

W. Rate Sheet Dated: 9/2/2021

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	100.408	100.408	100.064	2.250	100.221	100.221	99.877	2.250	98.552	98.552	98.232	3.125	96.164	96.164	95.864
2.375	100.622	100.622	100.279	2.375	100.398	100.398	100.054	2.500	98.883	98.883	98.562	3.250	97.742	97.742	97.442
2.500	100.838	100.838	100.494	2.500	100.576	100.576	100.233	2.625	99.046	99.046	98.726	3.375	97.820	97.820	97.520
2.625	101.037	101.037	100.693	2.625	100.752	100.752	100.409	2.750	100.556	100.556	100.256	3.500	97.898	97.898	97.598
2.750	102.076	102.076	101.732	2.750	101.910	101.910	101.566	2.875	100.714	100.714	100.414	3.625	97.664	97.664	97.364
2.875	102.282	102.282	101.939	2.875	102.081	102.081	101.737	3.000	100.843	100.843	100.543	Margin = 2.250		Index = 0.070	
3.000	102.482	102.482	102.139	3.000	102.222	102.222	101.878	3.125	100.985	100.985	100.685	30 Year OTC			
3.125	102.670	102.670	102.327	3.125	102.376	102.376	102.033	3.250	102.234	102.234	101.934	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	102.368	102.368	102.068	4.000	101.354	101.354	100.854
3.375	103.162	103.162	102.819	3.375	102.909	102.909	102.565	3.500	102.466	102.466	102.166	4.125	101.512	101.512	101.012
3.500	103.350	103.350	103.007	3.500	102.978	102.978	102.634	3.625	102.566	102.566	102.266	4.375	101.869	101.869	101.369
3.625	103.537	103.537	103.193	3.625	103.086	103.086	102.743	3.750	103.400	103.400	103.100	4.500	102.016	102.016	101.516
3.750	103.313	103.313	103.013	3.750	103.118	103.118	102.818	3.875	103.511	103.511	103.211	4.625	102.147	102.147	101.647
3.875	103.392	103.392	103.092	3.875	103.137	103.137	102.837	4.000	103.601	103.601	103.301	4.875	103.183	103.183	102.683
4.000	103.529	103.529	103.229	4.000	103.236	103.236	102.936	4.125	103.701	103.701	103.401	5.000	103.330	103.330	102.830
4.125	103.687	103.687	103.387	4.125	103.344	103.344	103.044	4.250	103.313	103.313	103.013	5.125	103.461	103.461	102.961
4.250	103.319	103.319	103.119	4.250	103.154	103.154	102.954	4.375	103.424	103.424	103.124	5.500	104.051	104.051	103.551
4.375	103.344	103.344	103.144	4.375	103.173	103.173	102.973	4.500	103.513	103.513	103.213	5.625	104.181	104.181	103.681
6.250	106.000	106.000	105.800	6.250	103.985	103.985	103.785	4.625	103.613	103.613	103.313	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	100.508	100.408	100.408	100.064	2.250	100.171	100.071	100.071	99.727	2.250	100.682	100.582	100.582	100.262
2.375	100.722	100.622	100.622	100.279	2.375	100.348	100.248	100.248	99.904	2.375	100.847	100.747	100.747	100.427
2.500	100.938	100.838	100.838	100.494	2.500	100.526	100.426	100.426	100.083	2.500	101.013	100.913	100.913	100.592
2.625	101.137	101.037	101.037	100.693	2.625	100.702	100.602	100.602	100.259	2.625	101.176	101.076	101.076	100.756
2.750	102.176	102.076	102.076	101.732	2.750	101.735	101.635	101.635	101.291	2.750	101.586	101.486	101.486	101.186
2.875	102.382	102.282	102.282	101.939	2.875	101.906	101.806	101.806	101.462	2.875	101.744	101.644	101.644	101.344
3.000	102.582	102.482	102.482	102.139	3.000	102.047	101.947	101.947	101.603	3.000	101.873	101.773	101.773	101.473
3.125	102.770	102.670	102.670	102.327	3.125	102.201	102.101	102.101	101.758	3.125	102.015	101.915	101.915	101.615
3.250	103.165	103.065	103.065	102.721	3.250	102.664	102.564	102.564	102.220	3.250	103.864	103.764	103.764	103.464
3.375	103.362	103.262	103.262	102.919	3.375	102.809	102.709	102.709	102.365	3.375	103.998	103.898	103.898	103.598
3.500	103.550	103.450	103.450	103.107	3.500	102.878	102.778	102.778	102.434	3.500	104.096	103.996	103.996	103.696
3.625	103.737	103.637	103.637	103.293	3.625	102.986	102.886	102.886	102.543	3.625	104.196	104.096	104.096	103.796
3.750	103.513	103.413	103.413	103.113	3.750	103.318	103.218	103.218	102.918	3.750	105.530	105.430	105.430	105.133

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

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

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

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.604	98.604	98.104	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.762	98.762	98.262	4.750	101.000	101.000	100.500
3.875	99.333	99.333	98.833	6.250	103.750	103.750	103.500	4.375	99.119	99.119	98.619	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.196	99.196	98.696					4.500	99.266	99.266	98.766	Rate	30 Day	45 Day	60 Day
4.125	99.038	99.038	98.538					4.625	99.397	99.397	98.897	5.750	103.000	103.000	102.500
4.250	100.306	100.306	99.806					4.875	100.433	100.433	99.933	6.250	105.750	105.750	105.250
4.375	100.181	100.181	99.681					5.000	100.580	100.580	100.080	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.034	100.034	99.534					5.125	100.711	100.711	100.211				
4.625	99.903	99.903	99.403					5.500	101.301	101.301	100.801				
4.750	101.648	101.648	101.148					5.625	101.431	101.431	100.931				
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 only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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

W. Rate Sheet Dated: 9/2/2021

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	99.105	99.105	98.805	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	99.263	99.263	98.963	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	99.392	99.392	99.092	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.534	99.534	99.234	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.039	101.039	100.739	Rate	30 Day	45 Day	60 Day
3.250	101.884	101.884	101.540	3.250	101.783	101.783	101.439	3.375	101.173	101.173	100.873	3.250	101.884	101.884	101.384
3.375	102.081	102.081	101.737	3.375	101.928	101.928	101.584	3.500	101.271	101.271	100.971	3.375	102.081	102.081	101.581
3.500	102.269	102.269	101.925	3.500	101.997	101.997	101.653	3.625	101.371	101.371	101.071	3.500	102.269	102.269	101.769
3.625	102.456	102.456	102.112	3.625	102.105	102.105	101.761	3.750	102.705	102.705	102.405	3.625	102.456	102.456	101.956
3.750	101.501	101.501	101.201	3.750	101.405	101.405	101.105	3.875	N/A	N/A	N/A	3.750	101.501	101.501	101.001
3.875	101.679	101.679	101.379	3.875	101.525	101.525	101.225	4.000	N/A	N/A	N/A	3.875	101.679	101.679	101.179
4.000	101.816	101.816	101.516	4.000	101.623	101.623	101.323	4.125	N/A	N/A	N/A	4.000	101.816	101.816	101.316
4.125	101.975	101.975	101.675	4.125	101.732	101.732	101.432	4.250	N/A	N/A	N/A	4.125	101.975	101.975	101.475
4.250	101.769	101.769	101.569	4.250	101.704	101.704	101.504	4.375	N/A	N/A	N/A	4.250	101.769	101.769	101.269
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	101.514	101.414	101.414	101.070	2.750	101.422	101.322	101.322	100.978	2.750	101.174	101.074	101.074	100.774
2.875	101.720	101.620	101.620	101.276	2.875	101.593	101.493	101.493	101.149	2.875	101.332	101.232	101.232	100.932
3.000	101.920	101.820	101.820	101.476	3.000	101.734	101.634	101.634	101.290	3.000	101.460	101.360	101.360	101.060
3.125	102.108	102.008	102.008	101.664	3.125	101.889	101.789	101.789	101.445	3.125	101.603	101.503	101.503	101.203
3.250	101.984	101.884	101.884	101.540	3.250	101.883	101.783	101.783	101.439	3.250	102.982	102.882	102.882	102.582
3.375	102.181	102.081	102.081	101.737	3.375	102.028	101.928	101.928	101.584	3.375	103.117	103.017	103.017	102.717
3.500	102.369	102.269	102.269	101.925	3.500	102.097	101.997	101.997	101.653	3.500	103.215	103.115	103.115	102.815
3.625	102.556	102.456	102.456	102.112	3.625	102.205	102.105	102.105	101.761	3.625	103.315	103.215	103.215	102.915
3.750	101.601	101.501	101.501	101.201	3.750	101.505	101.405	101.405	101.105	3.750	103.618	103.518	103.518	103.218

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/4/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/2/2021

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	98.726	98.726	98.526	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.106	99.106	98.906	2.000	N/A	N/A	N/A	2.500	98.682	98.538	98.442
2.625	99.603	99.603	99.403	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.909	99.909	99.709	2.125	N/A	N/A	N/A	2.625	99.559	99.415	99.319
2.750	100.396	100.396	100.196	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.630	100.630	100.430	2.250	N/A	N/A	N/A	2.750	100.352	100.208	100.112
2.875	101.025	101.025	100.825	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.208	101.208	101.008	2.375	N/A	N/A	N/A	2.875	100.981	100.837	100.741
2.990	101.428	101.428	101.228	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.514	101.514	101.314	2.500	N/A	N/A	N/A	2.990	101.384	101.240	101.144
3.000	101.528	101.528	101.328	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.614	101.614	101.414	2.625	N/A	N/A	N/A	3.000	101.484	101.340	101.244
3.125	102.076	102.076	101.876	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.202	102.202	102.002	2.750	N/A	N/A	N/A	3.125	102.024	101.872	101.768
3.250	102.781	102.781	102.581	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.851	102.851	102.651	2.875	N/A	N/A	N/A	3.250	102.729	102.577	102.473
3.375	103.501	103.501	103.301	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.538	103.538	103.338	2.990	N/A	N/A	N/A	3.375	103.449	103.297	103.193
3.500	103.879	103.879	103.679	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.829	103.829	103.629	3.000	N/A	N/A	N/A	3.500	103.827	103.675	103.571
3.625	104.191	104.191	103.991	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.975	103.975	103.775	3.125	N/A	N/A	N/A	3.625	104.140	103.988	103.884
3.750	103.954	103.954	103.754	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.066	103.066	102.866	3.250	N/A	N/A	N/A	3.750	103.685	103.585	103.485
3.875	104.383	104.383	104.183	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.466	103.466	103.266	3.375	N/A	N/A	N/A	3.875	104.114	104.014	103.914
3.990	104.604	104.604	104.404	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.647	103.647	103.447	3.500	N/A	N/A	N/A	3.990	104.335	104.235	104.135
4.000	104.704	104.704	104.504	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.747	103.747	103.547	3.625	N/A	N/A	N/A	4.000	104.435	104.335	104.235
4.125	105.009	105.009	104.809	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.934	103.934	103.734	3.750	N/A	N/A	N/A	4.125	104.740	104.640	104.540
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	104.583	104.489
4.375	105.325	105.325	105.125	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.363	103.363	103.163	3.990	N/A	N/A	N/A	4.375	105.048	104.942	104.848
4.500	105.662	105.662	105.462	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.656	103.656	103.456	4.000	N/A	N/A	N/A	4.500	105.285	105.179	105.085
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	100.731	100.731	100.531	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.068	100.068	99.868	2.000	99.983	99.848	99.764
2.875	N/A	N/A	N/A	2.625	101.213	101.213	101.013	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.650	100.650	100.450	2.125	100.565	100.430	100.346
2.990	N/A	N/A	N/A	2.750	101.598	101.598	101.398	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.124	101.124	100.924	2.250	101.039	100.904	100.820
3.000	N/A	N/A	N/A	2.875	102.219	102.219	102.019	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.523	101.523	101.323	2.375	101.438	101.303	101.219
3.125	N/A	N/A	N/A	2.990	102.583	102.583	102.383	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.938	101.938	101.738	2.500	101.859	101.731	101.655
3.250	N/A	N/A	N/A	3.000	102.683	102.683	102.483	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.451	102.451	102.251	2.625	102.373	102.245	102.169
3.375	N/A	N/A	N/A	3.125	103.095	103.095	102.895	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.926	102.926	102.726	2.750	102.848	102.720	102.644
3.500	N/A	N/A	N/A	3.250	103.268	103.268	103.068	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.288	103.288	103.088	2.875	103.210	103.082	103.006
3.625	N/A	N/A	N/A	3.375	103.950	103.950	103.750	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.595	103.595	103.395	2.990	103.517	103.389	103.313
3.750	N/A	N/A	N/A	3.500	104.298	104.298	104.098	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.695	103.695	103.495	3.000	103.617	103.489	103.413
3.875	N/A	N/A	N/A	3.625	104.607	104.607	104.407	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.054	104.054	103.854	3.125	103.976	103.848	103.772
3.990	N/A	N/A	N/A	3.750	104.164	104.164	103.964	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.376	104.376	104.176	3.250	104.013	103.913	103.813
4.000	N/A	N/A	N/A	3.875	104.589	104.589	104.389	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.857	104.857	104.657	3.375	104.494	104.394	104.294
4.125	N/A	N/A	N/A	3.990	104.781	104.781	104.581	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.160	105.160	104.960	3.500	104.798	104.698	104.598
4.250	N/A	N/A	N/A	4.000	104.881	104.881	104.681	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.542	105.542	105.342	3.625	105.179	105.079	104.979
4.375	N/A	N/A	N/A	4.125	105.184	105.184	104.984	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.137	105.137	104.937	3.750	104.720	104.620	104.520
4.500	N/A	N/A	N/A	4.250	105.089	105.089	104.889	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.544	105.544	105.344	3.875	105.127	105.027	104.927
4.625	N/A	N/A	N/A	4.375	105.444	105.444	105.244	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.842	105.842	105.642	3.990	105.425	105.325	105.225
4.750	N/A	N/A	N/A	4.500	105.763	105.763	105.563	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.942	105.942	105.742	4.000	105.525	105.425	105.325
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	100.269	100.269	100.069	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.536	100.536	100.336
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.716	100.716	100.516	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.118	101.118	100.918
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.041	101.041	100.841	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.592	101.592	101.392
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.418	101.418	101.218	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.991	101.991	101.791
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.920	101.920	101.720	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.360	102.360	102.160
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.308	102.308	102.108	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.773	102.773	102.573
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.637	102.637	102.437	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.019	103.019	102.819
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.888	102.888	102.688	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.381	103.381	103.181
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.069	103.069	102.869	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.688	103.688	103.488
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.169	103.169	102.969	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.788	103.788	103.588
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.416	103.416	103.216	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.147	104.147	103.947
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.286														



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.:

10/4/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/2/2021

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	98.726	98.726	98.526	2.500	99.106	99.106	98.906	2.875	102.219	102.219	102.019	2.000	100.068	100.068	99.868	2.000	100.269	100.269	100.069
2.625	99.603	99.603	99.403	2.625	99.909	99.909	99.709	2.990	102.583	102.583	102.383	2.125	100.650	100.650	100.450	2.125	100.716	100.716	100.516
2.750	100.396	100.396	100.196	2.750	100.630	100.630	100.430	3.000	102.683	102.683	102.483	2.250	101.124	101.124	100.924	2.250	101.041	101.041	100.841
2.875	101.025	101.025	100.825	2.875	101.208	101.208	101.008	3.125	103.095	103.095	102.895	2.375	101.523	101.523	101.323	2.375	101.418	101.418	101.218
2.990	101.428	101.428	101.228	2.990	101.514	101.514	101.314	3.250	103.268	103.268	103.068	2.500	101.938	101.938	101.738	2.500	101.920	101.920	101.720
3.000	101.528	101.528	101.328	3.000	101.614	101.614	101.414	3.375	103.950	103.950	103.750	2.625	102.451	102.451	102.251	2.625	102.308	102.308	102.108
3.125	102.076	102.076	101.876	3.125	102.202	102.202	102.002	3.500	104.298	104.298	104.098	2.750	102.926	102.926	102.726	2.750	102.637	102.637	102.437
3.250	102.781	102.781	102.581	3.250	102.851	102.851	102.651	3.625	104.607	104.607	104.407	2.875	103.288	103.288	103.088	2.875	102.888	102.888	102.688
3.375	103.501	103.501	103.301	3.375	103.538	103.538	103.338	3.750	104.164	104.164	103.964	2.990	103.595	103.595	103.395	2.990	103.069	103.069	102.869
3.500	103.879	103.879	103.679	3.500	103.829	103.829	103.629	3.875	104.589	104.589	104.389	3.000	103.695	103.695	103.495	3.000	103.169	103.169	102.969
3.625	104.191	104.191	103.991	3.625	103.975	103.975	103.775	3.990	104.781	104.781	104.581	3.125	104.054	104.054	103.854	3.125	103.416	103.416	103.216
3.750	103.954	103.954	103.754	3.750	103.066	103.066	102.866	4.000	104.881	104.881	104.681	3.250	104.376	104.376	104.176	3.250	103.286	103.286	103.086
3.875	104.383	104.383	104.183	3.875	103.466	103.466	103.266	4.125	105.184	105.184	104.984	3.375	104.857	104.857	104.657	3.375	103.655	103.655	103.455
3.990	104.604	104.604	104.404	3.990	103.647	103.647	103.447	4.250	105.089	105.089	104.889	3.500	105.160	105.160	104.960	3.500	103.868	103.868	103.668
4.000	104.704	104.704	104.504	4.000	103.747	103.747	103.547	4.375	105.444	105.444	105.244	3.625	105.542	105.542	105.342	3.625	104.137	104.137	103.937
4.125	105.009	105.009	104.809	4.125	103.934	103.934	103.734	4.500	105.763	105.763	105.563	3.750	105.137	105.137	104.937	3.750	103.170	103.170	102.970
4.250	104.966	104.966	104.766	4.250	102.973	102.973	102.773	4.625	105.986	105.986	105.786	3.875	105.544	105.544	105.344	3.875	103.455	103.455	103.255
4.375	105.325	105.325	105.125	4.375	103.363	103.363	103.163	4.750	106.155	106.155	105.955	3.990	105.842	105.842	105.642	3.990	103.633	103.633	103.433
4.500	105.662	105.662	105.462	4.500	103.656	103.656	103.456	4.875	106.480	106.480	106.280	4.000	105.942	105.942	105.742	4.000	103.733	103.733	103.533

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.:

10/4/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/2/2021

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	98.783	98.783	98.572	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.589	97.589	97.378	2.750	N/A	N/A	N/A	2.500	98.533	98.433	98.322
2.625	99.697	99.697	99.489	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.503	98.503	98.295	2.875	N/A	N/A	N/A	2.625	99.447	99.347	99.239
2.750	100.504	100.504	100.301	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.310	99.310	99.107	2.990	N/A	N/A	N/A	2.750	100.254	100.154	100.051
2.875	101.153	101.153	100.953	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.959	99.959	99.759	3.000	N/A	N/A	N/A	2.875	100.903	100.803	100.703
2.990	101.515	101.515	101.315	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.321	100.321	100.121	3.125	N/A	N/A	N/A	2.990	101.265	101.165	101.065
3.000	101.615	101.615	101.415	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.421	100.421	100.221	3.250	N/A	N/A	N/A	3.000	101.365	101.265	101.165
3.125	102.186	102.186	101.969	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.676	100.676	100.459	3.375	N/A	N/A	N/A	3.125	101.936	101.827	101.719
3.250	102.868	102.868	102.661	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.358	101.358	101.151	3.500	N/A	N/A	N/A	3.250	102.618	102.516	102.411
3.375	103.573	103.573	103.370	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.063	102.063	101.860	3.625	N/A	N/A	N/A	3.375	103.323	103.223	103.120
3.500	103.892	103.892	103.692	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.382	102.382	102.182	3.750	N/A	N/A	N/A	3.500	103.642	103.542	103.442
3.625	104.187	104.187	103.987	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.677	102.677	102.477	3.875	N/A	N/A	N/A	3.625	103.937	103.837	103.737
3.750	103.980	103.980	103.780	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.114	101.114	100.914	3.990	N/A	N/A	N/A	3.750	103.730	103.630	103.530
3.875	104.368	104.368	104.168	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.502	101.502	101.302	4.000	N/A	N/A	N/A	3.875	104.118	104.018	103.918
3.990	104.557	104.557	104.357	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.691	101.691	101.491	4.125	N/A	N/A	N/A	3.990	104.307	104.207	104.107
4.000	104.657	104.657	104.457	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.791	101.791	101.591	4.250	N/A	N/A	N/A	4.000	104.407	104.307	104.207
4.125	104.685	104.685	104.485	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.759	100.759	100.559	4.375	N/A	N/A	N/A	4.125	104.435	104.335	104.235
4.250	105.057	105.057	104.857	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.131	101.131	100.931	4.500	N/A	N/A	N/A	4.250	104.807	104.707	104.607
4.375	105.410	105.410	105.210	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.484	101.484	101.284	4.625	N/A	N/A	N/A	4.375	105.160	105.060	104.960
4.500	105.704	105.704	105.504	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.778	101.778	101.578	4.750	N/A	N/A	N/A	4.500	105.454	105.354	105.254

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	100.371	100.371	100.138	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.171	100.171	99.971	2.000	99.921	99.800	99.721
2.875	N/A	N/A	N/A	2.625	100.992	100.992	100.771	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.753	100.753	100.553	2.125	100.503	100.382	100.303
2.990	N/A	N/A	N/A	2.750	101.459	101.459	101.240	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.181	101.181	100.981	2.250	100.931	100.810	100.731
3.000	N/A	N/A	N/A	2.875	102.050	102.050	101.833	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.566	101.566	101.366	2.375	101.316	101.195	101.116
3.125	N/A	N/A	N/A	2.990	102.405	102.405	102.193	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.071	102.071	101.871	2.500	101.821	101.721	101.621
3.250	N/A	N/A	N/A	3.000	102.505	102.505	102.293	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.575	102.575	102.375	2.625	102.325	102.225	102.125
3.375	N/A	N/A	N/A	3.125	102.741	102.741	102.541	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.030	103.030	102.830	2.750	102.780	102.680	102.580
3.500	N/A	N/A	N/A	3.250	103.195	103.195	102.995	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.349	103.349	103.149	2.875	103.099	102.999	102.899
3.625	N/A	N/A	N/A	3.375	103.859	103.859	103.659	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.609	103.609	103.409	2.990	103.359	103.259	103.159
3.750	N/A	N/A	N/A	3.500	104.200	104.200	104.000	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.709	103.709	103.509	3.000	103.459	103.359	103.259
3.875	N/A	N/A	N/A	3.625	104.454	104.454	104.254	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	104.176	104.176	103.976	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.132	104.132	103.932	3.250	103.882	103.782	103.682
4.000	N/A	N/A	N/A	3.875	104.505	104.505	104.305	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.587	104.587	104.387	3.375	104.337	104.237	104.137
4.125	N/A	N/A	N/A	3.990	104.681	104.681	104.481	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.811	104.811	104.611	3.500	104.561	104.461	104.361
4.250	N/A	N/A	N/A	4.000	104.781	104.781	104.581	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.479	104.479	104.279	3.625	104.229	104.129	104.029
4.375	N/A	N/A	N/A	4.125	104.703	104.703	104.503	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.811	104.811	104.611	3.750	104.561	104.461	104.361
4.500	N/A	N/A	N/A	4.250	105.072	105.072	104.872	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.954	104.954	104.754	3.875	104.704	104.604	104.504
4.625	N/A	N/A	N/A	4.375	105.284	105.284	105.084	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.163	105.163	104.963	3.990	104.913	104.813	104.713
4.750	N/A	N/A	N/A	4.500	105.614	105.614	105.414	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.263	105.263	105.063	4.000	105.013	104.913	104.813

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	98.945	98.945	98.745	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	99.527	99.527	99.327	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	99.955	99.955	99.755	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	100.340	100.340	100.140	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	100.845	100.845	100.645	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	100.099	100.099	99.899	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	100.554	100.554	100.354	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	100.873	100.873	100.673	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	101.133	101.133	100.933	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	101.233	101.233	101.033	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	101.906	101.906	101.706	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	102.361	102.361	102.161	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	102.585	102.585	102.385	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	101.253	101.253	101.053	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	101.585	101.585	101.385	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.728	101.728	101.528	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.937	101.937	101.737	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	102.037	102.037	101.837	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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W. Rate Sheet Dated: 9/2/2021

Release Time: 10:00 am ET

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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	100.504	100.504	100.301	2.750	99.310	99.310	99.107	2.500	100.371	100.371	100.138	2.000	100.171	100.171	99.971	2.000	98.945	98.945	98.745
2.875	101.153	101.153	100.953	2.875	99.959	99.959	99.759	2.625	100.992	100.992	100.771	2.125	100.753	100.753	100.553	2.125	99.527	99.527	99.327
2.990	101.515	101.515	101.315	2.990	100.321	100.321	100.121	2.750	101.459	101.459	101.240	2.250	101.181	101.181	100.981	2.250	99.955	99.955	99.755
3.000	101.615	101.615	101.415	3.000	100.421	100.421	100.221	2.875	102.050	102.050	101.833	2.375	101.566	101.566	101.366	2.375	100.340	100.340	100.140
3.125	102.186	102.186	101.969	3.125	100.676	100.676	100.459	2.990	102.405	102.405	102.193	2.500	102.071	102.071	101.871	2.500	100.845	100.845	100.645
3.250	102.868	102.868	102.661	3.250	101.358	101.358	101.151	3.000	102.505	102.505	102.293	2.625	102.575	102.575	102.375	2.625	100.099	100.099	99.899
3.375	103.573	103.573	103.370	3.375	102.063	102.063	101.860	3.125	102.741	102.741	102.541	2.750	103.030	103.030	102.830	2.750	100.554	100.554	100.354
3.500	103.892	103.892	103.692	3.500	102.382	102.382	102.182	3.250	103.195	103.195	102.995	2.875	103.349	103.349	103.149	2.875	100.873	100.873	100.673
3.625	104.187	104.187	103.987	3.625	102.677	102.677	102.477	3.375	103.859	103.859	103.659	2.990	103.609	103.609	103.409	2.990	101.133	101.133	100.933
3.750	103.980	103.980	103.780	3.750	101.114	101.114	100.914	3.500	104.200	104.200	104.000	3.000	103.709	103.709	103.509	3.000	101.233	101.233	101.033
3.875	104.368	104.368	104.168	3.875	101.502	101.502	101.302	3.625	104.454	104.454	104.254	3.125	103.642	103.642	103.442	3.125	101.416	101.416	101.216
3.990	104.557	104.557	104.357	3.990	101.691	101.691	101.491	3.750	104.176	104.176	103.976	3.250	104.132	104.132	103.932	3.250	101.906	101.906	101.706
4.000	104.657	104.657	104.457	4.000	101.791	101.791	101.591	3.875	104.505	104.505	104.305	3.375	104.587	104.587	104.387	3.375	102.361	102.361	102.161
4.125	104.685	104.685	104.485	4.125	100.759	100.759	100.559	3.990	104.681	104.681	104.481	3.500	104.811	104.811	104.611	3.500	102.585	102.585	102.385
4.250	105.057	105.057	104.857	4.250	101.131	101.131	100.931	4.000	104.781	104.781	104.581	3.625	104.479	104.479	104.279	3.625	101.253	101.253	101.053
4.375	105.410	105.410	105.210	4.375	101.484	101.484	101.284	4.125	104.703	104.703	104.503	3.750	104.811	104.811	104.611	3.750	101.585	101.585	101.385
4.500	105.704	105.704	105.504	4.500	101.778	101.778	101.578	4.250	105.072	105.072	104.872	3.875	104.954	104.954	104.754	3.875	101.728	101.728	101.528
4.625	105.832	105.832	105.632	4.625	101.406	101.406	101.206	4.375	105.284	105.284	105.084	3.990	105.163	105.163	104.963	3.990	101.937	101.937	101.737
4.750	106.193	106.193	105.993	4.750	101.767	101.767	101.567	4.500	105.614	105.614	105.414	4.000	105.263	105.263	105.063	4.000	102.037	102.037	101.837

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

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

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

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

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

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

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



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.: **10/4/2021**
45 Day Lock Exp.: **10/18/2021**
60 Day Lock Exp.: **11/1/2021**

W. Rate Sheet Dated: **9/2/2021**

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.:

10/4/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/2/2021

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	98.783	98.783	98.572	2.500	100.371	100.371	100.138	2.000	100.171	100.171	99.971	2.500	97.511	97.511	97.300	2.000	98.908	98.908	98.708
2.625	99.697	99.697	99.489	2.625	100.992	100.992	100.771	2.125	100.753	100.753	100.553	2.625	98.425	98.425	98.217	2.125	99.490	99.490	99.290
2.750	100.504	100.504	100.301	2.750	101.459	101.459	101.240	2.250	101.181	101.181	100.981	2.750	99.232	99.232	99.029	2.250	99.918	99.918	99.718
2.875	101.153	101.153	100.953	2.875	102.050	102.050	101.833	2.375	101.566	101.566	101.366	2.875	99.881	99.881	99.681	2.375	100.303	100.303	100.103
2.990	101.515	101.515	101.315	2.990	102.405	102.405	102.193	2.500	102.071	102.071	101.871	2.990	100.243	100.243	100.043	2.500	100.808	100.808	100.608
3.000	101.615	101.615	101.415	3.000	102.505	102.505	102.293	2.625	102.575	102.575	102.375	3.000	100.343	100.343	100.143	2.625	100.687	100.687	100.487
3.125	102.186	102.186	101.969	3.125	102.741	102.741	102.541	2.750	103.030	103.030	102.830	3.125	100.756	100.756	100.539	2.750	101.142	101.142	100.942
3.250	102.868	102.868	102.661	3.250	103.195	103.195	102.995	2.875	103.349	103.349	103.149	3.250	101.438	101.438	101.231	2.875	101.461	101.461	101.261
3.375	103.573	103.573	103.370	3.375	103.859	103.859	103.659	2.990	103.609	103.609	103.409	3.375	102.143	102.143	101.940	2.990	101.721	101.721	101.521
3.500	103.892	103.892	103.692	3.500	104.200	104.200	104.000	3.000	103.709	103.709	103.509	3.500	102.462	102.462	102.262	3.000	101.821	101.821	101.621
3.625	104.187	104.187	103.987	3.625	104.454	104.454	104.254	3.125	103.642	103.642	103.442	3.625	102.757	102.757	102.557	3.125	101.879	101.879	101.679
3.750	103.980	103.980	103.780	3.750	104.176	104.176	103.976	3.250	104.132	104.132	103.932	3.750	101.872	101.872	101.672	3.250	102.369	102.369	102.169
3.875	104.368	104.368	104.168	3.875	104.505	104.505	104.305	3.375	104.587	104.587	104.387	3.875	102.260	102.260	102.060	3.375	102.824	102.824	102.624
3.990	104.557	104.557	104.357	3.990	104.681	104.681	104.481	3.500	104.811	104.811	104.611	3.990	102.449	102.449	102.249	3.500	103.048	103.048	102.848
4.000	104.657	104.657	104.457	4.000	104.781	104.781	104.581	3.625	104.479	104.479	104.279	4.000	102.549	102.549	102.349	3.625	102.216	102.216	102.016
4.125	104.685	104.685	104.485	4.125	104.703	104.703	104.503	3.750	104.811	104.811	104.611	4.125	102.047	102.047	101.847	3.750	102.548	102.548	102.348
4.250	105.057	105.057	104.857	4.250	105.072	105.072	104.872	3.875	104.954	104.954	104.754	4.250	102.419	102.419	102.219	3.875	102.691	102.691	102.491
4.375	105.410	105.410	105.210	4.375	105.284	105.284	105.084	3.990	105.163	105.163	104.963	4.375	102.772	102.772	102.572	3.990	102.900	102.900	102.700
4.500	105.704	105.704	105.504	4.500	105.614	105.614	105.414	4.000	105.263	105.263	105.063	4.500	103.066	103.066	102.866	4.000	103.000	103.000	102.800

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-12.125	-12.125	-12.125	-13.375	-14.125	-14.125	-14.125	-14.125	-14.125	-14.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/4/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/1/2021

W. Rate Sheet Dated: 9/2/2021

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)