

W. Rate Sheet Dated: 9/1/2021

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	98.506	98.506	98.193	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	98.836	98.836	98.523	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	98.999	98.999	98.687	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	100.501	100.501	100.201	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	100.660	100.660	100.360	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	100.788	100.788	100.488	Margin = 2.250		Index = 0.070	
3.000	102.670	102.670	102.311	3.000	102.409	102.409	102.050	3.125	100.930	100.930	100.630	30 Year OTC			
3.125	102.858	102.858	102.498	3.125	102.564	102.564	102.204	3.250	102.281	102.281	101.981	Rate	30 Day	45 Day	60 Day
3.250	103.128	103.128	102.753	3.250	102.926	102.926	102.551	3.375	102.415	102.415	102.115	4.000	101.651	101.651	101.151
3.375	103.225	103.225	102.850	3.375	102.972	102.972	102.597	3.500	102.513	102.513	102.213	4.125	101.809	101.809	101.309
3.500	103.413	103.413	103.038	3.500	103.040	103.040	102.665	3.625	102.613	102.613	102.313	4.375	102.213	102.213	101.713
3.625	103.600	103.600	103.225	3.625	103.149	103.149	102.774	3.750	103.416	103.416	103.116	4.500	102.360	102.360	101.860
3.750	103.610	103.610	103.310	3.750	103.415	103.415	103.115	3.875	103.527	103.527	103.227	4.625	102.491	102.491	101.991
3.875	103.689	103.689	103.389	3.875	103.434	103.434	103.134	4.000	103.617	103.617	103.317	4.875	102.933	102.933	102.433
4.000	103.826	103.826	103.526	4.000	103.533	103.533	103.233	4.125	103.716	103.716	103.416	5.000	103.080	103.080	102.580
4.125	103.984	103.984	103.684	4.125	103.641	103.641	103.341	4.250	103.477	103.477	103.177	5.125	103.211	103.211	102.711
4.250	103.663	103.663	103.463	4.250	103.497	103.497	103.297	4.375	103.588	103.588	103.288	5.500	103.551	103.551	103.051
4.375	103.688	103.688	103.488	4.375	103.517	103.517	103.317	4.500	103.678	103.678	103.378	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	103.777	103.777	103.477	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	100.636	100.536	100.536	100.223
2.375	100.894	100.794	100.794	100.451	2.375	100.520	100.420	100.420	100.076	2.375	100.800	100.700	100.700	100.388
2.500	101.110	101.010	101.010	100.666	2.500	100.698	100.598	100.598	100.254	2.500	100.966	100.866	100.866	100.553
2.625	101.309	101.209	101.209	100.865	2.625	100.874	100.774	100.774	100.430	2.625	101.129	101.029	101.029	100.717
2.750	102.364	102.264	102.264	101.904	2.750	101.922	101.822	101.822	101.463	2.750	101.531	101.431	101.431	101.131
2.875	102.570	102.470	102.470	102.111	2.875	102.093	101.993	101.993	101.634	2.875	101.690	101.590	101.590	101.290
3.000	102.770	102.670	102.670	102.311	3.000	102.234	102.134	102.134	101.775	3.000	101.818	101.718	101.718	101.418
3.125	102.958	102.858	102.858	102.498	3.125	102.389	102.289	102.289	101.929	3.125	101.960	101.860	101.860	101.560
3.250	103.228	103.128	103.128	102.753	3.250	102.726	102.626	102.626	102.251	3.250	103.911	103.811	103.811	103.511
3.375	103.425	103.325	103.325	102.950	3.375	102.872	102.772	102.772	102.397	3.375	104.045	103.945	103.945	103.645
3.500	103.613	103.513	103.513	103.138	3.500	102.940	102.840	102.840	102.465	3.500	104.143	104.043	104.043	103.743
3.625	103.800	103.700	103.700	103.325	3.625	103.049	102.949	102.949	102.574	3.625	104.243	104.143	104.143	103.843
3.750	103.810	103.710	103.710	103.410	3.750	103.615	103.515	103.515	103.215	3.750	105.546	105.446	105.446	105.146

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 LLPAs 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/D Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.901	98.901	98.401	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.059	99.059	98.559	4.750	101.000	101.000	100.500
3.875	99.630	99.630	99.130	6.250	103.750	103.750	103.500	4.375	99.463	99.463	98.963	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.493	99.493	98.993					4.500	99.610	99.610	99.110	Rate	30 Day	45 Day	60 Day
4.125	99.334	99.334	98.834					4.625	99.741	99.741	99.241	5.750	103.000	103.000	102.500
4.250	100.650	100.650	100.150					4.875	100.183	100.183	99.683	6.250	105.750	105.750	105.250
4.375	100.525	100.525	100.025					5.000	100.330	100.330	99.830	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.377	100.377	99.877					5.125	100.461	100.461	99.961				
4.625	100.247	100.247	99.747					5.500	100.801	100.801	100.301				
4.750	101.398	101.398	100.898					5.625	100.931	100.931	100.431				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.625	100.625	100.125				

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

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwhe.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/1/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/1/2021

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	99.050	99.050	98.750	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	99.208	99.208	98.908	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	99.337	99.337	99.037	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.479	99.479	99.179	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.086	101.086	100.786	Rate	30 Day	45 Day	60 Day
3.250	101.946	101.946	101.571	3.250	101.845	101.845	101.470	3.375	101.220	101.220	100.920	3.250	101.946	101.946	101.446
3.375	102.144	102.144	101.769	3.375	101.990	101.990	101.615	3.500	101.318	101.318	101.018	3.375	102.144	102.144	101.644
3.500	102.332	102.332	101.957	3.500	102.059	102.059	101.684	3.625	101.418	101.418	101.118	3.500	102.332	102.332	101.832
3.625	102.518	102.518	102.143	3.625	102.168	102.168	101.793	3.750	102.721	102.721	102.421	3.625	102.518	102.518	102.018
3.750	101.797	101.797	101.497	3.750	101.702	101.702	101.402	3.875	N/A	N/A	N/A	3.750	101.797	101.797	101.297
3.875	101.976	101.976	101.676	3.875	101.822	101.822	101.522	4.000	N/A	N/A	N/A	3.875	101.976	101.976	101.476
4.000	102.113	102.113	101.813	4.000	101.920	101.920	101.620	4.125	N/A	N/A	N/A	4.000	102.113	102.113	101.613
4.125	102.272	102.272	101.972	4.125	102.029	102.029	101.729	4.250	N/A	N/A	N/A	4.125	102.272	102.272	101.772
4.250	102.113	102.113	101.913	4.250	102.047	102.047	101.847	4.375	N/A	N/A	N/A	4.250	102.113	102.113	101.613
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	101.701	101.601	101.601	101.242	2.750	101.610	101.510	101.510	101.151	2.750	101.119	101.019	101.019	100.719
2.875	101.907	101.807	101.807	101.448	2.875	101.781	101.681	101.681	101.322	2.875	101.277	101.177	101.177	100.877
3.000	102.107	102.007	102.007	101.648	3.000	101.922	101.822	101.822	101.463	3.000	101.406	101.306	101.306	101.006
3.125	102.295	102.195	102.195	101.836	3.125	102.076	101.976	101.976	101.617	3.125	101.548	101.448	101.448	101.148
3.250	102.046	101.946	101.946	101.571	3.250	101.945	101.845	101.845	101.470	3.250	103.029	102.929	102.929	102.629
3.375	102.244	102.144	102.144	101.769	3.375	102.090	101.990	101.990	101.615	3.375	103.164	103.064	103.064	102.764
3.500	102.432	102.332	102.332	101.957	3.500	102.159	102.059	102.059	101.684	3.500	103.262	103.162	103.162	102.862
3.625	102.618	102.518	102.518	102.143	3.625	102.268	102.168	102.168	101.793	3.625	103.362	103.262	103.262	102.962
3.750	101.897	101.797	101.797	101.497	3.750	101.802	101.702	101.702	101.402	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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/1/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/1/2021

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	98.814	98.814	98.614	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.195	99.195	98.995	2.000	N/A	N/A	N/A	2.500	98.762	98.611	98.516
2.625	99.690	99.690	99.490	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.996	99.996	99.796	2.125	N/A	N/A	N/A	2.625	99.638	99.487	99.392
2.750	100.477	100.477	100.277	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.712	100.712	100.512	2.250	N/A	N/A	N/A	2.750	100.425	100.274	100.179
2.875	101.098	101.098	100.898	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.282	101.282	101.082	2.375	N/A	N/A	N/A	2.875	101.046	100.895	100.800
2.990	101.491	101.491	101.291	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.579	101.579	101.379	2.500	N/A	N/A	N/A	2.990	101.439	101.288	101.193
3.000	101.591	101.591	101.391	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.679	101.679	101.479	2.625	N/A	N/A	N/A	3.000	101.539	101.388	101.293
3.125	102.186	102.186	101.986	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.311	102.311	102.111	2.750	N/A	N/A	N/A	3.125	102.134	101.982	101.878
3.250	102.878	102.878	102.678	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.949	102.949	102.749	2.875	N/A	N/A	N/A	3.250	102.826	102.674	102.570
3.375	103.586	103.586	103.386	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.625	103.625	103.425	2.990	N/A	N/A	N/A	3.375	103.534	103.382	103.278
3.500	103.953	103.953	103.753	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.906	103.906	103.706	3.000	N/A	N/A	N/A	3.500	103.902	103.750	103.646
3.625	104.253	104.253	104.053	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	104.050	104.050	103.850	3.125	N/A	N/A	N/A	3.625	104.201	104.049	103.945
3.750	103.981	103.981	103.781	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.095	103.095	102.895	3.250	N/A	N/A	N/A	3.750	103.704	103.604	103.504
3.875	104.398	104.398	104.198	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.483	103.483	103.283	3.375	N/A	N/A	N/A	3.875	104.120	104.020	103.920
3.990	104.610	104.610	104.410	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.654	103.654	103.454	3.500	N/A	N/A	N/A	3.990	104.333	104.233	104.133
4.000	104.710	104.710	104.510	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.754	103.754	103.554	3.625	N/A	N/A	N/A	4.000	104.433	104.333	104.233
4.125	105.003	105.003	104.803	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.932	103.932	103.732	3.750	N/A	N/A	N/A	4.125	104.725	104.625	104.525
4.250	104.966	104.966	104.766	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.973	102.973	102.773	3.875	N/A	N/A	N/A	4.250	104.689	104.584	104.489
4.375	105.316	105.316	105.116	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.352	103.352	103.152	3.990	N/A	N/A	N/A	4.375	105.038	104.933	104.838
4.500	105.643	105.643	105.443	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.636	103.636	103.436	4.000	N/A	N/A	N/A	4.500	105.266	105.161	105.066
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	100.799	100.799	100.599	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.058	100.058	99.858	2.000	99.973	99.838	99.747
2.875	N/A	N/A	N/A	2.625	101.273	101.273	101.073	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.639	100.639	100.439	2.125	100.553	100.418	100.327
2.990	N/A	N/A	N/A	2.750	101.665	101.665	101.465	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.106	101.106	100.906	2.250	101.021	100.886	100.795
3.000	N/A	N/A	N/A	2.875	102.278	102.278	102.078	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.501	101.501	101.301	2.375	101.415	101.280	101.189
3.125	N/A	N/A	N/A	2.990	102.632	102.632	102.432	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.915	101.915	101.715	2.500	101.844	101.723	101.644
3.250	N/A	N/A	N/A	3.000	102.732	102.732	102.532	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.420	102.420	102.220	2.625	102.349	102.228	102.149
3.375	N/A	N/A	N/A	3.125	103.134	103.134	102.934	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.886	102.886	102.686	2.750	102.815	102.694	102.615
3.500	N/A	N/A	N/A	3.250	103.364	103.364	103.164	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.240	103.240	103.040	2.875	103.169	103.048	102.969
3.625	N/A	N/A	N/A	3.375	103.035	103.035	102.835	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.539	103.539	103.339	2.990	103.468	103.347	103.268
3.750	N/A	N/A	N/A	3.500	104.373	104.373	104.173	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.639	103.639	103.439	3.000	103.568	103.447	103.368
3.875	N/A	N/A	N/A	3.625	104.669	104.669	104.469	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.984	103.984	103.784	3.125	103.913	103.792	103.713
3.990	N/A	N/A	N/A	3.750	104.189	104.189	103.989	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.346	104.346	104.146	3.250	103.982	103.882	103.782
4.000	N/A	N/A	N/A	3.875	104.602	104.602	104.402	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.816	104.816	104.616	3.375	104.452	104.352	104.252
4.125	N/A	N/A	N/A	3.990	104.786	104.786	104.586	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.109	105.109	104.909	3.500	104.746	104.646	104.546
4.250	N/A	N/A	N/A	4.000	104.886	104.886	104.686	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.481	105.481	105.281	3.625	105.117	105.017	104.917
4.375	N/A	N/A	N/A	4.125	105.176	105.176	104.976	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.107	105.107	104.907	3.750	104.690	104.590	104.490
4.500	N/A	N/A	N/A	4.250	105.088	105.088	104.888	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.504	105.504	105.304	3.875	105.086	104.986	104.886
4.625	N/A	N/A	N/A	4.375	105.433	105.433	105.233	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.787	105.787	105.587	3.990	105.370	105.270	105.170
4.750	N/A	N/A	N/A	4.500	105.744	105.744	105.544	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.887	105.887	105.687	4.000	105.470	105.370	105.270
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	100.261	100.261	100.061	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.527	100.527	100.327
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.705	100.705	100.505	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.107	101.107	100.907
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.026	101.026	100.826	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.575	101.575	101.375
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.400	101.400	101.200	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.969	101.969	101.769
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.897	101.897	101.697	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.325	102.325	102.125
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.280	102.280	102.080	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.726	102.726	102.526
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.602	102.602	102.402	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.980	102.980	102.780
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.847	102.847	102.647	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.334	103.334	103.134
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.023	103.023	102.823	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.633	103.633	103.433
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.123	103.123	102.923	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.733	103.733	103.533
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.358	103.358	103.158	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.078	104.078	103.878
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.261														



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.:

10/1/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/1/2021

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	98.814	98.814	98.614	2.500	99.195	99.195	98.995	2.875	102.278	102.278	102.078	2.000	100.058	100.058	99.858	2.000	100.261	100.261	100.061
2.625	99.690	99.690	99.490	2.625	99.996	99.996	99.796	2.990	102.632	102.632	102.432	2.125	100.639	100.639	100.439	2.125	100.705	100.705	100.505
2.750	100.477	100.477	100.277	2.750	100.712	100.712	100.512	3.000	102.732	102.732	102.532	2.250	101.106	101.106	100.906	2.250	101.026	101.026	100.826
2.875	101.098	101.098	100.898	2.875	101.282	101.282	101.082	3.125	103.134	103.134	102.934	2.375	101.501	101.501	101.301	2.375	101.400	101.400	101.200
2.990	101.491	101.491	101.291	2.990	101.579	101.579	101.379	3.250	103.364	103.364	103.164	2.500	101.915	101.915	101.715	2.500	101.897	101.897	101.697
3.000	101.591	101.591	101.391	3.000	101.679	101.679	101.479	3.375	104.035	104.035	103.835	2.625	102.420	102.420	102.220	2.625	102.280	102.280	102.080
3.125	102.186	102.186	101.986	3.125	102.311	102.311	102.111	3.500	104.373	104.373	104.173	2.750	102.886	102.886	102.686	2.750	102.602	102.602	102.402
3.250	102.878	102.878	102.678	3.250	102.949	102.949	102.749	3.625	104.669	104.669	104.469	2.875	103.240	103.240	103.040	2.875	102.847	102.847	102.647
3.375	103.586	103.586	103.386	3.375	103.625	103.625	103.425	3.750	104.189	104.189	103.989	2.990	103.539	103.539	103.339	2.990	103.023	103.023	102.823
3.500	103.953	103.953	103.753	3.500	103.906	103.906	103.706	3.875	104.602	104.602	104.402	3.000	103.639	103.639	103.439	3.000	103.123	103.123	102.923
3.625	104.253	104.253	104.053	3.625	104.050	104.050	103.850	3.990	104.786	104.786	104.586	3.125	103.984	103.984	103.784	3.125	103.358	103.358	103.158
3.750	103.981	103.981	103.781	3.750	103.095	103.095	102.895	4.000	104.886	104.886	104.686	3.250	104.346	104.346	104.146	3.250	103.261	103.261	103.061
3.875	104.398	104.398	104.198	3.875	103.483	103.483	103.283	4.125	105.176	105.176	104.976	3.375	104.816	104.816	104.616	3.375	103.624	103.624	103.424
3.990	104.610	104.610	104.410	3.990	103.654	103.654	103.454	4.250	105.088	105.088	104.888	3.500	105.109	105.109	104.909	3.500	103.829	103.829	103.629
4.000	104.710	104.710	104.510	4.000	103.754	103.754	103.554	4.375	105.433	105.433	105.233	3.625	105.481	105.481	105.281	3.625	104.092	104.092	103.892
4.125	105.003	105.003	104.803	4.125	103.932	103.932	103.732	4.500	105.744	105.744	105.544	3.750	105.107	105.107	104.907	3.750	103.144	103.144	102.944
4.250	104.966	104.966	104.766	4.250	102.973	102.973	102.773	4.625	105.958	105.958	105.758	3.875	105.504	105.504	105.304	3.875	103.421	103.421	103.221
4.375	105.316	105.316	105.116	4.375	103.352	103.352	103.152	4.750	106.154	106.154	105.954	3.990	105.787	105.787	105.587	3.990	103.591	103.591	103.391
4.500	105.643	105.643	105.443	4.500	103.636	103.636	103.436	4.875	106.470	106.470	106.270	4.000	105.887	105.887	105.687	4.000	103.691	103.691	103.491

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/1/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/1/2021

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	98.875	98.875	98.648	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.681	97.681	97.454	2.750	N/A	N/A	N/A	2.500	98.625	98.525	98.398
2.625	99.792	99.792	99.565	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.598	98.598	98.371	2.875	N/A	N/A	N/A	2.625	99.542	99.442	99.315
2.750	100.601	100.601	100.380	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.407	99.407	99.186	2.990	N/A	N/A	N/A	2.750	100.351	100.251	100.130
2.875	101.251	101.251	101.037	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.057	100.057	99.843	3.000	N/A	N/A	N/A	2.875	101.001	100.901	100.787
2.990	101.617	101.617	101.411	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.423	100.423	100.217	3.125	N/A	N/A	N/A	2.990	101.367	101.267	101.161
3.000	101.717	101.717	101.511	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.523	100.523	100.317	3.250	N/A	N/A	N/A	3.000	101.467	101.367	101.261
3.125	102.292	102.292	102.050	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.782	100.782	100.540	3.375	N/A	N/A	N/A	3.125	102.042	101.908	101.800
3.250	102.979	102.979	102.745	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.469	101.469	101.235	3.500	N/A	N/A	N/A	3.250	102.729	102.600	102.495
3.375	103.687	103.687	103.458	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.177	102.177	101.948	3.625	N/A	N/A	N/A	3.375	103.437	103.311	103.208
3.500	104.009	104.009	103.785	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.499	102.499	102.275	3.750	N/A	N/A	N/A	3.500	103.759	103.638	103.535
3.625	104.306	104.306	104.087	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.796	102.796	102.577	3.875	N/A	N/A	N/A	3.625	104.056	103.939	103.837
3.750	103.958	103.958	103.758	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.092	101.092	100.892	3.990	N/A	N/A	N/A	3.750	103.708	103.608	103.508
3.875	104.349	104.349	104.149	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.483	101.483	101.283	4.000	N/A	N/A	N/A	3.875	104.099	103.999	103.899
3.990	104.542	104.542	104.342	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.676	101.676	101.476	4.125	N/A	N/A	N/A	3.990	104.292	104.192	104.092
4.000	104.642	104.642	104.442	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.776	101.776	101.576	4.250	N/A	N/A	N/A	4.000	104.392	104.292	104.192
4.125	104.608	104.608	104.408	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.682	100.682	100.482	4.375	N/A	N/A	N/A	4.125	104.358	104.258	104.158
4.250	104.982	104.982	104.782	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.056	101.056	100.856	4.500	N/A	N/A	N/A	4.250	104.732	104.632	104.532
4.375	105.329	105.329	105.129	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.403	101.403	101.203	4.625	N/A	N/A	N/A	4.375	105.079	104.979	104.879
4.500	105.622	105.622	105.422	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.696	101.696	101.496	4.750	N/A	N/A	N/A	4.500	105.372	105.272	105.172
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	100.368	100.368	100.160	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.162	100.162	99.962	2.000	99.912	99.784	99.712
2.875	N/A	N/A	N/A	2.625	101.084	101.084	100.848	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.746	100.746	100.546	2.125	100.496	100.367	100.296
2.990	N/A	N/A	N/A	2.750	101.554	101.554	101.319	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.176	101.176	100.976	2.250	100.926	100.798	100.726
3.000	N/A	N/A	N/A	2.875	102.147	102.147	101.915	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.561	101.561	101.361	2.375	101.311	101.182	101.111
3.125	N/A	N/A	N/A	2.990	102.504	102.504	102.277	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.066	102.066	101.866	2.500	101.816	101.716	101.616
3.250	N/A	N/A	N/A	3.000	102.604	102.604	102.377	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.572	102.572	102.372	2.625	102.322	102.222	102.122
3.375	N/A	N/A	N/A	3.125	102.849	102.849	102.619	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.028	103.028	102.828	2.750	102.778	102.678	102.578
3.500	N/A	N/A	N/A	3.250	103.306	103.306	103.079	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.350	103.350	103.150	2.875	103.100	103.000	102.900
3.625	N/A	N/A	N/A	3.375	103.972	103.972	103.750	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.612	103.612	103.412	2.990	103.362	103.262	103.162
3.750	N/A	N/A	N/A	3.500	104.315	104.315	104.098	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.712	103.712	103.512	3.000	103.462	103.362	103.262
3.875	N/A	N/A	N/A	3.625	104.570	104.570	104.353	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.642	103.642	103.442	3.125	103.392	103.292	103.192
3.990	N/A	N/A	N/A	3.750	104.203	104.203	104.003	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.135	104.135	103.935	3.250	103.885	103.785	103.685
4.000	N/A	N/A	N/A	3.875	104.534	104.534	104.334	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.592	104.592	104.392	3.375	104.342	104.242	104.142
4.125	N/A	N/A	N/A	3.990	104.712	104.712	104.512	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.814	104.814	104.614	3.500	104.564	104.464	104.364
4.250	N/A	N/A	N/A	4.000	104.812	104.812	104.612	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.463	104.463	104.263	3.625	104.213	104.113	104.013
4.375	N/A	N/A	N/A	4.125	104.626	104.626	104.426	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.796	104.796	104.596	3.750	104.546	104.446	104.346
4.500	N/A	N/A	N/A	4.250	104.997	104.997	104.797	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.939	104.939	104.739	3.875	104.689	104.589	104.489
4.625	N/A	N/A	N/A	4.375	105.259	105.259	105.059	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.156	105.156	104.956	3.990	104.906	104.806	104.706
4.750	N/A	N/A	N/A	4.500	105.597	105.597	105.397	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.256	105.256	105.056	4.000	105.006	104.906	104.806
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	98.936	98.936	98.736	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	99.520	99.520	99.320	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	99.950	99.950	99.750	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	100.335	100.335	100.135	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	100.840	100.840	100.640	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	100.096	100.096	99.896	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	100.552	100.552	100.352	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	100.874	100.874	100.674	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	101.136	101.136	100.936	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	101.236	101.236	101.036	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.416	101.416	101.216	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.909	101.909	101.709	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.366	102.366	102.166	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.588	102.588	102.388	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.237	101.237	101.037	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.570	101.570	101.370	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A																



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/1/2021

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10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/1/2021

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	100.601	100.601	100.380	2.750	99.407	99.407	99.186	2.500	100.368	100.368	100.160	2.000	100.162	100.162	99.962	2.000	98.936	98.936	98.736
2.875	101.251	101.251	101.037	2.875	100.057	100.057	99.843	2.625	101.084	101.084	100.848	2.125	100.746	100.746	100.546	2.125	99.520	99.520	99.320
2.990	101.617	101.617	101.411	2.990	100.423	100.423	100.217	2.750	101.554	101.554	101.319	2.250	101.176	101.176	100.976	2.250	99.950	99.950	99.750
3.000	101.717	101.717	101.511	3.000	100.523	100.523	100.317	2.875	102.147	102.147	101.915	2.375	101.561	101.561	101.361	2.375	100.335	100.335	100.135
3.125	102.292	102.292	102.050	3.125	100.782	100.782	100.540	2.990	102.504	102.504	102.277	2.500	102.066	102.066	101.866	2.500	100.840	100.840	100.640
3.250	102.979	102.979	102.745	3.250	101.469	101.469	101.235	3.000	102.604	102.604	102.377	2.625	102.572	102.572	102.372	2.625	100.096	100.096	99.896
3.375	103.687	103.687	103.458	3.375	102.177	102.177	101.948	3.125	102.849	102.849	102.619	2.750	103.028	103.028	102.828	2.750	100.552	100.552	100.352
3.500	104.009	104.009	103.785	3.500	102.499	102.499	102.275	3.250	103.306	103.306	103.079	2.875	103.350	103.350	103.150	2.875	100.874	100.874	100.674
3.625	104.306	104.306	104.087	3.625	102.796	102.796	102.577	3.375	103.972	103.972	103.750	2.990	103.612	103.612	103.412	2.990	101.136	101.136	100.936
3.750	103.958	103.958	103.758	3.750	101.092	101.092	100.892	3.500	104.315	104.315	104.098	3.000	103.712	103.712	103.512	3.000	101.236	101.236	101.036
3.875	104.349	104.349	104.149	3.875	101.483	101.483	101.283	3.625	104.570	104.570	104.353	3.125	103.642	103.642	103.442	3.125	101.416	101.416	101.216
3.990	104.542	104.542	104.342	3.990	101.676	101.676	101.476	3.750	104.203	104.203	104.003	3.250	104.135	104.135	103.935	3.250	101.909	101.909	101.709
4.000	104.642	104.642	104.442	4.000	101.776	101.776	101.576	3.875	104.534	104.534	104.334	3.375	104.592	104.592	104.392	3.375	102.366	102.366	102.166
4.125	104.608	104.608	104.408	4.125	100.682	100.682	100.482	3.990	104.712	104.712	104.512	3.500	104.814	104.814	104.614	3.500	102.588	102.588	102.388
4.250	104.982	104.982	104.782	4.250	101.056	101.056	100.856	4.000	104.812	104.812	104.612	3.625	104.463	104.463	104.263	3.625	101.237	101.237	101.037
4.375	105.329	105.329	105.129	4.375	101.403	101.403	101.203	4.125	104.626	104.626	104.426	3.750	104.796	104.796	104.596	3.750	101.570	101.570	101.370
4.500	105.622	105.622	105.422	4.500	101.696	101.696	101.496	4.250	104.997	104.997	104.797	3.875	104.939	104.939	104.739	3.875	101.713	101.713	101.513
4.625	105.873	105.873	105.673	4.625	101.447	101.447	101.247	4.375	105.259	105.259	105.059	3.990	105.156	105.156	104.956	3.990	101.930	101.930	101.730
4.750	106.235	106.235	106.035	4.750	101.809	101.809	101.609	4.500	105.597	105.597	105.397	4.000	105.256	105.256	105.056	4.000	102.030	102.030	101.830

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

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

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

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

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

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

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



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

30 Day Lock Exp.: 10/1/2021
45 Day Lock Exp.: 10/18/2021
60 Day Lock Exp.: 11/1/2021

W. Rate Sheet Dated: 9/1/2021

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.:

10/1/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/1/2021

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	98.875	98.875	98.648	2.500	100.368	100.368	100.160	2.000	100.162	100.162	99.962	2.500	97.603	97.603	97.376	2.000	98.899	98.899	98.699
2.625	99.792	99.792	99.565	2.625	101.084	101.084	100.848	2.125	100.746	100.746	100.546	2.625	98.520	98.520	98.293	2.125	99.483	99.483	99.283
2.750	100.601	100.601	100.380	2.750	101.554	101.554	101.319	2.250	101.176	101.176	100.976	2.750	99.329	99.329	99.108	2.250	99.913	99.913	99.713
2.875	101.251	101.251	101.037	2.875	102.147	102.147	101.915	2.375	101.561	101.561	101.361	2.875	99.979	99.979	99.765	2.375	100.298	100.298	100.098
2.990	101.617	101.617	101.411	2.990	102.504	102.504	102.277	2.500	102.066	102.066	101.866	2.990	100.345	100.345	100.139	2.500	100.803	100.803	100.603
3.000	101.717	101.717	101.511	3.000	102.604	102.604	102.377	2.625	102.572	102.572	102.372	3.000	100.445	100.445	100.239	2.625	100.684	100.684	100.484
3.125	102.292	102.292	102.050	3.125	102.849	102.849	102.619	2.750	103.028	103.028	102.828	3.125	100.862	100.862	100.620	2.750	101.140	101.140	100.940
3.250	102.979	102.979	102.745	3.250	103.306	103.306	103.079	2.875	103.350	103.350	103.150	3.250	101.549	101.549	101.315	2.875	101.462	101.462	101.262
3.375	103.687	103.687	103.458	3.375	103.972	103.972	103.750	2.990	103.612	103.612	103.412	3.375	102.257	102.257	102.028	2.990	101.724	101.724	101.524
3.500	104.009	104.009	103.785	3.500	104.315	104.315	104.098	3.000	103.712	103.712	103.512	3.500	102.579	102.579	102.355	3.000	101.824	101.824	101.624
3.625	104.306	104.306	104.087	3.625	104.570	104.570	104.353	3.125	103.642	103.642	103.442	3.625	102.876	102.876	102.657	3.125	101.879	101.879	101.679
3.750	103.958	103.958	103.758	3.750	104.203	104.203	104.003	3.250	104.135	104.135	103.935	3.750	101.850	101.850	101.650	3.250	102.372	102.372	102.172
3.875	104.349	104.349	104.149	3.875	104.534	104.534	104.334	3.375	104.592	104.592	104.392	3.875	102.241	102.241	102.041	3.375	102.829	102.829	102.629
3.990	104.542	104.542	104.342	3.990	104.712	104.712	104.512	3.500	104.814	104.814	104.614	3.990	102.434	102.434	102.234	3.500	103.051	103.051	102.851
4.000	104.642	104.642	104.442	4.000	104.812	104.812	104.612	3.625	104.463	104.463	104.263	4.000	102.534	102.534	102.334	3.625	102.200	102.200	102.000
4.125	104.608	104.608	104.408	4.125	104.626	104.626	104.426	3.750	104.796	104.796	104.596	4.125	101.970	101.970	101.770	3.750	102.533	102.533	102.333
4.250	104.982	104.982	104.782	4.250	104.997	104.997	104.797	3.875	104.939	104.939	104.739	4.250	102.344	102.344	102.144	3.875	102.676	102.676	102.476
4.375	105.329	105.329	105.129	4.375	105.259	105.259	105.059	3.990	105.156	105.156	104.956	4.375	102.691	102.691	102.491	3.990	102.893	102.893	102.693
4.500	105.622	105.622	105.422	4.500	105.597	105.597	105.397	4.000	105.256	105.256	105.056	4.500	102.984	102.984	102.784	4.000	102.993	102.993	102.793

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	-14.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/1/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)