



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/29/2021

45 Day Lock Exp.: 10/14/2021

60 Day Lock Exp.: 10/29/2021

W. Rate Sheet Dated: 8/30/2021

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	100.486	100.486	100.126	2.250	100.299	100.299	99.940	2.250	98.431	98.431	98.119	3.125	96.164	96.164	95.864
2.375	100.701	100.701	100.341	2.375	100.476	100.476	100.117	2.500	98.762	98.762	98.449	3.250	97.742	97.742	97.442
2.500	100.916	100.916	100.557	2.500	100.654	100.654	100.295	2.625	98.925	98.925	98.613	3.375	97.820	97.820	97.520
2.625	101.115	101.115	100.756	2.625	100.830	100.830	100.471	2.750	100.431	100.431	100.131	3.500	97.898	97.898	97.598
2.750	102.201	102.201	101.842	2.750	102.035	102.035	101.675	2.875	100.589	100.589	100.289	3.625	97.664	97.664	97.364
2.875	102.407	102.407	102.048	2.875	102.206	102.206	101.846	3.000	100.718	100.718	100.418	Margin = 2.250		Index = 0.070	
3.000	102.607	102.607	102.248	3.000	102.347	102.347	101.987	3.125	100.860	100.860	100.560	30 Year OTC			
3.125	102.795	102.795	102.436	3.125	102.501	102.501	102.142	3.250	102.148	102.148	101.848	Rate	30 Day	45 Day	60 Day
3.250	102.940	102.940	102.565	3.250	102.739	102.739	102.364	3.375	102.282	102.282	101.982	4.000	101.447	101.447	100.947
3.375	103.037	103.037	102.662	3.375	102.784	102.784	102.409	3.500	102.381	102.381	102.081	4.125	101.606	101.606	101.106
3.500	103.225	103.225	102.850	3.500	102.853	102.853	102.478	3.625	102.480	102.480	102.180	4.375	102.150	102.150	101.650
3.625	103.412	103.412	103.037	3.625	102.961	102.961	102.586	3.750	103.353	103.353	103.053	4.500	102.298	102.298	101.798
3.750	103.407	103.407	103.107	3.750	103.211	103.211	102.911	3.875	103.464	103.464	103.164	4.625	102.428	102.428	101.928
3.875	103.485	103.485	103.185	3.875	103.231	103.231	102.931	4.000	103.554	103.554	103.254	4.875	102.667	102.667	-110.083
4.000	103.622	103.622	103.322	4.000	103.330	103.330	103.030	4.125	103.654	103.654	103.354	5.000	102.815	102.815	-109.935
4.125	103.781	103.781	103.481	4.125	103.438	103.438	103.138	4.250	103.321	103.321	103.021	5.125	102.945	102.945	-109.805
4.250	103.600	103.600	103.400	4.250	103.435	103.435	103.235	4.375	103.431	103.431	103.131	5.500	101.348	101.348	-108.496
4.375	103.625	103.625	103.425	4.375	103.454	103.454	103.254	4.500	103.521	103.521	103.221	5.625	101.478	101.478	-108.366
6.250	106.000	106.000	105.800	6.250	103.985	103.985	103.785	4.625	103.621	103.621	103.321	6.250	103.375	103.375	102.875

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	100.586	100.486	100.486	100.126	2.250	100.249	100.149	100.149	99.790	2.250	100.561	100.461	100.461	100.149	
2.375	100.801	100.701	100.701	100.341	2.375	100.426	100.326	100.326	99.967	2.375	100.726	100.626	100.626	100.313	
2.500	101.016	100.916	100.916	100.557	2.500	100.604	100.504	100.504	100.145	2.500	100.892	100.792	100.792	100.479	
2.625	101.215	101.115	101.115	100.756	2.625	100.780	100.680	100.680	100.321	2.625	101.055	100.955	100.955	100.643	
2.750	102.301	102.201	102.201	101.842	2.750	101.860	101.760	101.760	101.400	2.750	101.461	101.361	101.361	101.061	
2.875	102.507	102.407	102.407	102.048	2.875	102.031	101.931	101.931	101.571	2.875	101.619	101.519	101.519	101.219	
3.000	102.707	102.607	102.607	102.248	3.000	102.172	102.072	102.072	101.712	3.000	101.748	101.648	101.648	101.348	
3.125	102.895	102.795	102.795	102.436	3.125	102.326	102.226	102.226	101.867	3.125	101.890	101.790	101.790	101.490	
3.250	103.040	102.940	102.940	102.565	3.250	102.539	102.439	102.439	102.064	3.250	103.778	103.678	103.678	103.378	
3.375	103.237	103.137	103.137	102.762	3.375	102.684	102.584	102.584	102.209	3.375	103.912	103.812	103.812	103.512	
3.500	103.425	103.325	103.325	102.950	3.500	102.753	102.653	102.653	102.278	3.500	104.011	103.911	103.911	103.611	
3.625	103.612	103.512	103.512	103.137	3.625	102.861	102.761	102.761	102.386	3.625	104.110	104.010	104.010	103.710	
3.750	103.607	103.507	103.507	103.207	3.750	103.411	103.311	103.311	103.011	3.750	105.483	105.383	105.383	105.083	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.697	98.697	98.197	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.856	98.856	98.356	4.750	101.000	101.000	100.500
3.875	99.427	99.427	98.927	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	99.290	99.290	98.790					4.500	99.548	99.548	99.048	Rate	30 Day	45 Day	60 Day
4.125	99.131	99.131	98.631					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	99.917	99.917	-112.833	6.250	105.750	105.750	105.250
4.375	100.462	100.462	99.962					5.000	100.065	100.065	-112.685	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only			
4.500	100.315	100.315	99.815					5.125	100.195	100.195	-112.555				
4.625	100.184	100.184	99.684					5.500	98.598	98.598	-111.246				
4.750	101.133	101.133	-5.492					5.625	98.728	98.728	-111.116				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.625	100.625	100.125				

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 <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)



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30 Day Lock Exp.:

9/29/2021

45 Day Lock Exp.:

10/14/2021

60 Day Lock Exp.:

10/29/2021

W. Rate Sheet Dated: 8/30/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.914	95.914	95.614
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.492	97.492	97.192
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.570	97.570	97.270
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.980	98.980	98.680	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	99.138	99.138	98.838	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	99.267	99.267	98.967	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.409	99.409	99.109	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.953	100.953	100.653	Rate	30 Day	45 Day	60 Day
3.250	101.571	101.571	101.196	3.250	101.470	101.470	101.095	3.375	101.087	101.087	100.787	3.250	101.571	101.571	101.071
3.375	101.769	101.769	101.394	3.375	101.615	101.615	101.240	3.500	101.186	101.186	100.886	3.375	101.769	101.769	101.269
3.500	101.957	101.957	101.582	3.500	101.684	101.684	101.309	3.625	101.285	101.285	100.985	3.500	101.957	101.957	101.457
3.625	102.143	102.143	101.768	3.625	101.793	101.793	101.418	3.750	102.658	102.658	102.358	3.625	102.143	102.143	101.643
3.750	101.657	101.657	101.357	3.750	101.561	101.561	101.261	3.875	N/A	N/A	N/A	3.750	101.657	101.657	101.157
3.875	101.835	101.835	101.535	3.875	101.681	101.681	101.381	4.000	N/A	N/A	N/A	3.875	101.835	101.835	101.335
4.000	101.972	101.972	101.672	4.000	101.780	101.780	101.480	4.125	N/A	N/A	N/A	4.000	101.972	101.972	101.472
4.125	102.131	102.131	101.831	4.125	101.888	101.888	101.588	4.250	N/A	N/A	N/A	4.125	102.131	102.131	101.631
4.250	102.206	102.206	102.006	4.250	102.141	102.141	101.941	4.375	N/A	N/A	N/A	4.250	102.206	102.206	101.706
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	101.576	101.476	101.476	101.117	2.750	101.485	101.385	101.385	101.026	2.750	100.986	100.886	100.886	100.586
2.875	101.782	101.682	101.682	101.323	2.875	101.656	101.556	101.556	101.197	2.875	101.144	101.044	101.044	100.744
3.000	101.982	101.882	101.882	101.523	3.000	101.797	101.697	101.697	101.338	3.000	101.273	101.173	101.173	100.873
3.125	102.170	102.070	102.070	101.711	3.125	101.951	101.851	101.851	101.492	3.125	101.415	101.315	101.315	101.015
3.250	101.671	101.571	101.571	101.196	3.250	101.570	101.470	101.470	101.095	3.250	102.709	102.609	102.609	102.309
3.375	101.869	101.769	101.769	101.394	3.375	101.715	101.615	101.615	101.240	3.375	102.844	102.744	102.744	102.444
3.500	102.057	101.957	101.957	101.582	3.500	101.784	101.684	101.684	101.309	3.500	102.942	102.842	102.842	102.542
3.625	102.243	102.143	102.143	101.768	3.625	101.893	101.793	101.793	101.418	3.625	103.041	102.941	102.941	102.641
3.750	101.757	101.657	101.657	101.357	3.750	101.661	101.561	101.561	101.261	3.750	103.633	103.533	103.533	103.233

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

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Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 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	Rate	30 Day	45 Day	60 Day
2.500	98.848	98.848	98.848	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.210	99.210	99.010	2.000	N/A	N/A	N/A	2.500	98.802	98.655	98.551
2.625	99.718	99.718	99.518	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.011	100.011	99.811	2.125	N/A	N/A	N/A	2.625	99.674	99.530	99.426
2.750	100.507	100.507	100.307	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.728	100.728	100.528	2.250	N/A	N/A	N/A	2.750	100.463	100.319	100.215
2.875	101.131	101.131	100.931	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.299	101.299	101.099	2.375	N/A	N/A	N/A	2.875	101.087	100.943	100.839
2.990	101.526	101.526	101.326	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.600	101.600	101.400	2.500	N/A	N/A	N/A	2.990	101.482	101.338	101.234
3.000	101.626	101.626	101.426	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.700	101.700	101.500	2.625	N/A	N/A	N/A	3.000	101.582	101.438	101.334
3.125	102.150	102.150	101.950	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.216	102.216	102.016	2.750	N/A	N/A	N/A	3.125	102.098	101.947	101.842
3.250	102.845	102.845	102.645	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.856	102.856	102.656	2.875	N/A	N/A	N/A	3.250	102.794	102.642	102.538
3.375	103.556	103.556	103.356	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.535	103.535	103.335	2.990	N/A	N/A	N/A	3.375	103.504	103.352	103.248
3.500	103.926	103.926	103.726	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.817	103.817	103.617	3.000	N/A	N/A	N/A	3.500	103.874	103.722	103.618
3.625	104.231	104.231	104.031	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.963	103.963	103.763	3.125	N/A	N/A	N/A	3.625	104.180	104.028	103.924
3.750	103.879	103.879	103.679	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	102.992	102.992	102.792	3.250	N/A	N/A	N/A	3.750	103.591	103.491	103.391
3.875	104.297	104.297	104.097	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.384	103.384	103.184	3.375	N/A	N/A	N/A	3.875	104.010	103.910	103.810
3.990	104.512	104.512	104.312	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.556	103.556	103.356	3.500	N/A	N/A	N/A	3.990	104.224	104.124	104.024
4.000	104.612	104.612	104.412	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.656	103.656	103.456	3.625	N/A	N/A	N/A	4.000	104.324	104.224	104.124
4.125	104.910	104.910	104.710	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.838	103.838	103.638	3.750	N/A	N/A	N/A	4.125	104.623	104.523	104.423
4.250	104.883	104.883	104.683	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.890	102.890	102.690	3.875	N/A	N/A	N/A	4.250	104.603	104.498	104.403
4.375	105.235	105.235	105.035	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.271	103.271	103.071	3.990	N/A	N/A	N/A	4.375	104.955	104.850	104.755
4.500	105.565	105.565	105.365	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.557	103.557	103.357	4.000	N/A	N/A	N/A	4.500	105.185	105.080	104.985
30/25 Year >125 High Balance						20 Year						20 Year >125						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	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.881	100.881	100.681	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.985	99.985	99.785	2.000	99.906	99.771	99.687
2.875	N/A	N/A	N/A	2.625	101.354	101.354	101.154	2.990	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.125	100.566	100.566	100.366	2.125	100.487	100.352	100.268
2.990	N/A	N/A	N/A	2.750	101.699	101.699	101.499	3.000	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.250	101.035	101.035	100.835	2.250	100.956	100.821	100.737
3.000	N/A	N/A	N/A	2.875	102.315	102.315	102.115	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.431	101.431	101.231	2.375	101.352	101.217	101.133
3.125	N/A	N/A	N/A	2.990	102.672	102.672	102.472	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.828	101.828	101.628	2.500	101.759	101.638	101.559
3.250	N/A	N/A	N/A	3.000	102.772	102.772	102.572	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.335	102.335	102.135	2.625	102.266	102.145	102.066
3.375	N/A	N/A	N/A	3.125	103.175	103.175	102.975	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.804	102.804	102.604	2.750	102.735	102.614	102.535
3.500	N/A	N/A	N/A	3.250	103.336	103.336	103.136	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.160	103.160	102.960	2.875	103.091	102.970	102.891
3.625	N/A	N/A	N/A	3.375	104.010	104.010	103.810	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.461	103.461	103.261	2.990	103.392	103.271	103.192
3.750	N/A	N/A	N/A	3.500	104.350	104.350	104.150	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.561	103.561	103.361	3.000	103.492	103.371	103.292
3.875	N/A	N/A	N/A	3.625	104.652	104.652	104.452	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.909	103.909	103.709	3.125	103.840	103.719	103.640
3.990	N/A	N/A	N/A	3.750	104.089	104.089	103.889	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.307	104.307	104.107	3.250	103.977	103.877	103.777
4.000	N/A	N/A	N/A	3.875	104.504	104.504	104.304	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.778	104.778	104.578	3.375	104.448	104.348	104.248
4.125	N/A	N/A	N/A	3.990	104.691	104.691	104.491	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.073	105.073	104.873	3.500	104.744	104.644	104.544
4.250	N/A	N/A	N/A	4.000	104.791	104.791	104.591	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.447	105.447	105.247	3.625	105.117	105.017	104.917
4.375	N/A	N/A	N/A	4.125	105.086	105.086	104.886	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.068	105.068	104.868	3.750	104.715	104.615	104.515
4.500	N/A	N/A	N/A	4.250	105.007	105.007	104.807	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.467	105.467	105.267	3.875	105.114	105.014	104.914
4.625	N/A	N/A	N/A	4.375	105.355	105.355	105.155	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.753	105.753	105.553	3.990	105.400	105.300	105.200
4.750	N/A	N/A	N/A	4.500	105.668	105.668	105.468	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.853	105.853	105.653	4.000	105.500	105.400	105.300
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year >125 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	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	100.188	100.188	99.988	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.454	100.454	100.254
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.633	100.633	100.433	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.034	101.034	100.834
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.955	100.955	100.755	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.504	101.504	101.304
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.311	101.311	101.111	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.900	101.900	101.700
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.810	101.810	101.610	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.260	102.260	102.060
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.194	102.194	101.994	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.664	102.664	102.464
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.519	102.519	102.319	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.897	102.897	102.697
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.764	102.764	102.564	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.254	103.254	103.054



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.:

9/29/2021

45 Day Lock Exp.:

10/14/2021

60 Day Lock Exp.:

10/29/2021

W. Rate Sheet Dated: 8/30/2021

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	98.848	98.848	98.648	2.500	99.210	99.210	99.010	2.875	102.315	102.315	102.115	2.000	99.985	99.985	99.785	2.000	100.188	100.188	99.988
2.625	99.718	99.718	99.518	2.625	100.011	100.011	99.811	2.990	102.672	102.672	102.472	2.125	100.566	100.566	100.366	2.125	100.633	100.633	100.433
2.750	100.507	100.507	100.307	2.750	100.728	100.728	100.528	3.000	102.772	102.772	102.572	2.250	101.035	101.035	100.835	2.250	100.955	100.955	100.755
2.875	101.131	101.131	100.931	2.875	101.299	101.299	101.099	3.125	103.175	103.175	102.975	2.375	101.431	101.431	101.231	2.375	101.311	101.311	101.111
2.990	101.526	101.526	101.326	2.990	101.600	101.600	101.400	3.250	103.336	103.336	103.136	2.500	101.828	101.828	101.628	2.500	101.810	101.810	101.610
3.000	101.626	101.626	101.426	3.000	101.700	101.700	101.500	3.375	104.010	104.010	103.810	2.625	102.335	102.335	102.135	2.625	102.194	102.194	101.994
3.125	102.150	102.150	101.950	3.125	102.216	102.216	102.016	3.500	104.350	104.350	104.150	2.750	102.804	102.804	102.604	2.750	102.519	102.519	102.319
3.250	102.845	102.845	102.645	3.250	102.856	102.856	102.656	3.625	104.652	104.652	104.452	2.875	103.160	103.160	102.960	2.875	102.764	102.764	102.564
3.375	103.556	103.556	103.356	3.375	103.535	103.535	103.335	3.750	104.089	104.089	103.889	2.990	103.461	103.461	103.261	2.990	102.941	102.941	102.741
3.500	103.926	103.926	103.726	3.500	103.817	103.817	103.617	3.875	104.504	104.504	104.304	3.000	103.561	103.561	103.361	3.000	103.041	103.041	102.841
3.625	104.231	104.231	104.031	3.625	103.963	103.963	103.763	3.990	104.691	104.691	104.491	3.125	103.909	103.909	103.709	3.125	103.283	103.283	103.083
3.750	103.879	103.879	103.679	3.750	102.992	102.992	102.792	4.000	104.791	104.791	104.591	3.250	104.307	104.307	104.107	3.250	103.250	103.250	103.050
3.875	104.297	104.297	104.097	3.875	103.384	103.384	103.184	4.125	105.086	105.086	104.886	3.375	104.778	104.778	104.578	3.375	103.616	103.616	103.416
3.990	104.512	104.512	104.312	3.990	103.556	103.556	103.356	4.250	105.007	105.007	104.807	3.500	105.073	105.073	104.873	3.500	103.825	103.825	103.625
4.000	104.612	104.612	104.412	4.000	103.656	103.656	103.456	4.375	105.355	105.355	105.155	3.625	105.447	105.447	105.247	3.625	104.084	104.084	103.884
4.125	104.910	104.910	104.710	4.125	103.838	103.838	103.638	4.500	105.668	105.668	105.468	3.750	105.068	105.068	104.868	3.750	103.168	103.168	102.968
4.250	104.883	104.883	104.683	4.250	102.890	102.890	102.690	4.625	105.884	105.884	105.684	3.875	105.467	105.467	105.267	3.875	103.447	103.447	103.247
4.375	105.235	105.235	105.035	4.375	103.271	103.271	103.071	4.750	106.073	106.073	105.873	3.990	105.753	105.753	105.553	3.990	103.619	103.619	103.419
4.500	105.565	105.565	105.365	4.500	103.557	103.557	103.357	4.875	106.391	106.391	106.191	4.000	105.853	105.853	105.653	4.000	103.719	103.719	103.519

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/29/2021

45 Day Lock Exp.:

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W. Rate Sheet Dated: 8/30/2021

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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	98.934	98.934	98.704	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.740	97.740	97.510	2.750	N/A	N/A	N/A	2.500	98.684	98.584	98.454
2.625	99.846	99.846	99.617	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.652	98.652	98.423	2.875	N/A	N/A	N/A	2.625	99.596	99.496	99.367
2.750	100.650	100.650	100.428	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.456	99.456	99.234	2.990	N/A	N/A	N/A	2.750	100.400	100.300	100.178
2.875	101.295	101.295	101.080	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.101	100.101	99.886	3.000	N/A	N/A	N/A	2.875	101.045	100.945	100.830
2.990	101.658	101.658	101.451	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.464	100.464	100.257	3.125	N/A	N/A	N/A	2.990	101.408	101.308	101.201
3.000	101.758	101.758	101.551	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.564	100.564	100.357	3.250	N/A	N/A	N/A	3.000	101.508	101.408	101.301
3.125	102.258	102.258	102.037	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.748	100.748	100.527	3.375	N/A	N/A	N/A	3.125	102.008	101.898	101.787
3.250	102.940	102.940	102.728	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.430	101.430	101.218	3.500	N/A	N/A	N/A	3.250	102.690	102.581	102.478
3.375	103.645	103.645	103.437	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.135	102.135	101.927	3.625	N/A	N/A	N/A	3.375	103.395	103.286	103.187
3.500	103.964	103.964	103.762	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.454	102.454	102.252	3.750	N/A	N/A	N/A	3.500	103.714	103.605	103.512
3.625	104.259	104.259	104.059	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.749	102.749	102.549	3.875	N/A	N/A	N/A	3.625	104.009	103.899	103.809
3.750	103.845	103.845	103.645	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.979	100.979	100.779	3.990	N/A	N/A	N/A	3.750	103.595	103.495	103.395
3.875	104.234	104.234	104.034	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.368	101.368	101.168	4.000	N/A	N/A	N/A	3.875	103.984	103.884	103.784
3.990	104.423	104.423	104.223	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.557	101.557	101.357	4.125	N/A	N/A	N/A	3.990	104.173	104.073	103.973
4.000	104.523	104.523	104.323	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.657	101.657	101.457	4.250	N/A	N/A	N/A	4.000	104.273	104.173	104.073
4.125	104.517	104.517	104.317	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.591	100.591	100.391	4.375	N/A	N/A	N/A	4.125	104.267	104.167	104.067
4.250	104.889	104.889	104.689	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.963	100.963	100.763	4.500	N/A	N/A	N/A	4.250	104.639	104.539	104.439
4.375	105.235	105.235	105.035	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.309	101.309	101.109	4.625	N/A	N/A	N/A	4.375	104.985	104.885	104.785
4.500	105.527	105.527	105.327	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.601	101.601	101.401	4.750	N/A	N/A	N/A	4.500	105.277	105.177	105.077
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	100.560	100.560	100.322	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.105	100.105	99.905	2.000	99.855	99.755	99.655
2.875	N/A	N/A	N/A	2.625	101.119	101.119	100.888	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.687	100.687	100.487	2.125	100.437	100.337	100.237
2.990	N/A	N/A	N/A	2.750	101.586	101.586	101.355	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.115	101.115	100.915	2.250	100.865	100.765	100.665
3.000	N/A	N/A	N/A	2.875	102.176	102.176	101.948	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.500	101.500	101.300	2.375	101.250	101.150	101.050
3.125	N/A	N/A	N/A	2.990	102.530	102.530	102.307	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.981	101.981	101.781	2.500	101.731	101.631	101.531
3.250	N/A	N/A	N/A	3.000	102.630	102.630	102.407	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.484	102.484	102.284	2.625	102.234	102.134	102.034
3.375	N/A	N/A	N/A	3.125	102.813	102.813	102.604	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.937	102.937	102.737	2.750	102.687	102.587	102.487
3.500	N/A	N/A	N/A	3.250	103.267	103.267	103.061	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.258	103.258	103.058	2.875	103.008	102.908	102.808
3.625	N/A	N/A	N/A	3.375	103.931	103.931	103.731	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.517	103.517	103.317	2.990	103.267	103.167	103.067
3.750	N/A	N/A	N/A	3.500	104.272	104.272	104.072	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.617	103.617	103.417	3.000	103.367	103.267	103.167
3.875	N/A	N/A	N/A	3.625	104.525	104.525	104.325	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.635	103.635	103.435	3.125	103.385	103.285	103.185
3.990	N/A	N/A	N/A	3.750	104.094	104.094	103.894	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.126	104.126	103.926	3.250	103.876	103.776	103.676
4.000	N/A	N/A	N/A	3.875	104.423	104.423	104.223	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.581	104.581	104.381	3.375	104.331	104.231	104.131
4.125	N/A	N/A	N/A	3.990	104.599	104.599	104.399	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.805	104.805	104.605	3.500	104.555	104.455	104.355
4.250	N/A	N/A	N/A	4.000	104.699	104.699	104.499	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.472	104.472	104.272	3.625	104.222	104.122	104.022
4.375	N/A	N/A	N/A	4.125	104.542	104.542	104.342	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.803	104.803	104.603	3.750	104.553	104.453	104.353
4.500	N/A	N/A	N/A	4.250	104.910	104.910	104.710	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.947	104.947	104.747	3.875	104.697	104.597	104.497
4.625	N/A	N/A	N/A	4.375	105.237	105.237	105.037	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.169	105.169	104.969	3.990	104.919	104.819	104.719
4.750	N/A	N/A	N/A	4.500	105.570	105.570	105.370	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.269	105.269	105.069	4.000	105.019	104.919	104.819

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	98.879	98.879	98.679	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	99.461	99.461	99.261	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	99.889	99.889	99.689	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	100.274	100.274	100.074	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	100.755	100.755	100.555	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	100.008	100.008	99.808	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	100.461	100.461	100.261	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	100.782	100.782	100.582	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	101.041	101.041	100.841	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	101.141	101.141	100.941	3.000	N/A	N/A	N/A	3.000	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.:

9/29/2021

45 Day Lock Exp.:

10/14/2021

60 Day Lock Exp.:

10/29/2021

W. Rate Sheet Dated: 8/30/2021

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	100.650	100.650	100.428	2.750	99.456	99.456	99.234	2.500	100.560	100.560	100.322	2.000	100.105	100.105	99.905	2.000	98.879	98.879	98.679
2.875	101.295	101.295	101.080	2.875	100.101	100.101	99.886	2.625	101.119	101.119	100.888	2.125	100.687	100.687	100.487	2.125	99.461	99.461	99.261
2.990	101.658	101.658	101.451	2.990	100.464	100.464	100.257	2.750	101.586	101.586	101.355	2.250	101.115	101.115	100.915	2.250	99.889	99.889	99.689
3.000	101.758	101.758	101.551	3.000	100.564	100.564	100.357	2.875	102.176	102.176	101.948	2.375	101.500	101.500	101.300	2.375	100.274	100.274	100.074
3.125	102.258	102.258	102.037	3.125	100.748	100.748	100.527	2.990	102.530	102.530	102.307	2.500	101.981	101.981	101.781	2.500	100.755	100.755	100.555
3.250	102.940	102.940	102.728	3.250	101.430	101.430	101.218	3.000	102.630	102.630	102.407	2.625	102.484	102.484	102.284	2.625	100.008	100.008	99.808
3.375	103.645	103.645	103.437	3.375	102.135	102.135	101.927	3.125	102.813	102.813	102.604	2.750	102.937	102.937	102.737	2.750	100.461	100.461	100.261
3.500	103.964	103.964	103.762	3.500	102.454	102.454	102.252	3.250	103.267	103.267	103.061	2.875	103.258	103.258	103.058	2.875	100.782	100.782	100.582
3.625	104.259	104.259	104.059	3.625	102.749	102.749	102.549	3.375	103.931	103.931	103.731	2.990	103.517	103.517	103.317	2.990	101.041	101.041	100.841
3.750	103.845	103.845	103.645	3.750	100.979	100.979	100.779	3.500	104.272	104.272	104.072	3.000	103.617	103.617	103.417	3.000	101.141	101.141	100.941
3.875	104.234	104.234	104.034	3.875	101.368	101.368	101.168	3.625	104.525	104.525	104.325	3.125	103.635	103.635	103.435	3.125	101.409	101.409	101.209
3.990	104.423	104.423	104.223	3.990	101.557	101.557	101.357	3.750	104.094	104.094	103.894	3.250	104.126	104.126	103.926	3.250	101.900	101.900	101.700
4.000	104.523	104.523	104.323	4.000	101.657	101.657	101.457	3.875	104.423	104.423	104.223	3.375	104.581	104.581	104.381	3.375	102.355	102.355	102.155
4.125	104.517	104.517	104.317	4.125	100.591	100.591	100.391	3.990	104.599	104.599	104.399	3.500	104.805	104.805	104.605	3.500	102.579	102.579	102.379
4.250	104.889	104.889	104.689	4.250	100.963	100.963	100.763	4.000	104.699	104.699	104.499	3.625	104.472	104.472	104.272	3.625	101.246	101.246	101.046
4.375	105.235	105.235	105.035	4.375	101.309	101.309	101.109	4.125	104.542	104.542	104.342	3.750	104.803	104.803	104.603	3.750	101.577	101.577	101.377
4.500	105.527	105.527	105.327	4.500	101.601	101.601	101.401	4.250	104.910	104.910	104.710	3.875	104.947	104.947	104.747	3.875	101.721	101.721	101.521
4.625	105.849	105.849	105.649	4.625	101.423	101.423	101.223	4.375	105.237	105.237	105.037	3.990	105.169	105.169	104.969	3.990	101.943	101.943	101.743
4.750	106.211	106.211	106.011	4.750	101.785	101.785	101.585	4.500	105.570	105.570	105.370	4.000	105.269	105.269	105.069	4.000	102.043	102.043	101.843

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/29/2021

45 Day Lock Exp.:

10/14/2021

60 Day Lock Exp.:

10/29/2021

W. Rate Sheet Dated: 8/30/2021

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

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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:

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/29/2021

45 Day Lock Exp.:

10/14/2021

60 Day Lock Exp.:

10/29/2021

W. Rate Sheet Dated: 8/30/2021

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	98.934	98.934	98.704	2.500	100.560	100.560	100.322	2.000	100.105	100.105	99.905	2.500	97.662	97.662	97.432	2.000	98.842	98.842	98.642
2.625	99.846	99.846	99.617	2.625	101.119	101.119	100.888	2.125	100.687	100.687	100.487	2.625	98.574	98.574	98.345	2.125	99.424	99.424	99.224
2.750	100.650	100.650	100.428	2.750	101.586	101.586	101.355	2.250	101.115	101.115	100.915	2.750	99.378	99.378	99.156	2.250	99.852	99.852	99.652
2.875	101.295	101.295	101.080	2.875	102.176	102.176	101.948	2.375	101.500	101.500	101.300	2.875	100.023	100.023	99.808	2.375	100.237	100.237	100.037
2.990	101.658	101.658	101.451	2.990	102.530	102.530	102.307	2.500	101.981	101.981	101.781	2.990	100.386	100.386	100.179	2.500	100.718	100.718	100.518
3.000	101.758	101.758	101.551	3.000	102.630	102.630	102.407	2.625	102.484	102.484	102.284	3.000	100.486	100.486	100.279	2.625	100.596	100.596	100.396
3.125	102.258	102.258	102.037	3.125	102.813	102.813	102.604	2.750	102.937	102.937	102.737	3.125	100.828	100.828	100.607	2.750	101.049	101.049	100.849
3.250	102.940	102.940	102.728	3.250	103.267	103.267	103.061	2.875	103.258	103.258	103.058	3.250	101.510	101.510	101.298	2.875	101.370	101.370	101.170
3.375	103.645	103.645	103.437	3.375	103.931	103.931	103.731	2.990	103.517	103.517	103.317	3.375	102.215	102.215	102.007	2.990	101.629	101.629	101.429
3.500	103.964	103.964	103.762	3.500	104.272	104.272	104.072	3.000	103.617	103.617	103.417	3.500	102.534	102.534	102.332	3.000	101.729	101.729	101.529
3.625	104.259	104.259	104.059	3.625	104.525	104.525	104.325	3.125	103.635	103.635	103.435	3.625	102.829	102.829	102.629	3.125	101.872	101.872	101.672
3.750	103.845	103.845	103.645	3.750	104.094	104.094	103.894	3.250	104.126	104.126	103.926	3.750	101.737	101.737	101.537	3.250	102.363	102.363	102.163
3.875	104.234	104.234	104.034	3.875	104.423	104.423	104.223	3.375	104.581	104.581	104.381	3.875	102.126	102.126	101.926	3.375	102.818	102.818	102.618
3.990	104.423	104.423	104.223	3.990	104.599	104.599	104.399	3.500	104.805	104.805	104.605	3.990	102.315	102.315	102.115	3.500	103.042	103.042	102.842
4.000	104.523	104.523	104.323	4.000	104.699	104.699	104.499	3.625	104.472	104.472	104.272	4.000	102.415	102.415	102.215	3.625	102.209	102.209	102.009
4.125	104.517	104.517	104.317	4.125	104.542	104.542	104.342	3.750	104.803	104.803	104.603	4.125	101.879	101.879	101.679	3.750	102.540	102.540	102.340
4.250	104.889	104.889	104.689	4.250	104.910	104.910	104.710	3.875	104.947	104.947	104.747	4.250	102.251	102.251	102.051	3.875	102.684	102.684	102.484
4.375	105.235	105.235	105.035	4.375	105.237	105.237	105.037	3.990	105.169	105.169	104.969	4.375	102.597	102.597	102.397	3.990	102.906	102.906	102.706
4.500	105.527	105.527	105.327	4.500	105.570	105.570	105.370	4.000	105.269	105.269	105.069	4.500	102.889	102.889	102.689	4.000	103.006	103.006	102.806

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

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10/14/2021

60 Day Lock Exp.:

10/29/2021

W. Rate Sheet Dated: 8/30/2021

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 ¹IA, 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)