



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.: 9/30/2021

45 Day Lock Exp.: 10/15/2021

60 Day Lock Exp.: 11/1/2021

W. Rate Sheet Dated: 8/31/2021

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	100.580	100.580	100.236	2.250	100.393	100.393	100.049	2.250	98.494	98.494	98.181	3.125	96.164	96.164	95.864
2.375	100.794	100.794	100.451	2.375	100.570	100.570	100.226	2.500	98.824	98.824	98.512	3.250	97.742	97.742	97.442
2.500	101.010	101.010	100.666	2.500	100.748	100.748	100.404	2.625	98.988	98.988	98.675	3.375	97.820	97.820	97.520
2.625	101.209	101.209	100.865	2.625	100.924	100.924	100.580	2.750	100.454	100.454	100.154	3.500	97.898	97.898	97.598
2.750	102.264	102.264	101.904	2.750	102.097	102.097	101.738	2.875	100.613	100.613	100.313	3.625	97.664	97.664	97.364
2.875	102.470	102.470	102.111	2.875	102.268	102.268	101.909	3.000	100.741	100.741	100.441	Margin = 2.250		Index = 0.070	
3.000	102.670	102.670	102.311	3.000	102.409	102.409	102.050	3.125	100.883	100.883	100.583	30 Year OTC			
3.125	102.858	102.858	102.498	3.125	102.564	102.564	102.204	3.250	101.898	101.898	101.598	Rate	30 Day	45 Day	60 Day
3.250	103.065	103.065	102.721	3.250	102.864	102.864	102.520	3.375	102.032	102.032	101.732	4.000	101.526	101.526	101.026
3.375	103.162	103.162	102.819	3.375	102.909	102.909	102.565	3.500	102.131	102.131	101.831	4.125	101.684	101.684	101.184
3.500	103.350	103.350	103.007	3.500	102.978	102.978	102.634	3.625	102.230	102.230	101.930	4.375	102.166	102.166	101.666
3.625	103.537	103.537	103.193	3.625	103.086	103.086	102.743	3.750	102.588	102.588	102.288	4.500	102.313	102.313	101.813
3.750	103.485	103.485	103.185	3.750	103.290	103.290	102.990	3.875	102.699	102.699	102.399	4.625	102.444	102.444	101.944
3.875	103.564	103.564	103.264	3.875	103.309	103.309	103.009	4.000	102.788	102.788	102.488	4.875	102.902	102.902	102.402
4.000	103.701	103.701	103.401	4.000	103.408	103.408	103.108	4.125	102.888	102.888	102.588	5.000	103.049	103.049	102.549
4.125	103.859	103.859	103.559	4.125	103.516	103.516	103.216	4.250	103.305	103.305	103.005	5.125	103.180	103.180	102.680
4.250	103.616	103.616	103.416	4.250	103.451	103.451	103.251	4.375	103.416	103.416	103.116	5.500	103.551	103.551	103.051
4.375	103.641	103.641	103.441	4.375	103.470	103.470	103.270	4.500	103.506	103.506	103.206	5.625	103.681	103.681	103.181
6.250	106.000	106.000	105.800	6.250	103.985	103.985	103.785	4.625	103.605	103.605	103.305	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	100.680	100.580	100.580	100.236	2.250	100.343	100.243	100.243	99.899	2.250	100.624	100.524	100.524	100.211	
2.375	100.894	100.794	100.794	100.451	2.375	100.520	100.420	100.420	100.076	2.375	100.788	100.688	100.688	100.376	
2.500	101.110	101.010	101.010	100.666	2.500	100.698	100.598	100.598	100.254	2.500	100.954	100.854	100.854	100.542	
2.625	101.309	101.209	101.209	100.865	2.625	100.874	100.774	100.774	100.430	2.625	101.118	101.018	101.018	100.705	
2.750	102.364	102.264	102.264	101.904	2.750	101.922	101.822	101.822	101.463	2.750	101.484	101.384	101.384	101.084	
2.875	102.570	102.470	102.470	102.111	2.875	102.093	101.993	101.993	101.634	2.875	101.643	101.543	101.543	101.243	
3.000	102.770	102.670	102.670	102.311	3.000	102.234	102.134	102.134	101.775	3.000	101.771	101.671	101.671	101.371	
3.125	102.958	102.858	102.858	102.498	3.125	102.389	102.289	102.289	101.929	3.125	101.913	101.813	101.813	101.513	
3.250	103.165	103.065	103.065	102.721	3.250	102.664	102.564	102.564	102.220	3.250	103.528	103.428	103.428	103.128	
3.375	103.362	103.262	103.262	102.919	3.375	102.809	102.709	102.709	102.365	3.375	103.662	103.562	103.562	103.262	
3.500	103.550	103.450	103.450	103.107	3.500	102.878	102.778	102.778	102.434	3.500	103.761	103.661	103.661	103.361	
3.625	103.737	103.637	103.637	103.293	3.625	102.986	102.886	102.886	102.543	3.625	103.860	103.760	103.760	103.460	
3.750	103.685	103.585	103.585	103.285	3.750	103.490	103.390	103.390	103.090	3.750	104.718	104.618	104.618	104.318	

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	98.776	98.776	98.276	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.934	98.934	98.434	4.750	101.000	101.000	100.500
3.875	99.505	99.505	99.005	6.250	103.750	103.750	103.500	4.375	99.416	99.416	98.916	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.368	99.368	98.868					4.500	99.563	99.563	99.063	Rate	30 Day	45 Day	60 Day
4.125	99.209	99.209	98.709					4.625	99.694	99.694	99.194	5.750	103.000	103.000	102.500
4.250	100.603	100.603	100.103					4.875	100.152	100.152	99.652	6.250	105.750	105.750	105.250
4.375	100.478	100.478	99.978					5.000	100.299	100.299	99.799		DPA Advantage Adjustment		
4.500	100.331	100.331	99.831					5.125	100.430	100.430	99.930		203(k) / 203(k)s		-1.000
4.625	100.200	100.200	99.700					5.500	100.801	100.801	100.301		203(k) & 203(k)s are Borrower Paid only		
4.750	101.367	101.367	100.867					5.625	100.931	100.931	100.431				
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.:

9/30/2021

45 Day Lock Exp.:

10/15/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 8/31/2021

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	99.003	99.003	98.703	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	99.162	99.162	98.862	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	99.290	99.290	98.990	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.432	99.432	99.132	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.703	100.703	100.403	Rate	30 Day	45 Day	60 Day
3.250	101.696	101.696	101.352	3.250	101.595	101.595	101.251	3.375	100.837	100.837	100.537	3.250	101.696	101.696	101.196
3.375	101.894	101.894	101.550	3.375	101.740	101.740	101.396	3.500	100.936	100.936	100.636	3.375	101.894	101.894	101.394
3.500	102.082	102.082	101.738	3.500	101.809	101.809	101.465	3.625	101.035	101.035	100.735	3.500	102.082	102.082	101.582
3.625	102.268	102.268	101.924	3.625	101.918	101.918	101.574	3.750	101.893	101.893	101.593	3.625	102.268	102.268	101.768
3.750	101.735	101.735	101.435	3.750	101.640	101.640	101.340	3.875	N/A	N/A	N/A	3.750	101.735	101.735	101.235
3.875	101.914	101.914	101.614	3.875	101.759	101.759	101.459	4.000	N/A	N/A	N/A	3.875	101.914	101.914	101.414
4.000	102.051	102.051	101.751	4.000	101.858	101.858	101.558	4.125	N/A	N/A	N/A	4.000	102.051	102.051	101.551
4.125	102.209	102.209	101.909	4.125	101.966	101.966	101.666	4.250	N/A	N/A	N/A	4.125	102.209	102.209	101.709
4.250	102.222	102.222	102.022	4.250	102.157	102.157	101.957	4.375	N/A	N/A	N/A	4.250	102.222	102.222	101.722
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.639	101.539	101.539	101.180	2.750	101.547	101.447	101.447	101.088	2.750	101.009	100.909	100.909	100.609
2.875	101.845	101.745	101.745	101.386	2.875	101.718	101.618	101.618	101.259	2.875	101.168	101.068	101.068	100.768
3.000	102.045	101.945	101.945	101.586	3.000	101.859	101.759	101.759	101.400	3.000	101.296	101.196	101.196	100.896
3.125	102.233	102.133	102.133	101.774	3.125	102.014	101.914	101.914	101.555	3.125	101.438	101.338	101.338	101.038
3.250	101.796	101.696	101.696	101.352	3.250	101.695	101.595	101.595	101.251	3.250	102.459	102.359	102.359	102.059
3.375	101.994	101.894	101.894	101.550	3.375	101.840	101.740	101.740	101.396	3.375	102.594	102.494	102.494	102.194
3.500	102.182	102.082	102.082	101.738	3.500	101.909	101.809	101.809	101.465	3.500	102.692	102.592	102.592	102.292
3.625	102.368	102.268	102.268	101.924	3.625	102.018	101.918	101.918	101.574	3.625	102.791	102.691	102.691	102.391
3.750	101.835	101.735	101.735	101.435	3.750	101.740	101.640	101.640	101.340	3.750	102.868	102.768	102.768	102.468

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/30/2021

45 Day Lock Exp.:

10/15/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 8/31/2021

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	98.885	98.885	98.685	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.270	99.270	99.070	2.000	N/A	N/A	N/A	2.500	98.842	98.698	98.618
2.625	99.761	99.761	99.561	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.068	100.068	99.868	2.125	N/A	N/A	N/A	2.625	99.717	99.573	99.493
2.750	100.546	100.546	100.346	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.782	100.782	100.582	2.250	N/A	N/A	N/A	2.750	100.502	100.358	100.278
2.875	101.163	101.163	100.963	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.347	101.347	101.147	2.375	N/A	N/A	N/A	2.875	101.119	100.975	100.895
2.990	101.552	101.552	101.352	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.642	101.642	101.442	2.500	N/A	N/A	N/A	2.990	101.508	101.364	101.284
3.000	101.652	101.652	101.452	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.742	101.742	101.542	2.625	N/A	N/A	N/A	3.000	101.608	101.464	101.384
3.125	102.227	102.227	102.027	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.354	102.354	102.154	2.750	N/A	N/A	N/A	3.125	102.183	102.039	101.934
3.250	102.915	102.915	102.715	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.987	102.987	102.787	2.875	N/A	N/A	N/A	3.250	102.817	102.673	102.622
3.375	103.619	103.619	103.419	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.660	103.660	103.460	2.990	N/A	N/A	N/A	3.375	103.575	103.431	103.326
3.500	103.983	103.983	103.783	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.940	103.940	103.740	3.000	N/A	N/A	N/A	3.500	103.939	103.795	103.690
3.625	104.284	104.284	104.084	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	104.080	104.080	103.880	3.125	N/A	N/A	N/A	3.625	104.240	104.096	103.991
3.750	103.952	103.952	103.752	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.065	103.065	102.865	3.250	N/A	N/A	N/A	3.750	103.673	103.573	103.473
3.875	104.364	104.364	104.164	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.451	103.451	103.251	3.375	N/A	N/A	N/A	3.875	104.085	103.985	103.885
3.990	104.573	104.573	104.373	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.620	103.620	103.420	3.500	N/A	N/A	N/A	3.990	104.294	104.194	104.094
4.000	104.673	104.673	104.473	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.720	103.720	103.520	3.625	N/A	N/A	N/A	4.000	104.394	104.294	104.194
4.125	104.966	104.966	104.766	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.897	103.897	103.697	3.750	N/A	N/A	N/A	4.125	104.687	104.587	104.487
4.250	104.954	104.954	104.754	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.961	102.961	102.761	3.875	N/A	N/A	N/A	4.250	104.676	104.571	104.476
4.375	105.301	105.301	105.101	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.338	103.338	103.138	3.990	N/A	N/A	N/A	4.375	105.022	104.917	104.822
4.500	105.627	105.627	105.427	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.620	103.620	103.420	4.000	N/A	N/A	N/A	4.500	105.248	105.143	105.048
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	100.912	100.912	100.712	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.968	99.968	99.768	2.000	99.893	99.765	99.683
2.875	N/A	N/A	N/A	2.625	101.383	101.383	101.183	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.546	100.546	100.346	2.125	100.470	100.342	100.260
2.990	N/A	N/A	N/A	2.750	101.735	101.735	101.535	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.013	101.013	100.813	2.250	100.937	100.809	100.727
3.000	N/A	N/A	N/A	2.875	102.344	102.344	102.144	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.403	101.403	101.203	2.375	101.328	101.200	101.118
3.125	N/A	N/A	N/A	2.990	102.695	102.695	102.495	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.873	101.873	101.673	2.500	101.803	101.682	101.603
3.250	N/A	N/A	N/A	3.000	102.795	102.795	102.595	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.375	102.375	102.175	2.625	102.305	102.184	102.105
3.375	N/A	N/A	N/A	3.125	103.193	103.193	102.993	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.837	102.837	102.637	2.750	102.767	102.646	102.567
3.500	N/A	N/A	N/A	3.250	103.402	103.402	103.202	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.190	103.190	102.990	2.875	103.120	102.999	102.920
3.625	N/A	N/A	N/A	3.375	104.069	104.069	103.869	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.483	103.483	103.283	2.990	103.413	103.292	103.213
3.750	N/A	N/A	N/A	3.500	104.404	104.404	104.204	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.583	103.583	103.383	3.000	103.513	103.392	103.313
3.875	N/A	N/A	N/A	3.625	104.701	104.701	104.501	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.925	103.925	103.725	3.125	103.855	103.734	103.655
3.990	N/A	N/A	N/A	3.750	104.160	104.160	103.960	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.296	104.296	104.096	3.250	103.965	103.865	103.765
4.000	N/A	N/A	N/A	3.875	104.568	104.568	104.368	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.764	104.764	104.564	3.375	104.433	104.333	104.233
4.125	N/A	N/A	N/A	3.990	104.749	104.749	104.549	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.055	105.055	104.855	3.500	104.724	104.624	104.524
4.250	N/A	N/A	N/A	4.000	104.849	104.849	104.649	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.424	105.424	105.224	3.625	105.093	104.993	104.893
4.375	N/A	N/A	N/A	4.125	105.140	105.140	104.940	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.027	105.027	104.827	3.750	104.673	104.573	104.473
4.500	N/A	N/A	N/A	4.250	105.077	105.077	104.877	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.421	105.421	105.221	3.875	105.067	104.967	104.867
4.625	N/A	N/A	N/A	4.375	105.419	105.419	105.219	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.703	105.703	105.503	3.990	105.348	105.248	105.148
4.750	N/A	N/A	N/A	4.500	105.728	105.728	105.528	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.803	105.803	105.603	4.000	105.448	105.348	105.248
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	100.170	100.170	99.970	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.437	100.437	100.237
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.613	100.613	100.413	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.015	101.015	100.815
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.933	100.933	100.733	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.481	101.481	101.281
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.358	101.358	101.158	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.872	101.872	101.672
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.855	101.855	101.655	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.225	102.225	102.025
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.236	102.236	102.036	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.624	102.624	102.424
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.557	102.557	102.357	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.931	102.931	102.731
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.798	102.798	102.598	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.284	103.284	103.084
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.971	102.971	102.771	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.577	103.577	103.377
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.071	103.071	102.871	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.677	103.677	103.477
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.310	103.310	103.110	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.019	104.019	103.819
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.243	103.243</													



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.:

9/30/2021

45 Day Lock Exp.:

10/15/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 8/31/2021

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	98.885	98.885	98.685	2.500	99.270	99.270	99.070	2.875	102.344	102.344	102.144	2.000	99.968	99.968	99.768	2.000	100.170	100.170	99.970
2.625	99.761	99.761	99.561	2.625	100.068	100.068	99.868	2.990	102.695	102.695	102.495	2.125	100.546	100.546	100.346	2.125	100.613	100.613	100.413
2.750	100.546	100.546	100.346	2.750	100.782	100.782	100.582	3.000	102.795	102.795	102.595	2.250	101.013	101.013	100.813	2.250	100.933	100.933	100.733
2.875	101.163	101.163	100.963	2.875	101.347	101.347	101.147	3.125	103.193	103.193	102.993	2.375	101.403	101.403	101.203	2.375	101.358	101.358	101.158
2.990	101.552	101.552	101.352	2.990	101.642	101.642	101.442	3.250	103.402	103.402	103.202	2.500	101.873	101.873	101.673	2.500	101.855	101.855	101.655
3.000	101.652	101.652	101.452	3.000	101.742	101.742	101.542	3.375	104.069	104.069	103.869	2.625	102.375	102.375	102.175	2.625	102.236	102.236	102.036
3.125	102.227	102.227	102.027	3.125	102.354	102.354	102.154	3.500	104.404	104.404	104.204	2.750	102.837	102.837	102.637	2.750	102.557	102.557	102.357
3.250	102.915	102.915	102.715	3.250	102.987	102.987	102.787	3.625	104.701	104.701	104.501	2.875	103.190	103.190	102.990	2.875	102.798	102.798	102.598
3.375	103.619	103.619	103.419	3.375	103.660	103.660	103.460	3.750	104.160	104.160	103.960	2.990	103.483	103.483	103.283	2.990	102.971	102.971	102.771
3.500	103.983	103.983	103.783	3.500	103.940	103.940	103.740	3.875	104.568	104.568	104.368	3.000	103.583	103.583	103.383	3.000	103.071	103.071	102.871
3.625	104.284	104.284	104.084	3.625	104.080	104.080	103.880	3.990	104.749	104.749	104.549	3.125	103.925	103.925	103.725	3.125	103.310	103.310	103.110
3.750	103.952	103.952	103.752	3.750	103.065	103.065	102.865	4.000	104.849	104.849	104.649	3.250	104.296	104.296	104.096	3.250	103.243	103.243	103.043
3.875	104.364	104.364	104.164	3.875	103.451	103.451	103.251	4.125	105.140	105.140	104.940	3.375	104.764	104.764	104.564	3.375	103.606	103.606	103.406
3.990	104.573	104.573	104.373	3.990	103.620	103.620	103.420	4.250	105.077	105.077	104.877	3.500	105.055	105.055	104.855	3.500	103.811	103.811	103.611
4.000	104.673	104.673	104.473	4.000	103.720	103.720	103.520	4.375	105.419	105.419	105.219	3.625	105.424	105.424	105.224	3.625	104.067	104.067	103.867
4.125	104.966	104.966	104.766	4.125	103.897	103.897	103.697	4.500	105.728	105.728	105.528	3.750	105.027	105.027	104.827	3.750	103.129	103.129	102.929
4.250	104.954	104.954	104.754	4.250	102.961	102.961	102.761	4.625	105.940	105.940	105.740	3.875	105.421	105.421	105.221	3.875	103.404	103.404	103.204
4.375	105.301	105.301	105.101	4.375	103.338	103.338	103.138	4.750	106.143	106.143	105.943	3.990	105.703	105.703	105.503	3.990	103.573	103.573	103.373
4.500	105.627	105.627	105.427	4.500	103.620	103.620	103.420	4.875	106.458	106.458	106.258	4.000	105.803	105.803	105.603	4.000	103.673	103.673	103.473

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/30/2021

45 Day Lock Exp.:

10/15/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 8/31/2021

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	98.955	98.955	98.744	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.761	97.761	97.550	2.750	N/A	N/A	N/A	2.500	98.705	98.605	98.494
2.625	99.867	99.867	99.659	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.673	98.673	98.465	2.875	N/A	N/A	N/A	2.625	99.617	99.517	99.409
2.750	100.671	100.671	100.469	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.477	99.477	99.270	2.990	N/A	N/A	N/A	2.750	100.421	100.321	100.219
2.875	101.317	101.317	101.117	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.123	100.123	99.923	3.000	N/A	N/A	N/A	2.875	101.067	100.967	100.867
2.990	101.675	101.675	101.475	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.481	100.481	100.281	3.125	N/A	N/A	N/A	2.990	101.425	101.325	101.225
3.000	101.775	101.775	101.575	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.581	100.581	100.381	3.250	N/A	N/A	N/A	3.000	101.525	101.425	101.325
3.125	102.347	102.347	102.100	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.837	100.837	100.590	3.375	N/A	N/A	N/A	3.125	102.097	101.957	101.850
3.250	103.028	103.028	102.791	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.518	101.518	101.281	3.500	N/A	N/A	N/A	3.250	102.778	102.645	102.541
3.375	103.731	103.731	103.498	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.221	102.221	101.988	3.625	N/A	N/A	N/A	3.375	103.481	103.353	103.248
3.500	104.048	104.048	103.820	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.538	102.538	102.310	3.750	N/A	N/A	N/A	3.500	103.798	103.674	103.570
3.625	104.341	104.341	104.117	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.831	102.831	102.607	3.875	N/A	N/A	N/A	3.625	104.091	103.970	103.867
3.750	103.929	103.929	103.729	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.063	101.063	100.863	3.990	N/A	N/A	N/A	3.750	103.679	103.579	103.479
3.875	104.315	104.315	104.115	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.449	101.449	101.249	4.000	N/A	N/A	N/A	3.875	104.065	103.965	103.865
3.990	104.503	104.503	104.303	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.637	101.637	101.437	4.125	N/A	N/A	N/A	3.990	104.253	104.153	104.053
4.000	104.603	104.603	104.403	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.737	101.737	101.537	4.250	N/A	N/A	N/A	4.000	104.353	104.253	104.153
4.125	104.558	104.558	104.358	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.632	100.632	100.432	4.375	N/A	N/A	N/A	4.125	104.308	104.208	104.108
4.250	104.928	104.928	104.728	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.002	101.002	100.802	4.500	N/A	N/A	N/A	4.250	104.678	104.578	104.478
4.375	105.270	105.270	105.070	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.344	101.344	101.144	4.625	N/A	N/A	N/A	4.375	105.020	104.920	104.820
4.500	105.561	105.561	105.361	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.635	101.635	101.435	4.750	N/A	N/A	N/A	4.500	105.311	105.211	105.111
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	100.568	100.568	100.326	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.087	100.087	99.887	2.000	99.837	99.737	99.637
2.875	N/A	N/A	N/A	2.625	100.979	100.979	100.755	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.669	100.669	100.469	2.125	100.419	100.319	100.219
2.990	N/A	N/A	N/A	2.750	101.446	101.446	101.223	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.097	101.097	100.897	2.250	100.847	100.747	100.647
3.000	N/A	N/A	N/A	2.875	102.036	102.036	101.816	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.479	101.479	101.279	2.375	101.229	101.129	101.029
3.125	N/A	N/A	N/A	2.990	102.389	102.389	102.174	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.024	102.024	101.824	2.500	101.774	101.674	101.574
3.250	N/A	N/A	N/A	3.000	102.489	102.489	102.274	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.527	102.527	102.327	2.625	102.277	102.177	102.077
3.375	N/A	N/A	N/A	3.125	102.863	102.863	102.628	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.980	102.980	102.780	2.750	102.730	102.630	102.530
3.500	N/A	N/A	N/A	3.250	103.315	103.315	103.084	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.301	103.301	103.101	2.875	103.051	102.951	102.851
3.625	N/A	N/A	N/A	3.375	103.978	103.978	103.752	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.557	103.557	103.357	2.990	103.307	103.207	103.107
3.750	N/A	N/A	N/A	3.500	104.318	104.318	104.097	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.657	103.657	103.457	3.000	103.407	103.307	103.207
3.875	N/A	N/A	N/A	3.625	104.567	104.567	104.349	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.630	103.630	103.430	3.125	103.380	103.280	103.180
3.990	N/A	N/A	N/A	3.750	104.172	104.172	103.972	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.119	104.119	103.919	3.250	103.869	103.769	103.669
4.000	N/A	N/A	N/A	3.875	104.499	104.499	104.299	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.573	104.573	104.373	3.375	104.323	104.223	104.123
4.125	N/A	N/A	N/A	3.990	104.676	104.676	104.476	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.796	104.796	104.596	3.500	104.546	104.446	104.346
4.250	N/A	N/A	N/A	4.000	104.776	104.776	104.576	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.239	104.239	104.039	3.625	103.989	103.889	103.789
4.375	N/A	N/A	N/A	4.125	104.575	104.575	104.375	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.570	104.570	104.370	3.750	104.320	104.220	104.120
4.500	N/A	N/A	N/A	4.250	104.957	104.957	104.757	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.713	104.713	104.513	3.875	104.463	104.363	104.263
4.625	N/A	N/A	N/A	4.375	105.328	105.328	105.128	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.920	104.920	104.720	3.990	104.670	104.570	104.470
4.750	N/A	N/A	N/A	4.500	105.660	105.660	105.460	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.020	105.020	104.820	4.000	104.770	104.670	104.570

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	98.861	98.861	98.661	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	99.443	99.443	99.243	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	99.871	99.871	99.671	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	100.253	100.253	100.053	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	100.798	100.798	100.598	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	100.051	100.051	99.851	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	100.504	100.504	100.304	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	100.825	100.825	100.625	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	101.081	101.081	100.881	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	101.181	101.181	100.981	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A



AFR Loan Center

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Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/30/2021

45 Day Lock Exp.:

10/15/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 8/31/2021

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	100.671	100.671	100.469	2.750	99.477	99.477	99.275	2.500	100.568	100.568	100.326	2.000	100.087	100.087	99.887	2.000	98.861	98.861	98.661
2.875	101.317	101.317	101.117	2.875	100.123	100.123	99.923	2.625	100.979	100.979	100.755	2.125	100.669	100.669	100.469	2.125	99.443	99.443	99.243
2.990	101.675	101.675	101.475	2.990	100.481	100.481	100.281	2.750	101.446	101.446	101.223	2.250	101.097	101.097	100.897	2.250	99.871	99.871	99.671
3.000	101.775	101.775	101.575	3.000	100.581	100.581	100.381	2.875	102.036	102.036	101.816	2.375	101.479	101.479	101.279	2.375	100.253	100.253	100.053
3.125	102.347	102.347	102.100	3.125	100.837	100.837	100.590	2.990	102.389	102.389	102.174	2.500	102.024	102.024	101.824	2.500	100.798	100.798	100.598
3.250	103.028	103.028	102.791	3.250	101.518	101.518	101.281	3.000	102.489	102.489	102.274	2.625	102.527	102.527	102.327	2.625	100.051	100.051	99.851
3.375	103.731	103.731	103.498	3.375	102.221	102.221	101.988	3.125	102.863	102.863	102.628	2.750	102.980	102.980	102.780	2.750	100.504	100.504	100.304
3.500	104.048	104.048	103.820	3.500	102.538	102.538	102.310	3.250	103.315	103.315	103.084	2.875	103.301	103.301	103.101	2.875	100.825	100.825	100.625
3.625	104.341	104.341	104.117	3.625	102.831	102.831	102.607	3.375	103.978	103.978	103.752	2.990	103.557	103.557	103.357	2.990	101.081	101.081	100.881
3.750	103.929	103.929	103.729	3.750	101.063	101.063	100.863	3.500	104.318	104.318	104.097	3.000	103.657	103.657	103.457	3.000	101.181	101.181	100.981
3.875	104.315	104.315	104.115	3.875	101.449	101.449	101.249	3.625	104.567	104.567	104.349	3.125	103.630	103.630	103.430	3.125	101.404	101.404	101.204
3.990	104.503	104.503	104.303	3.990	101.637	101.637	101.437	3.750	104.172	104.172	103.972	3.250	104.119	104.119	103.919	3.250	101.893	101.893	101.693
4.000	104.603	104.603	104.403	4.000	101.737	101.737	101.537	3.875	104.499	104.499	104.299	3.375	104.573	104.573	104.373	3.375	102.347	102.347	102.147
4.125	104.558	104.558	104.358	4.125	100.632	100.632	100.432	3.990	104.676	104.676	104.476	3.500	104.796	104.796	104.596	3.500	102.570	102.570	102.370
4.250	104.928	104.928	104.728	4.250	101.002	101.002	100.802	4.000	104.776	104.776	104.576	3.625	104.239	104.239	104.039	3.625	101.013	101.013	100.813
4.375	105.270	105.270	105.070	4.375	101.344	101.344	101.144	4.125	104.575	104.575	104.375	3.750	104.570	104.570	104.370	3.750	101.344	101.344	101.144
4.500	105.561	105.561	105.361	4.500	101.635	101.635	101.435	4.250	104.957	104.957	104.757	3.875	104.713	104.713	104.513	3.875	101.487	101.487	101.287
4.625	105.943	105.943	105.743	4.625	101.517	101.517	101.317	4.375	105.328	105.328	105.128	3.990	104.920	104.920	104.720	3.990	101.694	101.694	101.494
4.750	106.302	106.302	106.102	4.750	101.876	101.876	101.676	4.500	105.660	105.660	105.460	4.000	105.020	105.020	104.820	4.000	101.794	101.794	101.594

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.: 9/30/2021
45 Day Lock Exp.: 10/15/2021
60 Day Lock Exp.: 11/1/2021

W. Rate Sheet Dated: 8/31/2021

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 professionals only and should not be distributed to borrowers.



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.:

9/30/2021

45 Day Lock Exp.:

10/15/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 8/31/2021

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	98.955	98.955	98.744	2.500	100.568	100.568	100.326	2.000	100.087	100.087	99.887	2.500	97.683	97.683	97.472	2.000	98.824	98.824	98.624
2.625	99.867	99.867	99.659	2.625	100.979	100.979	100.755	2.125	100.669	100.669	100.469	2.625	98.595	98.595	98.387	2.125	99.406	99.406	99.206
2.750	100.671	100.671	100.469	2.750	101.446	101.446	101.223	2.250	101.097	101.097	100.897	2.750	99.399	99.399	99.197	2.250	99.834	99.834	99.634
2.875	101.317	101.317	101.117	2.875	102.036	102.036	101.816	2.375	101.479	101.479	101.279	2.875	100.045	100.045	99.845	2.375	100.216	100.216	100.016
2.990	101.675	101.675	101.475	2.990	102.389	102.389	102.174	2.500	102.024	102.024	101.824	2.990	100.403	100.403	100.203	2.500	100.761	100.761	100.561
3.000	101.775	101.775	101.575	3.000	102.489	102.489	102.274	2.625	102.527	102.527	102.327	3.000	100.503	100.503	100.303	2.625	100.639	100.639	100.439
3.125	102.347	102.347	102.100	3.125	102.863	102.863	102.628	2.750	102.980	102.980	102.780	3.125	100.917	100.917	100.670	2.750	101.092	101.092	100.892
3.250	103.028	103.028	102.791	3.250	103.315	103.315	103.084	2.875	103.301	103.301	103.101	3.250	101.598	101.598	101.361	2.875	101.413	101.413	101.213
3.375	103.731	103.731	103.498	3.375	103.978	103.978	103.752	2.990	103.557	103.557	103.357	3.375	102.301	102.301	102.068	2.990	101.669	101.669	101.469
3.500	104.048	104.048	103.820	3.500	104.318	104.318	104.097	3.000	103.657	103.657	103.457	3.500	102.618	102.618	102.390	3.000	101.769	101.769	101.569
3.625	104.341	104.341	104.117	3.625	104.567	104.567	104.349	3.125	103.630	103.630	103.430	3.625	102.911	102.911	102.687	3.125	101.867	101.867	101.667
3.750	103.929	103.929	103.729	3.750	104.172	104.172	103.972	3.250	104.119	104.119	103.919	3.750	101.821	101.821	101.621	3.250	102.356	102.356	102.156
3.875	104.315	104.315	104.115	3.875	104.499	104.499	104.299	3.375	104.573	104.573	104.373	3.875	102.207	102.207	102.007	3.375	102.810	102.810	102.610
3.990	104.503	104.503	104.303	3.990	104.676	104.676	104.476	3.500	104.796	104.796	104.596	3.990	102.395	102.395	102.195	3.500	103.033	103.033	102.833
4.000	104.603	104.603	104.403	4.000	104.776	104.776	104.576	3.625	104.239	104.239	104.039	4.000	102.495	102.495	102.295	3.625	101.976	101.976	101.776
4.125	104.558	104.558	104.358	4.125	104.575	104.575	104.375	3.750	104.570	104.570	104.370	4.125	101.920	101.920	101.720	3.750	102.307	102.307	102.107
4.250	104.928	104.928	104.728	4.250	104.957	104.957	104.757	3.875	104.713	104.713	104.513	4.250	102.290	102.290	102.090	3.875	102.450	102.450	102.250
4.375	105.270	105.270	105.070	4.375	105.328	105.328	105.128	3.990	104.920	104.920	104.720	4.375	102.632	102.632	102.432	3.990	102.657	102.657	102.457
4.500	105.561	105.561	105.361	4.500	105.660	105.660	105.460	4.000	105.020	105.020	104.820	4.500	102.923	102.923	102.723	4.000	102.757	102.757	102.557

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
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.:

9/30/2021

45 Day Lock Exp.:

10/15/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 8/31/2021

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	0.500	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)