	2.500	100.370	100.270	100.270	99.879	2.500	100.767	100.667	100.667	100.354
2.625	100.981	100.881	100.881	100.490	2.625	100.546	100.446	100.446	100.055	2.625	100.930	100.830	100.830	100.518
2.750	102.035	101.935	101.935	101.498	2.750	101.594	101.494	101.494	101.057	2.750	101.410	101.310	101.310	101.010
2.875	102.242	102.142	102.142	101.704	2.875	101.765	101.665	101.665	101.228	2.875	101.569	101.469	101.469	101.169
3.000	102.442	102.342	102.342	101.904	3.000	101.906	101.806	101.806	101.368	3.000	101.697	101.597	101.597	101.297
3.125	102.630	102.530	102.530	102.092	3.125	102.061	101.961	101.961	101.523	3.125	101.839	101.739	101.739	101.439
3.250	102.900	102.800	102.800	102.393	3.250	102.398	102.298	102.298	101.892	3.250	103.625	103.525	103.525	103.225
3.375	103.097	102.997	102.997	102.591	3.375	102.543	102.443	102.443	102.037	3.375	103.760	103.660	103.660	103.360
3.500	103.285	103.185	103.185	102.778	3.500	102.612	102.512	102.512	102.106	3.500	103.858	103.758	103.758	103.458
3.625	103.471	103.371	103.371	102.965	3.625	102.721	102.621	102.621	102.214	3.625	103.958	103.858	103.858	103.558
3.750	103.122	103.022	103.022	102.701	3.750	102.927	102.827	102.827	102.505	3.750	105.452	105.352	105.352	105.052

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

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	1.000	0.875	0.750	0.625	0.500	0.250	0.250	0.000
3.25-3.625	2.000	1.750	1.500	1.375	1.250	1.000	0.875	0.125
3.75-4.125	2.500	2.250	1.875	1.750	1.625	1.250	1.000	0.625
4.25-4.625	2.500	2.250	1.875	1.625	1.500	1.375	1.000	0.625
4.75-5.125	0.500	0.375	0.375	0.250	0.250	0.125	0.125	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.213	98.213	97.713	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.372	98.372	97.872	4.750	101.000	101.000	100.500
3.875	98.943	98.943	98.443	6.250	103.750	103.750	103.500	4.375	99.400	99.400	98.900	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	98.806	98.806	98.306					4.500	99.548	99.548	99.048	Rate	30 Day	45 Day	60 Day
4.125	98.647	98.647	98.147					4.625	99.678	99.678	99.178	5.750	103.000	103.000	102.500
4.250	100.587	100.587	100.087					4.875	100.011	100.011	99.511	6.250	105.750	105.750	105.250
4.375	100.462	100.462	99.962					5.000	100.159	100.159	99.659	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.315	100.315	99.815					5.125	100.289	100.289	99.789				
4.625	100.184	100.184	99.684					5.500	98.801	98.801	98.301				
4.750	101.226	101.226	100.726					5.625	98.931	98.931	98.431				
Borrower Paid Comp Only				Lender Paid Only				6.250	101.282	101.282	100.782				

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)

W. Rate Sheet Dated: 8/27/2021

Release Time: 10:00 am ET

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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	98.929	98.929	98.629	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	99.087	99.087	98.787	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	99.216	99.216	98.916	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.358	99.358	99.058	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.800	100.800	100.500	Rate	30 Day	45 Day	60 Day
3.250	101.400	101.400	100.994	3.250	101.298	101.298	100.892	3.375	100.935	100.935	100.635	3.250	101.400	101.400	100.900
3.375	101.597	101.597	101.191	3.375	101.443	101.443	101.037	3.500	101.033	101.033	100.733	3.375	101.597	101.597	101.097
3.500	101.785	101.785	101.379	3.500	101.512	101.512	101.106	3.625	101.133	101.133	100.833	3.500	101.785	101.785	101.285
3.625	101.971	101.971	101.565	3.625	101.621	101.621	101.215	3.750	102.627	102.627	102.327	3.625	101.971	101.971	101.471
3.750	101.110	101.110	100.788	3.750	101.015	101.015	100.693	3.875	N/A	N/A	N/A	3.750	101.110	101.110	100.610
3.875	101.289	101.289	100.967	3.875	101.134	101.134	100.812	4.000	N/A	N/A	N/A	3.875	101.289	101.289	100.789
4.000	101.426	101.426	101.104	4.000	101.233	101.233	100.911	4.125	N/A	N/A	N/A	4.000	101.426	101.426	100.926
4.125	101.584	101.584	101.262	4.125	101.341	101.341	101.019	4.250	N/A	N/A	N/A	4.125	101.584	101.584	101.084
4.250	102.238	102.238	102.038	4.250	102.172	102.172	101.972	4.375	N/A	N/A	N/A	4.250	102.238	102.238	101.738
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	101.123	101.023	101.023	100.586	2.750	101.032	100.932	100.932	100.495	2.750	100.748	100.648	100.648	100.348
2.875	101.329	101.229	101.229	100.792	2.875	101.203	101.103	101.103	100.666	2.875	100.906	100.806	100.806	100.506
3.000	101.529	101.429	101.429	100.992	3.000	101.343	101.243	101.243	100.806	3.000	101.035	100.935	100.935	100.635
3.125	101.717	101.617	101.617	101.180	3.125	101.498	101.398	101.398	100.961	3.125	101.177	101.077	101.077	100.777
3.250	101.500	101.400	101.400	100.994	3.250	101.398	101.298	101.298	100.892	3.250	102.525	102.425	102.425	102.125
3.375	101.697	101.597	101.597	101.191	3.375	101.543	101.443	101.443	101.037	3.375	102.660	102.560	102.560	102.260
3.500	101.885	101.785	101.785	101.379	3.500	101.612	101.512	101.512	101.106	3.500	102.758	102.658	102.658	102.358
3.625	102.071	101.971	101.971	101.565	3.625	101.721	101.621	101.621	101.215	3.625	102.858	102.758	102.758	102.458
3.750	101.210	101.110	101.110	100.788	3.750	101.115	101.015	101.015	100.693	3.750	103.540	103.440	103.440	103.140

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwwholesale.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.:

10/26/2021

W. Rate Sheet Dated: 8/27/2021

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	98.689	98.689	98.489	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.018	99.018	98.818	2.000	N/A	N/A	N/A	2.500	98.642	98.483	98.395
2.625	99.526	99.526	99.326	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.819	99.819	99.619	2.125	N/A	N/A	N/A	2.625	99.488	99.344	99.265
2.750	100.318	100.318	100.118	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.539	100.539	100.339	2.250	N/A	N/A	N/A	2.750	100.280	100.136	100.057
2.875	100.946	100.946	100.746	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.114	101.114	100.914	2.375	N/A	N/A	N/A	2.875	100.908	100.764	100.685
2.990	101.347	101.347	101.147	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.421	101.421	101.221	2.500	N/A	N/A	N/A	2.990	101.309	101.165	101.086
3.000	101.447	101.447	101.247	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.521	101.521	101.321	2.625	N/A	N/A	N/A	3.000	101.409	101.265	101.186
3.125	101.988	101.988	101.788	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.054	102.054	101.854	2.750	N/A	N/A	N/A	3.125	101.942	101.791	101.687
3.250	102.690	102.690	102.490	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.701	102.701	102.501	2.875	N/A	N/A	N/A	3.250	102.644	102.492	102.389
3.375	103.405	103.405	103.205	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.383	103.383	103.183	2.990	N/A	N/A	N/A	3.375	103.360	103.208	103.105
3.500	103.780	103.780	103.580	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.671	103.671	103.471	3.000	N/A	N/A	N/A	3.500	103.734	103.582	103.479
3.625	104.089	104.089	103.889	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.819	103.819	103.619	3.125	N/A	N/A	N/A	3.625	104.044	103.892	103.789
3.750	103.842	103.842	103.642	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.955	102.955	102.755	3.250	N/A	N/A	N/A	3.750	103.552	103.452	103.352
3.875	104.268	104.268	104.068	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.351	103.351	103.151	3.375	N/A	N/A	N/A	3.875	103.978	103.878	103.778
3.990	104.485	104.485	104.285	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.528	103.528	103.328	3.500	N/A	N/A	N/A	3.990	104.195	104.095	103.995
4.000	104.585	104.585	104.385	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.628	103.628	103.428	3.625	N/A	N/A	N/A	4.000	104.295	104.195	104.095
4.125	104.887	104.887	104.687	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.813	103.813	103.613	3.750	N/A	N/A	N/A	4.125	104.598	104.498	104.398
4.250	104.917	104.917	104.717	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.925	102.925	102.725	3.875	N/A	N/A	N/A	4.250	104.631	104.526	104.431
4.375	105.273	105.273	105.073	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.309	103.309	103.109	3.990	N/A	N/A	N/A	4.375	104.987	104.882	104.787
4.500	105.606	105.606	105.406	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.601	103.601	103.401	4.000	N/A	N/A	N/A	4.500	105.220	105.115	105.020
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.691	100.691	100.491	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.837	99.837	99.637	2.000	99.772	99.644	99.567
2.875	N/A	N/A	N/A	2.625	101.169	101.169	100.969	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.418	100.418	100.218	2.125	100.353	100.225	100.148
2.990	N/A	N/A	N/A	2.750	101.480	101.480	101.280	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.890	100.890	100.690	2.250	100.825	100.697	100.620
3.000	N/A	N/A	N/A	2.875	102.100	102.100	101.900	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.289	101.289	101.089	2.375	101.224	101.096	101.019
3.125	N/A	N/A	N/A	2.990	102.463	102.463	102.263	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.758	101.758	101.558	2.500	101.688	101.560	101.487
3.250	N/A	N/A	N/A	3.000	102.563	102.563	102.363	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.270	102.270	102.070	2.625	102.200	102.072	101.999
3.375	N/A	N/A	N/A	3.125	102.970	102.970	102.770	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.742	102.742	102.542	2.750	102.672	102.544	102.471
3.500	N/A	N/A	N/A	3.250	103.151	103.151	102.951	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.102	103.102	102.902	2.875	103.032	102.904	102.831
3.625	N/A	N/A	N/A	3.375	103.829	103.829	103.629	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.407	103.407	103.207	2.990	103.337	103.209	103.136
3.750	N/A	N/A	N/A	3.500	104.174	104.174	103.974	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.507	103.507	103.307	3.000	103.437	103.309	103.236
3.875	N/A	N/A	N/A	3.625	104.479	104.479	104.279	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.863	103.863	103.663	3.125	103.793	103.665	103.592
3.990	N/A	N/A	N/A	3.750	104.054	104.054	103.854	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.269	104.269	104.069	3.250	103.943	103.815	103.743
4.000	N/A	N/A	N/A	3.875	104.476	104.476	104.276	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.747	104.747	104.547	3.375	104.421	104.321	104.221
4.125	N/A	N/A	N/A	3.990	104.665	104.665	104.465	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.047	105.047	104.847	3.500	104.721	104.621	104.521
4.250	N/A	N/A	N/A	4.000	104.765	104.765	104.565	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.425	105.425	105.225	3.625	105.099	104.999	104.899
4.375	N/A	N/A	N/A	4.125	105.064	105.064	104.864	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.051	105.051	104.851	3.750	104.700	104.600	104.500
4.500	N/A	N/A	N/A	4.250	105.043	105.043	104.843	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.452	105.452	105.252	3.875	105.100	105.000	104.900
4.625	N/A	N/A	N/A	4.375	105.394	105.394	105.194	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.745	105.745	105.545	3.990	105.394	105.294	105.194
4.750	N/A	N/A	N/A	4.500	105.710	105.710	105.510	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.845	105.845	105.645	4.000	105.494	105.394	105.294
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.039	100.039	99.839	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.306	100.306	100.106
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.484	100.484	100.284	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.887	100.887	100.687
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.809	100.809	100.609	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.359	101.359	101.159
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.241	101.241	101.041	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.758	101.758	101.558
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.742	101.742	101.542	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.125	102.125	101.925
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.129	102.129	101.929	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.532	102.532	102.332
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.456	102.456	102.256	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.836	102.836	102.636
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.703	102.703	102.503	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.196	103.196	102.996
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.886	102.886	102.686	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.501	103.501	103.301
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.986	102.986	102.786	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.601	103.601	103.401
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.227	103.227	103.027	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.957	103.957	103.757
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.212	103.212													



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: 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	98.689	98.689	98.489	2.500	99.018	99.018	98.818	2.875	102.100	102.100	101.900	2.000	99.837	99.837	99.637	2.000	100.039	100.039	99.839
2.625	99.526	99.526	99.326	2.625	99.819	99.819	99.619	2.990	102.463	102.463	102.263	2.125	100.418	100.418	100.218	2.125	100.484	100.484	100.284
2.750	100.318	100.318	100.118	2.750	100.539	100.539	100.339	3.000	102.563	102.563	102.363	2.250	100.890	100.890	100.690	2.250	100.809	100.809	100.609
2.875	100.946	100.946	100.746	2.875	101.114	101.114	100.914	3.125	102.970	102.970	102.770	2.375	101.289	101.289	101.089	2.375	101.241	101.241	101.041
2.990	101.347	101.347	101.147	2.990	101.421	101.421	101.221	3.250	103.151	103.151	102.951	2.500	101.758	101.758	101.558	2.500	101.742	101.742	101.542
3.000	101.447	101.447	101.247	3.000	101.521	101.521	101.321	3.375	103.829	103.829	103.629	2.625	102.270	102.270	102.070	2.625	102.129	102.129	101.929
3.125	101.988	101.988	101.788	3.125	102.054	102.054	101.854	3.500	104.174	104.174	103.974	2.750	102.742	102.742	102.542	2.750	102.456	102.456	102.256
3.250	102.690	102.690	102.490	3.250	102.701	102.701	102.501	3.625	104.479	104.479	104.279	2.875	103.102	103.102	102.902	2.875	102.703	102.703	102.503
3.375	103.405	103.405	103.205	3.375	103.383	103.383	103.183	3.750	104.054	104.054	103.854	2.990	103.407	103.407	103.207	2.990	102.886	102.886	102.686
3.500	103.780	103.780	103.580	3.500	103.671	103.671	103.471	3.875	104.476	104.476	104.276	3.000	103.507	103.507	103.307	3.000	102.986	102.986	102.786
3.625	104.089	104.089	103.889	3.625	103.819	103.819	103.619	3.990	104.665	104.665	104.465	3.125	103.863	103.863	103.663	3.125	103.227	103.227	103.027
3.750	103.842	103.842	103.642	3.750	102.955	102.955	102.755	4.000	104.765	104.765	104.565	3.250	104.269	104.269	104.069	3.250	103.212	103.212	103.012
3.875	104.268	104.268	104.068	3.875	103.351	103.351	103.151	4.125	105.064	105.064	104.864	3.375	104.747	104.747	104.547	3.375	103.579	103.579	103.379
3.990	104.485	104.485	104.285	3.990	103.528	103.528	103.328	4.250	105.043	105.043	104.843	3.500	105.047	105.047	104.847	3.500	103.789	103.789	103.589
4.000	104.585	104.585	104.385	4.000	103.628	103.628	103.428	4.375	105.394	105.394	105.194	3.625	105.425	105.425	105.225	3.625	104.056	104.056	103.856
4.125	104.887	104.887	104.687	4.125	103.813	103.813	103.613	4.500	105.710	105.710	105.510	3.750	105.051	105.051	104.851	3.750	103.147	103.147	102.947
4.250	104.917	104.917	104.717	4.250	102.925	102.925	102.725	4.625	105.930	105.930	105.730	3.875	105.452	105.452	105.252	3.875	103.428	103.428	103.228
4.375	105.273	105.273	105.073	4.375	103.309	103.309	103.109	4.750	106.100	106.100	105.900	3.990	105.745	105.745	105.545	3.990	103.603	103.603	103.403
4.500	105.606	105.606	105.406	4.500	103.601	103.601	103.401	4.875	106.422	106.422	106.222	4.000	105.845	105.845	105.645	4.000	103.703	103.703	103.503

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LPAs do not apply and the lender must use SFC 118.			

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

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45 Day Lock Exp.: 10/11/2021
60 Day Lock Exp.: 10/26/2021

W. Rate Sheet Dated: 8/27/2021

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	98.726	98.726	98.499	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.532	97.532	97.305	2.750	N/A	N/A	N/A	2.500	98.476	98.376	98.249
2.625	99.641	99.641	99.415	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.447	98.447	98.221	2.875	N/A	N/A	N/A	2.625	99.391	99.291	99.165
2.750	100.447	100.447	100.227	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.253	99.253	99.033	2.990	N/A	N/A	N/A	2.750	100.197	100.097	99.977
2.875	101.098	101.098	100.883	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.904	99.904	99.689	3.000	N/A	N/A	N/A	2.875	100.848	100.748	100.633
2.990	101.464	101.464	101.259	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.270	100.270	100.065	3.125	N/A	N/A	N/A	2.990	101.214	101.114	101.009
3.000	101.564	101.564	101.359	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.370	100.370	100.165	3.250	N/A	N/A	N/A	3.000	101.314	101.214	101.109
3.125	102.087	102.087	101.860	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.577	100.577	100.350	3.375	N/A	N/A	N/A	3.125	101.837	101.722	101.610
3.250	102.775	102.775	102.558	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.265	101.265	101.048	3.500	N/A	N/A	N/A	3.250	102.525	102.410	102.308
3.375	103.484	103.484	103.271	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.974	101.974	101.761	3.625	N/A	N/A	N/A	3.375	103.234	103.119	103.021
3.500	103.806	103.806	103.600	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.296	102.296	102.090	3.750	N/A	N/A	N/A	3.500	103.556	103.442	103.350
3.625	104.108	104.108	103.902	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.598	102.598	102.392	3.875	N/A	N/A	N/A	3.625	103.858	103.743	103.652
3.750	103.805	103.805	103.605	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.939	100.939	100.739	3.990	N/A	N/A	N/A	3.750	103.555	103.455	103.355
3.875	104.199	104.199	103.999	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.333	101.333	101.133	4.000	N/A	N/A	N/A	3.875	103.949	103.849	103.749
3.990	104.393	104.393	104.193	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.527	101.527	101.327	4.125	N/A	N/A	N/A	3.990	104.143	104.043	103.943
4.000	104.493	104.493	104.293	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.627	101.627	101.427	4.250	N/A	N/A	N/A	4.000	104.243	104.143	104.043
4.125	104.478	104.478	104.278	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.552	100.552	100.352	4.375	N/A	N/A	N/A	4.125	104.228	104.128	104.028
4.250	104.854	104.854	104.654	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.928	100.928	100.728	4.500	N/A	N/A	N/A	4.250	104.604	104.504	104.404
4.375	105.204	105.204	105.004	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.278	101.278	101.078	4.625	N/A	N/A	N/A	4.375	104.954	104.854	104.754
4.500	105.502	105.502	105.302	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.576	101.576	101.376	4.750	N/A	N/A	N/A	4.500	105.252	105.152	105.052

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	100.349	100.349	100.098	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.953	99.953	99.753	2.000	99.703	99.603	99.503
2.875	N/A	N/A	N/A	2.625	100.904	100.904	100.676	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.537	100.537	100.337	2.125	100.287	100.187	100.087
2.990	N/A	N/A	N/A	2.750	101.374	101.374	101.146	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.967	100.967	100.767	2.250	100.717	100.617	100.517
3.000	N/A	N/A	N/A	2.875	101.967	101.967	101.743	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.352	101.352	101.152	2.375	101.102	101.002	100.902
3.125	N/A	N/A	N/A	2.990	102.324	102.324	102.104	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.894	101.894	101.694	2.500	101.644	101.544	101.444
3.250	N/A	N/A	N/A	3.000	102.424	102.424	102.204	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.400	102.400	102.200	2.625	102.150	102.050	101.950
3.375	N/A	N/A	N/A	3.125	102.631	102.631	102.426	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.857	102.857	102.657	2.750	102.607	102.507	102.407
3.500	N/A	N/A	N/A	3.250	103.089	103.089	102.888	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.178	103.178	102.978	2.875	102.928	102.828	102.728
3.625	N/A	N/A	N/A	3.375	103.756	103.756	103.556	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.439	103.439	103.239	2.990	103.189	103.089	102.989
3.750	N/A	N/A	N/A	3.500	104.100	104.100	103.900	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.539	103.539	103.339	3.000	103.289	103.189	103.089
3.875	N/A	N/A	N/A	3.625	104.356	104.356	104.156	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.601	103.601	103.401	3.125	103.351	103.251	103.151
3.990	N/A	N/A	N/A	3.750	104.057	104.057	103.857	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.095	104.095	103.895	3.250	103.845	103.745	103.645
4.000	N/A	N/A	N/A	3.875	104.389	104.389	104.189	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.553	104.553	104.353	3.375	104.303	104.203	104.103
4.125	N/A	N/A	N/A	3.990	104.570	104.570	104.370	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.775	104.775	104.575	3.500	104.525	104.425	104.325
4.250	N/A	N/A	N/A	4.000	104.670	104.670	104.470	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.322	104.322	104.122	3.625	104.072	103.972	103.872
4.375	N/A	N/A	N/A	4.125	104.504	104.504	104.304	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.656	104.656	104.456	3.750	104.406	104.306	104.206
4.500	N/A	N/A	N/A	4.250	104.875	104.875	104.675	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.802	104.802	104.602	3.875	104.552	104.452	104.352
4.625	N/A	N/A	N/A	4.375	105.203	105.203	105.003	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.156	105.156	104.956	3.990	104.906	104.806	104.706
4.750	N/A	N/A	N/A	4.500	105.542	105.542	105.342	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.256	105.256	105.056	4.000	105.006	104.906	104.806

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	98.727	98.727	98.527	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	99.311	99.311	99.111	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	99.741	99.741	99.541	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	100.126	100.126	99.926	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	100.668	100.668	100.468	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	99.924	99.924	99.724	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	100.381	100.381	100.181	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	100.702	100.702	100.502	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	100.963	100.963	100.763	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	101.063	101.063	100.863	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	101.375	101.375	101.175	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	101.869	101.869	101.669	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	102.327	102.327	102.127	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	102.549	102.549	102.349	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	101.096	101.096	100.896	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	101.430	101.430	101.230	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	101.576	101.576	101.376	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	101.930	101.930	101.730	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	102.030	102.030	101.830	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.:

10/26/2021

W. Rate Sheet Dated: 8/27/2021

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	100.447	100.447	100.227	2.750	99.253	99.253	99.033	2.500	100.349	100.349	100.098	2.000	99.953	99.953	99.753	2.000	98.727	98.727	98.527
2.875	101.098	101.098	100.883	2.875	99.904	99.904	99.689	2.625	100.904	100.904	100.676	2.125	100.537	100.537	100.337	2.125	99.311	99.311	99.111
2.990	101.464	101.464	101.259	2.990	100.270	100.270	100.065	2.750	101.374	101.374	101.146	2.250	100.967	100.967	100.767	2.250	99.741	99.741	99.541
3.000	101.564	101.564	101.359	3.000	100.370	100.370	100.165	2.875	101.967	101.967	101.743	2.375	101.352	101.352	101.152	2.375	100.126	100.126	99.926
3.125	102.087	102.087	101.860	3.125	100.577	100.577	100.350	2.990	102.324	102.324	102.104	2.500	101.894	101.894	101.694	2.500	100.668	100.668	100.468
3.250	102.775	102.775	102.558	3.250	101.265	101.265	101.048	3.000	102.424	102.424	102.204	2.625	102.400	102.400	102.200	2.625	99.924	99.924	99.724
3.375	103.484	103.484	103.271	3.375	101.974	101.974	101.761	3.125	102.631	102.631	102.426	2.750	102.857	102.857	102.657	2.750	100.381	100.381	100.181
3.500	103.806	103.806	103.600	3.500	102.296	102.296	102.090	3.250	103.089	103.089	102.888	2.875	103.178	103.178	102.978	2.875	100.702	100.702	100.502
3.625	104.108	104.108	103.902	3.625	102.598	102.598	102.392	3.375	103.756	103.756	103.556	2.990	103.439	103.439	103.239	2.990	100.963	100.963	100.763
3.750	103.805	103.805	103.605	3.750	100.939	100.939	100.739	3.500	104.100	104.100	103.900	3.000	103.539	103.539	103.339	3.000	101.063	101.063	100.863
3.875	104.199	104.199	103.999	3.875	101.333	101.333	101.133	3.625	104.356	104.356	104.156	3.125	103.601	103.601	103.401	3.125	101.375	101.375	101.175
3.990	104.393	104.393	104.193	3.990	101.527	101.527	101.327	3.750	104.057	104.057	103.857	3.250	104.095	104.095	103.895	3.250	101.869	101.869	101.669
4.000	104.493	104.493	104.293	4.000	101.627	101.627	101.427	3.875	104.389	104.389	104.189	3.375	104.553	104.553	104.353	3.375	102.327	102.327	102.127
4.125	104.478	104.478	104.278	4.125	100.552	100.552	100.352	3.990	104.570	104.570	104.370	3.500	104.775	104.775	104.575	3.500	102.549	102.549	102.349
4.250	104.854	104.854	104.654	4.250	100.928	100.928	100.728	4.000	104.670	104.670	104.470	3.625	104.322	104.322	104.122	3.625	101.096	101.096	100.896
4.375	105.204	105.204	105.004	4.375	101.278	101.278	101.078	4.125	104.504	104.504	104.304	3.750	104.656	104.656	104.456	3.750	101.430	101.430	101.230
4.500	105.502	105.502	105.302	4.500	101.576	101.576	101.376	4.250	104.875	104.875	104.675	3.875	104.802	104.802	104.602	3.875	101.576	101.576	101.376
4.625	105.839	105.839	105.639	4.625	101.413	101.413	101.213	4.375	105.203	105.203	105.003	3.990	105.156	105.156	104.956	3.990	101.930	101.930	101.730
4.750	106.203	106.203	106.003	4.750	101.777	101.777	101.577	4.500	105.542	105.542	105.342	4.000	105.256	105.256	105.056	4.000	102.030	102.030	101.830

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

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

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

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

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

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

10/26/2021

W. Rate Sheet Dated: 8/27/2021

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	98.726	98.726	98.499	2.500	100.349	100.349	100.098	2.000	99.953	99.953	99.753	2.500	97.454	97.454	97.227	2.000	98.690	98.690	98.490
2.625	99.641	99.641	99.415	2.625	100.904	100.904	100.676	2.125	100.537	100.537	100.337	2.625	98.369	98.369	98.143	2.125	99.274	99.274	99.074
2.750	100.447	100.447	100.227	2.750	101.374	101.374	101.146	2.250	100.967	100.967	100.767	2.750	99.175	99.175	98.955	2.250	99.704	99.704	99.504
2.875	101.098	101.098	100.883	2.875	101.967	101.967	101.743	2.375	101.352	101.352	101.152	2.875	99.826	99.826	99.611	2.375	100.089	100.089	99.889
2.990	101.464	101.464	101.259	2.990	102.324	102.324	102.104	2.500	101.894	101.894	101.694	2.990	100.192	100.192	99.987	2.500	100.631	100.631	100.431
3.000	101.564	101.564	101.359	3.000	102.424	102.424	102.204	2.625	102.400	102.400	102.200	3.000	100.292	100.292	100.087	2.625	100.512	100.512	100.312
3.125	102.087	102.087	101.860	3.125	102.631	102.631	102.426	2.750	102.857	102.857	102.657	3.125	100.657	100.657	100.430	2.750	100.969	100.969	100.769
3.250	102.775	102.775	102.558	3.250	103.089	103.089	102.888	2.875	103.178	103.178	102.978	3.250	101.345	101.345	101.128	2.875	101.290	101.290	101.090
3.375	103.484	103.484	103.271	3.375	103.756	103.756	103.556	2.990	103.439	103.439	103.239	3.375	102.054	102.054	101.841	2.990	101.551	101.551	101.351
3.500	103.806	103.806	103.600	3.500	104.100	104.100	103.900	3.000	103.539	103.539	103.339	3.500	102.376	102.376	102.170	3.000	101.651	101.651	101.451
3.625	104.108	104.108	103.902	3.625	104.356	104.356	104.156	3.125	103.601	103.601	103.401	3.625	102.678	102.678	102.472	3.125	101.838	101.838	101.638
3.750	103.805	103.805	103.605	3.750	104.057	104.057	103.857	3.250	104.095	104.095	103.895	3.750	101.697	101.697	101.497	3.250	102.332	102.332	102.132
3.875	104.199	104.199	103.999	3.875	104.389	104.389	104.189	3.375	104.553	104.553	104.353	3.875	102.091	102.091	101.891	3.375	102.790	102.790	102.590
3.990	104.393	104.393	104.193	3.990	104.570	104.570	104.370	3.500	104.775	104.775	104.575	3.990	102.285	102.285	102.085	3.500	103.012	103.012	102.812
4.000	104.493	104.493	104.293	4.000	104.670	104.670	104.470	3.625	104.322	104.322	104.122	4.000	102.385	102.385	102.185	3.625	102.059	102.059	101.859
4.125	104.478	104.478	104.278	4.125	104.504	104.504	104.304	3.750	104.656	104.656	104.456	4.125	101.840	101.840	101.640	3.750	102.393	102.393	102.193
4.250	104.854	104.854	104.654	4.250	104.875	104.875	104.675	3.875	104.802	104.802	104.602	4.250	102.216	102.216	102.016	3.875	102.539	102.539	102.339
4.375	105.204	105.204	105.004	4.375	105.203	105.203	105.003	3.990	105.156	105.156	104.956	4.375	102.566	102.566	102.366	3.990	102.893	102.893	102.693
4.500	105.502	105.502	105.302	4.500	105.542	105.542	105.342	4.000	105.256	105.256	105.056	4.500	102.864	102.864	102.664	4.000	102.993	102.993	102.793

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.:

10/26/2021

W. Rate Sheet Dated: 8/27/2021

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)