

W. Rate Sheet Dated: 9/3/2021

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	100.439	100.439	100.095	2.250	100.252	100.252	99.909	2.250	98.474	98.474	98.162	3.125	96.164	96.164	95.864
2.375	100.654	100.654	100.310	2.375	100.429	100.429	100.086	2.500	98.805	98.805	98.492	3.250	97.742	97.742	97.442
2.500	100.869	100.869	100.525	2.500	100.608	100.608	100.264	2.625	98.968	98.968	98.656	3.375	97.820	97.820	97.520
2.625	101.068	101.068	100.724	2.625	100.784	100.784	100.440	2.750	100.478	100.478	100.178	3.500	97.898	97.898	97.598
2.750	102.154	102.154	101.795	2.750	101.988	101.988	101.629	2.875	100.636	100.636	100.336	3.625	97.664	97.664	97.364
2.875	102.361	102.361	102.001	2.875	102.159	102.159	101.799	3.000	100.765	100.765	100.465	Margin = 2.250		Index = 0.070	
3.000	102.561	102.561	102.201	3.000	102.300	102.300	101.940	3.125	100.907	100.907	100.607	30 Year OTC			
3.125	102.748	102.748	102.389	3.125	102.454	102.454	102.095	3.250	102.070	102.070	101.770	Rate	30 Day	45 Day	60 Day
3.250	103.081	103.081	102.728	3.250	102.880	102.880	102.526	3.375	102.204	102.204	101.904	4.000	101.447	101.447	100.947
3.375	103.178	103.178	102.825	3.375	102.925	102.925	102.572	3.500	102.302	102.302	102.002	4.125	101.606	101.606	101.106
3.500	103.366	103.366	103.013	3.500	102.994	102.994	102.640	3.625	102.402	102.402	102.102	4.375	101.869	101.869	101.369
3.625	103.553	103.553	103.200	3.625	103.102	103.102	102.749	3.750	103.416	103.416	103.116	4.500	102.016	102.016	101.516
3.750	103.407	103.407	103.107	3.750	103.211	103.211	102.911	3.875	103.527	103.527	103.227	4.625	102.147	102.147	101.647
3.875	103.485	103.485	103.185	3.875	103.231	103.231	102.931	4.000	103.617	103.617	103.317	4.875	103.027	103.027	102.527
4.000	103.622	103.622	103.322	4.000	103.330	103.330	103.030	4.125	103.716	103.716	103.416	5.000	103.174	103.174	102.674
4.125	103.781	103.781	103.481	4.125	103.438	103.438	103.138	4.250	103.336	103.336	103.036	5.125	103.305	103.305	102.805
4.250	103.319	103.319	103.119	4.250	103.154	103.154	102.954	4.375	103.447	103.447	103.147	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	103.537	103.537	103.237	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	103.637	103.637	103.337	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	100.539	100.439	100.439	100.095	2.250	100.202	100.102	100.102	99.759	2.250	100.604	100.504	100.504	100.192
2.375	100.754	100.654	100.654	100.310	2.375	100.379	100.279	100.279	99.936	2.375	100.769	100.669	100.669	100.356
2.500	100.969	100.869	100.869	100.525	2.500	100.558	100.458	100.458	100.114	2.500	100.935	100.835	100.835	100.522
2.625	101.168	101.068	101.068	100.724	2.625	100.734	100.634	100.634	100.290	2.625	101.098	100.998	100.998	100.686
2.750	102.254	102.154	102.154	101.795	2.750	101.813	101.713	101.713	101.354	2.750	101.508	101.408	101.408	101.108
2.875	102.461	102.361	102.361	102.001	2.875	101.984	101.884	101.884	101.524	2.875	101.666	101.566	101.566	101.266
3.000	102.661	102.561	102.561	102.201	3.000	102.125	102.025	102.025	101.665	3.000	101.795	101.695	101.695	101.395
3.125	102.848	102.748	102.748	102.389	3.125	102.279	102.179	102.179	101.820	3.125	101.937	101.837	101.837	101.537
3.250	103.181	103.081	103.081	102.728	3.250	102.680	102.580	102.580	102.226	3.250	103.700	103.600	103.600	103.300
3.375	103.378	103.278	103.278	102.925	3.375	102.825	102.725	102.725	102.372	3.375	103.834	103.734	103.734	103.434
3.500	103.566	103.466	103.466	103.113	3.500	102.894	102.794	102.794	102.440	3.500	103.932	103.832	103.832	103.532
3.625	103.753	103.653	103.653	103.300	3.625	103.002	102.902	102.902	102.549	3.625	104.032	103.932	103.932	103.632
3.750	103.607	103.507	103.507	103.207	3.750	103.411	103.311	103.311	103.011	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 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	98.697	98.697	98.197	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.856	98.856	98.356	4.750	101.000	101.000	100.500
3.875	99.427	99.427	98.927	6.250	103.750	103.750	103.500	4.375	99.119	99.119	98.619	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.290	99.290	98.790					4.500	99.266	99.266	98.766	Rate	30 Day	45 Day	60 Day
4.125	99.131	99.131	98.631					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	100.277	100.277	99.777	6.250	105.750	105.750	105.250
4.375	100.181	100.181	99.681					5.000	100.424	100.424	99.924	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	100.555	100.555	100.055				
4.625	99.903	99.903	99.403					5.500	101.301	101.301	100.801				
4.750	101.492	101.492	100.992					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: 9/3/2021

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	99.027	99.027	98.727	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	99.185	99.185	98.885	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	99.313	99.313	99.013	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.456	99.456	99.156	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.875	100.875	100.575	Rate	30 Day	45 Day	60 Day
3.250	101.900	101.900	101.547	3.250	101.798	101.798	101.445	3.375	101.009	101.009	100.709	3.250	101.900	101.900	101.400
3.375	102.097	102.097	101.744	3.375	101.943	101.943	101.590	3.500	101.107	101.107	100.807	3.375	102.097	102.097	101.597
3.500	102.285	102.285	101.932	3.500	102.012	102.012	101.659	3.625	101.207	101.207	100.907	3.500	102.285	102.285	101.785
3.625	102.471	102.471	102.118	3.625	102.121	102.121	101.768	3.750	102.721	102.721	102.421	3.625	102.471	102.471	101.971
3.750	101.594	101.594	101.294	3.750	101.499	101.499	101.199	3.875	N/A	N/A	N/A	3.750	101.594	101.594	101.094
3.875	101.773	101.773	101.473	3.875	101.618	101.618	101.318	4.000	N/A	N/A	N/A	3.875	101.773	101.773	101.273
4.000	101.910	101.910	101.610	4.000	101.717	101.717	101.417	4.125	N/A	N/A	N/A	4.000	101.910	101.910	101.410
4.125	102.069	102.069	101.769	4.125	101.825	101.825	101.525	4.250	N/A	N/A	N/A	4.125	102.069	102.069	101.569
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	101.592	101.492	101.492	101.133	2.750	101.500	101.400	101.400	101.041	2.750	101.095	100.995	100.995	100.695
2.875	101.798	101.698	101.698	101.339	2.875	101.671	101.571	101.571	101.212	2.875	101.254	101.154	101.154	100.854
3.000	101.998	101.898	101.898	101.539	3.000	101.812	101.712	101.712	101.353	3.000	101.382	101.282	101.282	100.982
3.125	102.186	102.086	102.086	101.727	3.125	101.967	101.867	101.867	101.508	3.125	101.524	101.424	101.424	101.124
3.250	102.000	101.900	101.900	101.547	3.250	101.898	101.798	101.798	101.445	3.250	102.818	102.718	102.718	102.418
3.375	102.197	102.097	102.097	101.744	3.375	102.043	101.943	101.943	101.590	3.375	102.953	102.853	102.853	102.553
3.500	102.385	102.285	102.285	101.932	3.500	102.112	102.012	102.012	101.659	3.500	103.051	102.951	102.951	102.651
3.625	102.571	102.471	102.471	102.118	3.625	102.221	102.121	102.121	101.768	3.625	103.151	103.051	103.051	102.751
3.750	101.694	101.594	101.594	101.294	3.750	101.599	101.499	101.499	101.199	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 $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

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

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

11/2/2021

W. Rate Sheet Dated: 9/3/2021

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					
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	98.716	98.716	98.716	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.095	99.095	98.895	2.000	N/A	N/A	N/A	2.500	98.656	98.498	98.394
2.625	99.593	99.593	99.593	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.897	99.897	99.697	2.125	N/A	N/A	N/A	2.625	99.533	99.375	99.271
2.750	100.386	100.386	100.386	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.618	100.618	100.418	2.250	N/A	N/A	N/A	2.750	100.326	100.168	100.064
2.875	101.015	101.015	101.015	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.196	101.196	100.996	2.375	N/A	N/A	N/A	2.875	100.955	100.797	100.693
2.990	101.417	101.417	101.217	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.502	101.502	101.302	2.500	N/A	N/A	N/A	2.990	101.358	101.200	101.096
3.000	101.517	101.517	101.317	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.602	101.602	101.402	2.625	N/A	N/A	N/A	3.000	101.458	101.300	101.196
3.125	102.071	102.071	101.871	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.197	102.197	101.997	2.750	N/A	N/A	N/A	3.125	102.028	101.882	101.777
3.250	102.776	102.776	102.576	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.846	102.846	102.646	2.875	N/A	N/A	N/A	3.250	102.733	102.587	102.482
3.375	103.496	103.496	103.296	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.532	103.532	103.332	2.990	N/A	N/A	N/A	3.375	103.452	103.306	103.201
3.500	103.874	103.874	103.674	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.823	103.823	103.623	3.000	N/A	N/A	N/A	3.500	103.831	103.685	103.580
3.625	104.187	104.187	103.987	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.970	103.970	103.770	3.125	N/A	N/A	N/A	3.625	104.143	103.997	103.892
3.750	103.952	103.952	103.752	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.064	103.064	102.864	3.250	N/A	N/A	N/A	3.750	103.684	103.584	103.484
3.875	104.381	104.381	104.181	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.464	103.464	103.264	3.375	N/A	N/A	N/A	3.875	104.113	104.013	103.913
3.990	104.602	104.602	104.402	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.645	103.645	103.445	3.500	N/A	N/A	N/A	3.990	104.334	104.234	104.134
4.000	104.702	104.702	104.502	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.745	103.745	103.545	3.625	N/A	N/A	N/A	4.000	104.434	104.334	104.234
4.125	105.007	105.007	104.807	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	104.739	104.639	104.539
4.250	104.930	104.930	104.730	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.937	103.937	103.737	3.875	N/A	N/A	N/A	4.250	104.654	104.548	104.454
4.375	105.289	105.289	105.089	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.327	103.327	103.127	3.990	N/A	N/A	N/A	4.375	105.013	104.907	104.813
4.500	105.626	105.626	105.426	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.620	103.620	103.420	4.000	N/A	N/A	N/A	4.500	105.250	105.144	105.050
30/25 Year >125 High Balance						20 Year						20 Year >125						15 Year					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.706	100.706	100.506	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	100.000	100.000	99.800	2.000	99.914	99.779	99.695
2.875	N/A	N/A	N/A	2.625	101.188	101.188	100.988	2.990	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.125	100.582	100.582	100.382	2.125	100.497	100.362	100.278
2.990	N/A	N/A	N/A	2.750	101.571	101.571	101.371	3.000	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.250	101.056	101.056	100.856	2.250	100.970	100.835	100.751
3.000	N/A	N/A	N/A	2.875	102.192	102.192	101.992	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.455	101.455	101.255	2.375	101.370	101.235	101.151
3.125	N/A	N/A	N/A	2.990	102.556	102.556	102.356	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.871	101.871	101.671	2.500	101.800	101.679	101.588
3.250	N/A	N/A	N/A	3.000	102.656	102.656	102.456	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.384	102.384	102.184	2.625	102.313	102.192	102.101
3.375	N/A	N/A	N/A	3.125	103.069	103.069	102.869	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.859	102.859	102.659	2.750	102.788	102.667	102.576
3.500	N/A	N/A	N/A	3.250	103.261	103.261	103.061	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.222	103.222	103.022	2.875	103.150	103.029	102.938
3.625	N/A	N/A	N/A	3.375	103.944	103.944	103.744	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.529	103.529	103.329	2.990	103.458	103.337	103.246
3.750	N/A	N/A	N/A	3.500	104.292	104.292	104.092	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.629	103.629	103.429	3.000	103.558	103.437	103.346
3.875	N/A	N/A	N/A	3.625	104.601	104.601	104.401	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.987	103.987	103.787	3.125	103.916	103.795	103.704
3.990	N/A	N/A	N/A	3.750	104.160	104.160	103.960	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.357	104.357	104.157	3.250	103.995	103.895	103.795
4.000	N/A	N/A	N/A	3.875	104.586	104.586	104.386	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.838	104.838	104.638	3.375	104.476	104.376	104.276
4.125	N/A	N/A	N/A	3.990	104.778	104.778	104.578	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.142	105.142	104.942	3.500	104.780	104.680	104.580
4.250	N/A	N/A	N/A	4.000	104.878	104.878	104.678	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.523	105.523	105.323	3.625	105.161	105.061	104.961
4.375	N/A	N/A	N/A	4.125	105.181	105.181	104.981	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.102	105.102	104.902	3.750	104.686	104.586	104.486
4.500	N/A	N/A	N/A	4.250	105.052	105.052	104.852	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.509	105.509	105.309	3.875	105.093	104.993	104.893
4.625	N/A	N/A	N/A	4.375	105.407	105.407	105.207	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.807	105.807	105.607	3.990	105.391	105.291	105.191
4.750	N/A	N/A	N/A	4.500	105.726	105.726	105.526	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.907	105.907	105.707	4.000	105.491	105.391	105.291
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year >125 High Balance					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.200	100.200	100.000	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.466	100.466	100.266
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.646	100.646	100.446	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.049	101.049	100.849
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.972	100.972	100.772	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.522	101.522	101.322
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.350	101.350	101.150	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.922	101.922	101.722
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.852	101.852	101.652	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.290	102.290	102.090
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.241	102.241	102.041	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.704	102.704	102.504
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.569	102.569	102.369	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.951	102.951	102.751
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.820	102.820	102.620	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.313	103.313	103.113</



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.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.:

11/2/2021

W. Rate Sheet Dated: 9/3/2021

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	98.716	98.716	98.516	2.500	99.095	99.095	98.895	2.875	102.192	102.192	101.992	2.000	100.000	100.000	99.800	2.000	100.200	100.200	100.000
2.625	99.593	99.593	99.393	2.625	99.897	99.897	99.697	2.990	102.556	102.556	102.356	2.125	100.582	100.582	100.382	2.125	100.646	100.646	100.446
2.750	100.386	100.386	100.186	2.750	100.618	100.618	100.418	3.000	102.656	102.656	102.456	2.250	101.056	101.056	100.856	2.250	100.972	100.972	100.772
2.875	101.015	101.015	100.815	2.875	101.196	101.196	100.996	3.125	103.069	103.069	102.869	2.375	101.455	101.455	101.255	2.375	101.350	101.350	101.150
2.990	101.417	101.417	101.217	2.990	101.502	101.502	101.302	3.250	103.261	103.261	103.061	2.500	101.871	101.871	101.671	2.500	101.852	101.852	101.652
3.000	101.517	101.517	101.317	3.000	101.602	101.602	101.402	3.375	103.944	103.944	103.744	2.625	102.384	102.384	102.184	2.625	102.241	102.241	102.041
3.125	102.071	102.071	101.871	3.125	102.197	102.197	101.997	3.500	104.292	104.292	104.092	2.750	102.859	102.859	102.659	2.750	102.569	102.569	102.369
3.250	102.776	102.776	102.576	3.250	102.846	102.846	102.646	3.625	104.601	104.601	104.401	2.875	103.222	103.222	103.022	2.875	102.820	102.820	102.620
3.375	103.496	103.496	103.296	3.375	103.532	103.532	103.332	3.750	104.160	104.160	103.960	2.990	103.529	103.529	103.329	2.990	103.002	103.002	102.802
3.500	103.874	103.874	103.674	3.500	103.823	103.823	103.623	3.875	104.586	104.586	104.386	3.000	103.629	103.629	103.429	3.000	103.102	103.102	102.902
3.625	104.187	104.187	103.987	3.625	103.970	103.970	103.770	3.990	104.778	104.778	104.578	3.125	103.987	103.987	103.787	3.125	103.348	103.348	103.148
3.750	103.952	103.952	103.752	3.750	103.064	103.064	102.864	4.000	104.878	104.878	104.678	3.250	104.357	104.357	104.157	3.250	103.267	103.267	103.067
3.875	104.381	104.381	104.181	3.875	103.464	103.464	103.264	4.125	105.181	105.181	104.981	3.375	104.838	104.838	104.638	3.375	103.636	103.636	103.436
3.990	104.602	104.602	104.402	3.990	103.645	103.645	103.445	4.250	105.052	105.052	104.852	3.500	105.142	105.142	104.942	3.500	103.849	103.849	103.649
4.000	104.702	104.702	104.502	4.000	103.745	103.745	103.545	4.375	105.407	105.407	105.207	3.625	105.523	105.523	105.323	3.625	104.118	104.118	103.918
4.125	105.007	105.007	104.807	4.125	103.932	103.932	103.732	4.500	105.726	105.726	105.526	3.750	105.102	105.102	104.902	3.750	103.135	103.135	102.935
4.250	104.930	104.930	104.730	4.250	102.937	102.937	102.737	4.625	105.949	105.949	105.749	3.875	105.509	105.509	105.309	3.875	103.420	103.420	103.220
4.375	105.289	105.289	105.089	4.375	103.327	103.327	103.127	4.750	106.118	106.118	105.918	3.990	105.807	105.807	105.607	3.990	103.598	103.598	103.398
4.500	105.626	105.626	105.426	4.500	103.620	103.620	103.420	4.875	106.443	106.443	106.243	4.000	105.907	105.907	105.707	4.000	103.698	103.698	103.498

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)
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.: 11/2/2021

W. Rate Sheet Dated: 9/3/2021

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	Rate	30 Day	45 Day	60 Day
2.500	98.714	98.714	98.492	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.520	97.520	97.298	2.750	N/A	N/A	N/A	2.500	98.464	98.364	98.242	2.500	98.464	98.364	98.242
2.625	99.629	99.629	99.407	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.435	98.435	98.213	2.875	N/A	N/A	N/A	2.625	99.379	99.279	99.157	2.625	99.379	99.279	99.157
2.750	100.436	100.436	100.219	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.242	99.242	99.025	2.990	N/A	N/A	N/A	2.750	100.186	100.086	99.969	2.750	100.186	100.086	99.969
2.875	101.083	101.083	100.872	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.889	99.889	99.678	3.000	N/A	N/A	N/A	2.875	100.833	100.733	100.622	2.875	100.833	100.733	100.622
2.990	101.447	101.447	101.243	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.253	100.253	100.049	3.125	N/A	N/A	N/A	2.990	101.197	101.097	100.993	2.990	101.197	101.097	100.993
3.000	101.547	101.547	101.343	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.353	100.353	100.149	3.250	N/A	N/A	N/A	3.000	101.297	101.197	101.093	3.000	101.297	101.197	101.093
3.125	102.181	102.181	101.937	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.671	100.671	100.427	3.375	N/A	N/A	N/A	3.125	101.931	101.801	101.687	3.125	101.931	101.801	101.687
3.250	102.863	102.863	102.631	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.353	101.353	101.121	3.500	N/A	N/A	N/A	3.250	102.613	102.490	102.381	3.250	102.613	102.490	102.381
3.375	103.567	103.567	103.340	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.057	102.057	101.830	3.625	N/A	N/A	N/A	3.375	103.317	103.199	103.090	3.375	103.317	103.199	103.090
3.500	103.888	103.888	103.663	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.378	102.378	102.153	3.750	N/A	N/A	N/A	3.500	103.638	103.520	103.413	3.500	103.638	103.520	103.413
3.625	104.183	104.183	103.964	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.673	102.673	102.454	3.875	N/A	N/A	N/A	3.625	103.933	103.821	103.714	3.625	103.933	103.821	103.714
3.750	103.948	103.948	103.748	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.082	101.082	100.882	3.990	N/A	N/A	N/A	3.750	103.698	103.598	103.498	3.750	103.698	103.598	103.498
3.875	104.337	104.337	104.137	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.471	101.471	101.271	4.000	N/A	N/A	N/A	3.875	104.087	103.987	103.887	3.875	104.087	103.987	103.887
3.990	104.526	104.526	104.326	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.660	101.660	101.460	4.125	N/A	N/A	N/A	3.990	104.276	104.176	104.076	3.990	104.276	104.176	104.076
4.000	104.626	104.626	104.426	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.760	101.760	101.560	4.250	N/A	N/A	N/A	4.000	104.376	104.276	104.176	4.000	104.376	104.276	104.176
4.125	104.555	104.555	104.355	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	102.029	102.029	101.829	4.375	N/A	N/A	N/A	4.125	104.305	104.205	104.105	4.125	104.305	104.205	104.105
4.250	104.928	104.928	104.728	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.002	101.002	100.802	4.500	N/A	N/A	N/A	4.250	104.678	104.578	104.478	4.250	104.678	104.578	104.478
4.375	105.280	105.280	105.080	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.354	101.354	101.154	4.625	N/A	N/A	N/A	4.375	105.030	104.930	104.830	4.375	105.030	104.930	104.830
4.500	105.573	105.573	105.373	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.647	101.647	101.447	4.750	N/A	N/A	N/A	4.500	105.323	105.223	105.123	4.500	105.323	105.223	105.123
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	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.273	100.273	100.038	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.078	100.078	99.878	2.000	99.828	99.722	99.628	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.625	100.937	100.937	100.692	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.660	100.660	100.460	2.125	100.410	100.304	100.210	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.750	101.405	101.405	101.161	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.088	101.088	100.888	2.250	100.838	100.732	100.638	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	2.875	101.996	101.996	101.755	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.473	101.473	101.273	2.375	101.223	101.117	101.023	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	2.990	102.350	102.350	102.112	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.009	102.009	101.809	2.500	101.759	101.659	101.559	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.000	102.450	102.450	102.212	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.513	102.513	102.313	2.625	102.263	102.163	102.063	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.125	102.741	102.741	102.521	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.968	102.968	102.768	2.750	102.718	102.618	102.518	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.250	103.195	103.195	102.978	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.286	103.286	103.086	2.875	103.036	102.936	102.836	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.375	103.859	103.859	103.647	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.546	103.546	103.346	2.990	103.296	103.196	103.096	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.500	104.200	104.200	103.993	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.646	103.646	103.446	3.000	103.396	103.296	103.196	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.625	104.450	104.450	104.246	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.611	103.611	103.411	3.125	103.361	103.261	103.161	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.750	104.148	104.148	103.948	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.099	104.099	103.899	3.250	103.849	103.749	103.649	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	3.875	104.476	104.476	104.276	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.556	104.556	104.356	3.375	104.306	104.206	104.106	4.000	N/A	N/A	N/A
4.125	N/A	N/A	N/A	3.990	104.651	104.651	104.451	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.776	104.776	104.576	3.500	104.526	104.426	104.326	4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.000	104.751	104.751	104.551	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.402	104.402	104.202	3.625	104.152	104.052	103.952	4.250	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.125	104.581	104.581	104.381	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.733	104.733	104.533	3.750	104.483	104.383	104.283	4.375	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.250	104.950	104.950	104.750	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.877	104.877	104.677	3.875	104.627	104.527	104.427	4.500	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.375	105.239	105.239	105.039	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.145	105.145	104.945	3.990	104.895	104.795	104.695	4.625	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.500	105.570	105.570	105.370	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.245	105.245	105.045	4.000	104.995	104.895	104.795	4.750	N/A	N/A	N/A

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	98.852	98.852	98.652	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	99.434	99.434	99.234	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	99.862	99.862	99.662	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	100.247	100.247	100.047	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	100.783	100.783	100.583	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	100.037	100.037	99.837	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	100.492	100.492	100.292	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	100.816	100.816	100.616	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	101.070	101.070	100.870	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	101.170	101.170	100.970	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	101.385	101.385	101.185	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	101.873	101.873	101.673	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	102.330	102.330	102.130	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	102.550	102.550	102.350	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	101.176	101.176	100.976	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	101.507	101.507	101.307	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	101.651	101.651	101.451	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	101.919	101.919	101.719	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	102.019	102.019	101.819	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/4/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/2/2021

W. Rate Sheet Dated: 9/3/2021

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	100.436	100.436	100.219	2.750	99.242	99.242	99.025	2.500	100.273	100.273	100.038	2.000	100.078	100.078	99.878	2.000	98.852	98.852	98.652
2.875	101.083	101.083	100.872	2.875	99.889	99.889	99.678	2.625	100.937	100.937	100.692	2.125	100.660	100.660	100.460	2.125	99.434	99.434	99.234
2.990	101.447	101.447	101.243	2.990	100.253	100.253	100.049	2.750	101.405	101.405	101.161	2.250	101.088	101.088	100.888	2.250	99.862	99.862	99.662
3.000	101.547	101.547	101.343	3.000	100.353	100.353	100.149	2.875	101.996	101.996	101.755	2.375	101.473	101.473	101.273	2.375	100.247	100.247	100.047
3.125	102.181	102.181	101.937	3.125	100.671	100.671	100.427	2.990	102.350	102.350	102.112	2.500	102.009	102.009	101.809	2.500	100.783	100.783	100.583
3.250	102.863	102.863	102.631	3.250	101.353	101.353	101.121	3.000	102.450	102.450	102.212	2.625	102.513	102.513	102.313	2.625	100.037	100.037	99.837
3.375	103.567	103.567	103.340	3.375	102.057	102.057	101.830	3.125	102.741	102.741	102.521	2.750	102.968	102.968	102.768	2.750	100.492	100.492	100.292
3.500	103.888	103.888	103.663	3.500	102.378	102.378	102.153	3.250	103.195	103.195	102.978	2.875	103.286	103.286	103.086	2.875	100.810	100.810	100.610
3.625	104.183	104.183	103.964	3.625	102.673	102.673	102.454	3.375	103.859	103.859	103.647	2.990	103.546	103.546	103.346	2.990	101.070	101.070	100.870
3.750	103.948	103.948	103.748	3.750	101.082	101.082	100.882	3.500	104.200	104.200	103.993	3.000	103.646	103.646	103.446	3.000	101.170	101.170	100.970
3.875	104.337	104.337	104.137	3.875	101.471	101.471	101.271	3.625	104.450	104.450	104.246	3.125	103.611	103.611	103.411	3.125	101.385	101.385	101.185
3.990	104.526	104.526	104.326	3.990	101.660	101.660	101.460	3.750	104.148	104.148	103.948	3.250	104.099	104.099	103.899	3.250	101.873	101.873	101.673
4.000	104.626	104.626	104.426	4.000	101.760	101.760	101.560	3.875	104.476	104.476	104.276	3.375	104.556	104.556	104.356	3.375	102.330	102.330	102.130
4.125	104.555	104.555	104.355	4.125	100.629	100.629	100.429	3.990	104.651	104.651	104.451	3.500	104.776	104.776	104.576	3.500	102.550	102.550	102.350
4.250	104.928	104.928	104.728	4.250	101.002	101.002	100.802	4.000	104.751	104.751	104.551	3.625	104.402	104.402	104.202	3.625	101.176	101.176	100.976
4.375	105.280	105.280	105.080	4.375	101.354	101.354	101.154	4.125	104.581	104.581	104.381	3.750	104.733	104.733	104.533	3.750	101.507	101.507	101.307
4.500	105.573	105.573	105.373	4.500	101.647	101.647	101.447	4.250	104.950	104.950	104.750	3.875	104.877	104.877	104.677	3.875	101.651	101.651	101.451
4.625	105.786	105.786	105.586	4.625	101.360	101.360	101.160	4.375	105.239	105.239	105.039	3.990	105.145	105.145	104.945	3.990	101.919	101.919	101.719
4.750	106.147	106.147	105.947	4.750	101.721	101.721	101.521	4.500	105.570	105.570	105.370	4.000	105.245	105.245	105.045	4.000	102.019	102.019	101.819

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 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.:

11/2/2021

W. Rate Sheet Dated: 9/3/2021

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



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.:

11/2/2021

W. Rate Sheet Dated: 9/3/2021

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	98.714	98.714	98.492	2.500	100.273	100.273	100.038	2.000	100.078	100.078	99.878	2.500	97.442	97.442	97.220	2.000	98.815	98.815	98.615
2.625	99.629	99.629	99.407	2.625	100.937	100.937	100.692	2.125	100.660	100.660	100.460	2.625	98.357	98.357	98.135	2.125	99.397	99.397	99.197
2.750	100.436	100.436	100.219	2.750	101.405	101.405	101.161	2.250	101.088	101.088	100.888	2.750	99.164	99.164	98.947	2.250	99.825	99.825	99.625
2.875	101.083	101.083	100.872	2.875	101.996	101.996	101.755	2.375	101.473	101.473	101.273	2.875	99.811	99.811	99.600	2.375	100.210	100.210	100.010
2.990	101.447	101.447	101.243	2.990	102.350	102.350	102.112	2.500	102.009	102.009	101.809	2.990	100.175	100.175	99.971	2.500	100.746	100.746	100.546
3.000	101.547	101.547	101.343	3.000	102.450	102.450	102.212	2.625	102.513	102.513	102.313	3.000	100.275	100.275	100.071	2.625	100.625	100.625	100.425
3.125	102.181	102.181	101.937	3.125	102.741	102.741	102.521	2.750	102.968	102.968	102.768	3.125	100.751	100.751	100.507	2.750	101.080	101.080	100.880
3.250	102.863	102.863	102.631	3.250	103.195	103.195	102.978	2.875	103.286	103.286	103.086	3.250	101.433	101.433	101.201	2.875	101.398	101.398	101.198
3.375	103.567	103.567	103.340	3.375	103.859	103.859	103.647	2.990	103.546	103.546	103.346	3.375	102.137	102.137	101.910	2.990	101.658	101.658	101.458
3.500	103.888	103.888	103.663	3.500	104.200	104.200	103.993	3.000	103.646	103.646	103.446	3.500	102.458	102.458	102.233	3.000	101.758	101.758	101.558
3.625	104.183	104.183	103.964	3.625	104.450	104.450	104.246	3.125	103.611	103.611	103.411	3.625	102.753	102.753	102.534	3.125	101.848	101.848	101.648
3.750	103.948	103.948	103.748	3.750	104.148	104.148	103.948	3.250	104.099	104.099	103.899	3.750	101.840	101.840	101.640	3.250	102.336	102.336	102.136
3.875	104.337	104.337	104.137	3.875	104.476	104.476	104.276	3.375	104.556	104.556	104.356	3.875	102.229	102.229	102.029	3.375	102.793	102.793	102.593
3.990	104.526	104.526	104.326	3.990	104.651	104.651	104.451	3.500	104.776	104.776	104.576	3.990	102.418	102.418	102.218	3.500	103.013	103.013	102.813
4.000	104.626	104.626	104.426	4.000	104.751	104.751	104.551	3.625	104.402	104.402	104.202	4.000	102.518	102.518	102.318	3.625	102.139	102.139	101.939
4.125	104.555	104.555	104.355	4.125	104.581	104.581	104.381	3.750	104.733	104.733	104.533	4.125	101.917	101.917	101.717	3.750	102.470	102.470	102.270
4.250	104.928	104.928	104.728	4.250	104.950	104.950	104.750	3.875	104.877	104.877	104.677	4.250	102.290	102.290	102.090	3.875	102.614	102.614	102.414
4.375	105.280	105.280	105.080	4.375	105.239	105.239	105.039	3.990	105.145	105.145	104.945	4.375	102.642	102.642	102.442	3.990	102.882	102.882	102.682
4.500	105.573	105.573	105.373	4.500	105.570	105.570	105.370	4.000	105.245	105.245	105.045	4.500	102.935	102.935	102.735	4.000	102.982	102.982	102.782

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.:

10/4/2021

45 Day Lock Exp.:

10/18/2021

60 Day Lock Exp.:

11/2/2021

W. Rate Sheet Dated: 9/3/2021

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)