

W. Rate Sheet Dated: 9/7/2021

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	100.361	100.361	100.001	2.250	100.004	100.004	99.645	2.250	98.384	98.384	98.072	3.125	96.164	96.164	95.864
2.375	100.576	100.576	100.216	2.375	100.181	100.181	99.822	2.500	98.715	98.715	98.402	3.250	97.742	97.742	97.442
2.500	100.791	100.791	100.432	2.500	100.359	100.359	100.000	2.625	98.878	98.878	98.566	3.375	97.820	97.820	97.520
2.625	100.990	100.990	100.631	2.625	100.535	100.535	100.176	2.750	100.412	100.412	100.112	3.500	97.898	97.898	97.598
2.750	102.123	102.123	101.748	2.750	101.787	101.787	101.412	2.875	100.570	100.570	100.270	3.625	97.664	97.664	97.364
2.875	102.329	102.329	101.954	2.875	101.958	101.958	101.583	3.000	100.698	100.698	100.398	Margin = 2.250		Index = 0.070	
3.000	102.529	102.529	102.154	3.000	102.098	102.098	101.723	3.125	100.841	100.841	100.541	30 Year OTC			
3.125	102.717	102.717	102.342	3.125	102.253	102.253	101.878	3.250	102.038	102.038	101.738	Rate	30 Day	45 Day	60 Day
3.250	103.159	103.159	102.784	3.250	102.813	102.813	102.438	3.375	102.173	102.173	101.873	4.000	101.526	101.526	101.026
3.375	103.256	103.256	102.881	3.375	102.858	102.858	102.483	3.500	102.271	102.271	101.971	4.125	101.684	101.684	101.184
3.500	103.444	103.444	103.069	3.500	102.953	102.953	102.578	3.625	102.371	102.371	102.071	4.375	101.853	101.853	101.353
3.625	103.631	103.631	103.256	3.625	103.061	103.061	102.686	3.750	103.197	103.197	102.897	4.500	102.001	102.001	101.501
3.750	103.485	103.485	103.185	3.750	103.171	103.171	102.871	3.875	103.308	103.308	103.008	4.625	102.131	102.131	101.631
3.875	103.564	103.564	103.264	3.875	103.190	103.190	102.890	4.000	103.398	103.398	103.098	4.875	103.027	103.027	102.527
4.000	103.701	103.701	103.401	4.000	103.289	103.289	102.989	4.125	103.497	103.497	103.197	5.000	103.174	103.174	102.674
4.125	103.859	103.859	103.559	4.125	103.397	103.397	103.097	4.250	103.274	103.274	102.974	5.125	103.305	103.305	102.805
4.250	103.303	103.303	103.103	4.250	103.019	103.019	102.819	4.375	103.385	103.385	103.085	5.500	104.051	104.051	103.551
4.375	103.328	103.328	103.128	4.375	103.039	103.039	102.839	4.500	103.474	103.474	103.174	5.625	104.181	104.181	103.681
6.250	106.000	106.000	105.800	6.250	103.866	103.866	103.666	4.625	103.574	103.574	103.274	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	100.461	100.361	100.361	100.001	2.250	99.954	99.854	99.854	99.495	2.250	100.514	100.414	100.414	100.102
2.375	100.676	100.576	100.576	100.216	2.375	100.131	100.031	100.031	99.672	2.375	100.679	100.579	100.579	100.266
2.500	100.891	100.791	100.791	100.432	2.500	100.309	100.209	100.209	99.850	2.500	100.845	100.745	100.745	100.432
2.625	101.090	100.990	100.990	100.631	2.625	100.485	100.385	100.385	100.026	2.625	101.008	100.908	100.908	100.596
2.750	102.223	102.123	102.123	101.748	2.750	101.612	101.512	101.512	101.137	2.750	101.442	101.342	101.342	101.042
2.875	102.429	102.329	102.329	101.954	2.875	101.783	101.683	101.683	101.308	2.875	101.600	101.500	101.500	101.200
3.000	102.629	102.529	102.529	102.154	3.000	101.923	101.823	101.823	101.448	3.000	101.728	101.628	101.628	101.328
3.125	102.817	102.717	102.717	102.342	3.125	102.078	101.978	101.978	101.603	3.125	101.871	101.771	101.771	101.471
3.250	103.259	103.159	103.159	102.784	3.250	102.613	102.513	102.513	102.138	3.250	103.668	103.568	103.568	103.268
3.375	103.456	103.356	103.356	102.981	3.375	102.758	102.658	102.658	102.283	3.375	103.803	103.703	103.703	103.403
3.500	103.644	103.544	103.544	103.169	3.500	102.853	102.753	102.753	102.378	3.500	103.901	103.801	103.801	103.501
3.625	103.831	103.731	103.731	103.356	3.625	102.961	102.861	102.861	102.486	3.625	104.001	103.901	103.901	103.601
3.750	103.685	103.585	103.585	103.285	3.750	103.371	103.271	103.271	102.971	3.750	105.327	105.227	105.227	104.927

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	98.776	98.776	98.276	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.934	98.934	98.434	4.750	101.000	101.000	100.500
3.875	99.505	99.505	99.005	6.250	103.750	103.750	103.500	4.375	99.103	99.103	98.603	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.368	99.368	98.868					4.500	99.251	99.251	98.751	Rate	30 Day	45 Day	60 Day
4.125	99.209	99.209	98.709					4.625	99.381	99.381	98.881	5.750	103.000	103.000	102.500
4.250	100.290	100.290	99.790					4.875	100.277	100.277	99.777	6.250	105.750	105.750	105.250
4.375	100.165	100.165	99.665					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	100.018	100.018	99.518					5.125	100.555	100.555	100.055				
4.625	99.887	99.887	99.387					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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/7/2021

45 Day Lock Exp.:

10/22/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/7/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.914	95.914	95.614
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.492	97.492	97.192
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.570	97.570	97.270
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	98.960	98.960	98.660	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	99.119	99.119	98.819	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	99.247	99.247	98.947	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.389	99.389	99.089	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.843	100.843	100.543	Rate	30 Day	45 Day	60 Day
3.250	101.978	101.978	101.603	3.250	101.732	101.732	101.357	3.375	100.978	100.978	100.678	3.250	101.978	101.978	101.478
3.375	102.175	102.175	101.800	3.375	101.877	101.877	101.502	3.500	101.076	101.076	100.776	3.375	102.175	102.175	101.675
3.500	102.363	102.363	101.988	3.500	101.971	101.971	101.596	3.625	101.176	101.176	100.876	3.500	102.363	102.363	101.863
3.625	102.550	102.550	102.175	3.625	102.080	102.080	101.705	3.750	102.502	102.502	102.202	3.625	102.550	102.550	102.050
3.750	101.672	101.672	101.372	3.750	101.458	101.458	101.158	3.875	N/A	N/A	N/A	3.750	101.672	101.672	101.172
3.875	101.851	101.851	101.551	3.875	101.578	101.578	101.278	4.000	N/A	N/A	N/A	3.875	101.851	101.851	101.351
4.000	101.988	101.988	101.688	4.000	101.676	101.676	101.376	4.125	N/A	N/A	N/A	4.000	101.988	101.988	101.488
4.125	102.147	102.147	101.847	4.125	101.785	101.785	101.485	4.250	N/A	N/A	N/A	4.125	102.147	102.147	101.647
4.250	101.753	101.753	101.553	4.250	101.569	101.569	101.369	4.375	N/A	N/A	N/A	4.250	101.753	101.753	101.253
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	101.560	101.460	101.460	101.085	2.750	101.299	101.199	101.199	100.824	2.750	101.029	100.929	100.929	100.629
2.875	101.767	101.667	101.667	101.292	2.875	101.470	101.370	101.370	100.995	2.875	101.187	101.087	101.087	100.787
3.000	101.967	101.867	101.867	101.492	3.000	101.611	101.511	101.511	101.136	3.000	101.316	101.216	101.216	100.916
3.125	102.155	102.055	102.055	101.680	3.125	101.766	101.666	101.666	101.291	3.125	101.458	101.358	101.358	101.058
3.250	102.078	101.978	101.978	101.603	3.250	101.832	101.732	101.732	101.357	3.250	102.787	102.687	102.687	102.387
3.375	102.275	102.175	102.175	101.800	3.375	101.977	101.877	101.877	101.502	3.375	102.922	102.822	102.822	102.522
3.500	102.463	102.363	102.363	101.988	3.500	102.071	101.971	101.971	101.596	3.500	103.020	102.920	102.920	102.620
3.625	102.650	102.550	102.550	102.175	3.625	102.180	102.080	102.080	101.705	3.625	103.120	103.020	103.020	102.720
3.750	101.772	101.672	101.672	101.372	3.750	101.558	101.458	101.458	101.158	3.750	103.415	103.315	103.315	103.015

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/7/2021

45 Day Lock Exp.:

10/22/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/7/2021

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	98.636	98.636	98.436	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.026	99.026	98.826	2.000	N/A	N/A	N/A	2.500	98.569	98.404	98.291	
2.625	99.467	99.467	99.267	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.831	99.831	99.631	2.125	N/A	N/A	N/A	2.625	99.416	99.263	99.159	
2.750	100.277	100.277	100.077	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.567	100.567	100.367	2.250	N/A	N/A	N/A	2.750	100.225	100.072	99.968	
2.875	100.929	100.929	100.729	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.165	101.165	100.965	2.375	N/A	N/A	N/A	2.875	100.877	100.724	100.620	
2.990	101.357	101.357	101.157	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.492	101.492	101.292	2.500	N/A	N/A	N/A	2.990	101.305	101.152	101.048	
3.000	101.457	101.457	101.257	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.592	101.592	101.392	2.625	N/A	N/A	N/A	3.000	101.405	101.252	101.148	
3.125	101.979	101.979	101.779	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.133	102.133	101.933	2.750	N/A	N/A	N/A	3.125	101.928	101.775	101.671	
3.250	102.693	102.693	102.493	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.789	102.789	102.589	2.875	N/A	N/A	N/A	3.250	102.641	102.488	102.384	
3.375	103.395	103.395	103.195	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.456	103.456	103.256	2.990	N/A	N/A	N/A	3.375	103.343	103.190	103.086	
3.500	103.804	103.804	103.604	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.778	103.778	103.578	3.000	N/A	N/A	N/A	3.500	103.752	103.599	103.495	
3.625	104.137	104.137	103.937	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.942	103.942	103.742	3.125	N/A	N/A	N/A	3.625	104.086	103.933	103.829	
3.750	103.921	103.921	103.721	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.034	103.034	102.834	3.250	N/A	N/A	N/A	3.750	103.650	103.550	103.450	
3.875	104.364	104.364	104.164	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.447	103.447	103.247	3.375	N/A	N/A	N/A	3.875	104.092	103.992	103.892	
3.990	104.605	104.605	104.405	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.646	103.646	103.446	3.500	N/A	N/A	N/A	3.990	104.334	104.234	104.134	
4.000	104.705	104.705	104.505	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.746	103.746	103.546	3.625	N/A	N/A	N/A	4.000	104.434	104.334	104.234	
4.125	105.016	105.016	104.816	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	104.744	104.644	104.544	
4.250	104.894	104.894	104.694	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.901	102.901	102.701	3.875	N/A	N/A	N/A	4.250	104.623	104.515	104.423	
4.375	105.264	105.264	105.064	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.302	103.302	103.102	3.990	N/A	N/A	N/A	4.375	104.993	104.885	104.793	
4.500	105.608	105.608	105.408	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.602	103.602	103.402	4.000	N/A	N/A	N/A	4.500	105.237	105.129	105.037	
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	N/A	2.500	100.726	100.726	100.526	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.819	99.819	99.619	2.000	99.734	99.597	99.505
2.875	N/A	N/A	N/A	N/A	2.625	101.222	101.222	101.022	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.403	100.403	100.203	2.125	100.318	100.181	100.089
2.990	N/A	N/A	N/A	N/A	2.750	101.530	101.530	101.330	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.903	100.903	100.703	2.250	100.818	100.681	100.589
3.000	N/A	N/A	N/A	N/A	2.875	102.175	102.175	101.975	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.319	101.319	101.119	2.375	101.234	101.097	101.005
3.125	N/A	N/A	N/A	N/A	2.990	102.564	102.564	102.364	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.707	101.707	101.507	2.500	101.625	101.495	101.419
3.250	N/A	N/A	N/A	N/A	3.000	102.664	102.664	102.464	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.215	102.215	102.015	2.625	102.144	102.022	101.944
3.375	N/A	N/A	N/A	N/A	3.125	103.081	103.081	102.881	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.705	102.705	102.505	2.750	102.634	102.512	102.434
3.500	N/A	N/A	N/A	N/A	3.250	103.183	103.183	102.983	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.077	103.077	102.877	2.875	103.006	102.884	102.806
3.625	N/A	N/A	N/A	N/A	3.375	103.853	103.853	103.653	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.394	103.394	103.194	2.990	103.323	103.201	103.123
3.750	N/A	N/A	N/A	N/A	3.500	104.229	104.229	104.029	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.494	103.494	103.294	3.000	103.423	103.301	103.223
3.875	N/A	N/A	N/A	N/A	3.625	104.560	104.560	104.360	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.865	103.865	103.665	3.125	103.794	103.672	103.594
3.990	N/A	N/A	N/A	N/A	3.750	104.144	104.144	103.944	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.249	104.249	104.049	3.250	103.891	103.791	103.691
4.000	N/A	N/A	N/A	N/A	3.875	104.582	104.582	104.382	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.718	104.718	104.518	3.375	104.360	104.260	104.160
4.125	N/A	N/A	N/A	N/A	3.990	104.794	104.794	104.594	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.034	105.034	104.834	3.500	104.676	104.576	104.476
4.250	N/A	N/A	N/A	N/A	4.000	104.894	104.894	104.694	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.428	105.428	105.228	3.625	105.070	104.970	104.870
4.375	N/A	N/A	N/A	N/A	4.125	105.201	105.201	105.001	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.965	104.965	104.765	3.750	104.553	104.453	104.353
4.500	N/A	N/A	N/A	N/A	4.250	105.029	105.029	104.829	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.384	105.384	105.184	3.875	104.972	104.872	104.772
4.625	N/A	N/A	N/A	N/A	4.375	105.394	105.394	105.194	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.689	105.689	105.489	3.990	105.277	105.177	105.077
4.750	N/A	N/A	N/A	N/A	4.500	105.720	105.720	105.520	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.789	105.789	105.589	4.000	105.377	105.277	105.177
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	100.017	100.017	99.817	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.314	100.314	100.114	
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.463	100.463	100.263	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.898	100.898	100.698	
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.812	100.812	100.612	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.398	101.398	101.198	
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.167	101.167	100.967	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.813	101.813	101.613	
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.670	101.670	101.470	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.200	102.200	102.000	
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.065	102.065	101.865	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.614	102.614	102.414	
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.405	102.405	102.205	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.824	102.824	102.624	
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.663	102.663	102.463	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.196	103.196	102.996	
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.851	102.851	102.651	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.514	103.514	103.314	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.951	102.951	102.751	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.614	103.614	103.414	
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.206	103.206	103.006	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.984			



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.:

10/7/2021

45 Day Lock Exp.:

10/22/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/7/2021

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	98.636	98.636	98.436	2.500	99.026	99.026	98.826	2.875	102.175	102.175	101.975	2.000	99.819	99.819	99.619	2.000	100.017	100.017	99.817
2.625	99.467	99.467	99.267	2.625	99.831	99.831	99.631	2.990	102.564	102.564	102.364	2.125	100.403	100.403	100.203	2.125	100.463	100.463	100.263
2.750	100.277	100.277	100.077	2.750	100.567	100.567	100.367	3.000	102.664	102.664	102.464	2.250	100.903	100.903	100.703	2.250	100.812	100.812	100.612
2.875	100.929	100.929	100.729	2.875	101.165	101.165	100.965	3.125	103.081	103.081	102.881	2.375	101.319	101.319	101.119	2.375	101.167	101.167	100.967
2.990	101.357	101.357	101.157	2.990	101.492	101.492	101.292	3.250	103.183	103.183	102.983	2.500	101.707	101.707	101.507	2.500	101.670	101.670	101.470
3.000	101.457	101.457	101.257	3.000	101.592	101.592	101.392	3.375	103.853	103.853	103.653	2.625	102.215	102.215	102.015	2.625	102.065	102.065	101.865
3.125	101.979	101.979	101.779	3.125	102.133	102.133	101.933	3.500	104.229	104.229	104.029	2.750	102.705	102.705	102.505	2.750	102.405	102.405	102.205
3.250	102.693	102.693	102.493	3.250	102.789	102.789	102.589	3.625	104.560	104.560	104.360	2.875	103.077	103.077	102.877	2.875	102.663	102.663	102.463
3.375	103.395	103.395	103.195	3.375	103.456	103.456	103.256	3.750	104.144	104.144	103.944	2.990	103.394	103.394	103.194	2.990	102.851	102.851	102.651
3.500	103.804	103.804	103.604	3.500	103.778	103.778	103.578	3.875	104.582	104.582	104.382	3.000	103.494	103.494	103.294	3.000	102.951	102.951	102.751
3.625	104.137	104.137	103.937	3.625	103.942	103.942	103.742	3.990	104.794	104.794	104.594	3.125	103.865	103.865	103.665	3.125	103.206	103.206	103.006
3.750	103.921	103.921	103.721	3.750	103.034	103.034	102.834	4.000	104.894	104.894	104.694	3.250	104.249	104.249	104.049	3.250	103.153	103.153	102.953
3.875	104.364	104.364	104.164	3.875	103.447	103.447	103.247	4.125	105.201	105.201	105.001	3.375	104.718	104.718	104.518	3.375	103.507	103.507	103.307
3.990	104.605	104.605	104.405	3.990	103.646	103.646	103.446	4.250	105.029	105.029	104.829	3.500	105.034	105.034	104.834	3.500	103.728	103.728	103.528
4.000	104.705	104.705	104.505	4.000	103.746	103.746	103.546	4.375	105.394	105.394	105.194	3.625	105.428	105.428	105.228	3.625	104.007	104.007	103.807
4.125	105.016	105.016	104.816	4.125	103.934	103.934	103.734	4.500	105.720	105.720	105.520	3.750	104.965	104.965	104.765	3.750	102.992	102.992	102.792
4.250	104.894	104.894	104.694	4.250	102.901	102.901	102.701	4.625	105.947	105.947	105.747	3.875	105.384	105.384	105.184	3.875	103.282	103.282	103.082
4.375	105.264	105.264	105.064	4.375	103.302	103.302	103.102	4.750	106.092	106.092	105.892	3.990	105.689	105.689	105.489	3.990	103.467	103.467	103.267
4.500	105.608	105.608	105.408	4.500	103.602	103.602	103.402	4.875	106.427	106.427	106.227	4.000	105.789	105.789	105.589	4.000	103.567	103.567	103.367

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

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

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

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

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



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

30 Day Lock Exp.: 10/7/2021
45 Day Lock Exp.: 10/22/2021
60 Day Lock Exp.: 11/8/2021

W. Rate Sheet Dated: 9/7/2021

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	98.605	98.605	98.393	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.411	97.411	97.199	2.750	N/A	N/A	N/A	2.500	98.355	98.255	98.143
2.625	99.528	99.528	99.311	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.334	98.334	98.117	2.875	N/A	N/A	N/A	2.625	99.278	99.178	99.061
2.750	100.348	100.348	100.121	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.154	99.154	98.937	2.990	N/A	N/A	N/A	2.750	100.098	99.998	99.871
2.875	101.012	101.012	100.782	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.818	99.818	99.588	3.000	N/A	N/A	N/A	2.875	100.762	100.662	100.532
2.990	101.385	101.385	101.153	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.191	100.191	99.959	3.125	N/A	N/A	N/A	2.990	101.135	101.035	100.903
3.000	101.485	101.485	101.253	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.291	100.291	100.059	3.250	N/A	N/A	N/A	3.000	101.235	101.135	101.003
3.125	102.084	102.084	101.849	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.574	100.574	100.339	3.375	N/A	N/A	N/A	3.125	101.834	101.705	101.599
3.250	102.766	102.766	102.528	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.256	101.256	101.018	3.500	N/A	N/A	N/A	3.250	102.516	102.392	102.278
3.375	103.450	103.450	103.214	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.940	101.940	101.704	3.625	N/A	N/A	N/A	3.375	103.200	103.079	102.964
3.500	103.803	103.803	103.568	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.293	102.293	102.058	3.750	N/A	N/A	N/A	3.500	103.553	103.435	103.318
3.625	104.113	104.113	103.879	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.603	102.603	102.369	3.875	N/A	N/A	N/A	3.625	103.863	103.748	103.629
3.750	103.932	103.932	103.732	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.066	101.066	100.866	3.990	N/A	N/A	N/A	3.750	103.682	103.582	103.482
3.875	104.328	104.328	104.128	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.462	101.462	101.262	4.000	N/A	N/A	N/A	3.875	104.078	103.978	103.878
3.990	104.529	104.529	104.329	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.663	101.663	101.463	4.125	N/A	N/A	N/A	3.990	104.279	104.179	104.079
4.000	104.629	104.629	104.429	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.763	101.763	101.563	4.250	N/A	N/A	N/A	4.000	104.379	104.279	104.179
4.125	104.571	104.571	104.371	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.645	100.645	100.445	4.375	N/A	N/A	N/A	4.125	104.321	104.221	104.121
4.250	104.950	104.950	104.750	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.024	101.024	100.824	4.500	N/A	N/A	N/A	4.250	104.700	104.600	104.500
4.375	105.310	105.310	105.110	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.384	101.384	101.184	4.625	N/A	N/A	N/A	4.375	105.060	104.960	104.860
4.500	105.610	105.610	105.410	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.684	101.684	101.484	4.750	N/A	N/A	N/A	4.500	105.360	105.260	105.160
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	100.417	100.417	99.833	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	99.945	99.945	99.745	2.000	99.695	99.571	99.495
2.875	N/A	N/A	N/A	2.625	100.941	100.941	100.520	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.527	100.527	100.327	2.125	100.277	100.154	100.077
2.990	N/A	N/A	N/A	2.750	101.416	101.416	100.996	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.974	100.974	100.774	2.250	100.724	100.602	100.524
3.000	N/A	N/A	N/A	2.875	102.019	102.019	101.601	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.360	101.360	101.160	2.375	101.110	100.992	100.910
3.125	N/A	N/A	N/A	2.990	102.380	102.380	101.968	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.856	101.856	101.656	2.500	101.606	101.506	101.406
3.250	N/A	N/A	N/A	3.000	102.480	102.480	102.068	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.361	102.361	102.161	2.625	102.111	102.011	101.911
3.375	N/A	N/A	N/A	3.125	102.750	102.750	102.394	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.821	102.821	102.621	2.750	102.571	102.471	102.371
3.500	N/A	N/A	N/A	3.250	103.197	103.197	102.844	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.145	103.145	102.945	2.875	102.895	102.795	102.695
3.625	N/A	N/A	N/A	3.375	103.842	103.842	103.495	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.408	103.408	103.208	2.990	103.158	103.058	102.958
3.750	N/A	N/A	N/A	3.500	104.210	104.210	103.867	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.508	103.508	103.308	3.000	103.258	103.158	103.058
3.875	N/A	N/A	N/A	3.625	104.477	104.477	104.137	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.504	103.504	103.304	3.125	103.254	103.154	103.054
3.990	N/A	N/A	N/A	3.750	104.154	104.154	103.954	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.997	103.997	103.797	3.250	103.747	103.647	103.547
4.000	N/A	N/A	N/A	3.875	104.487	104.487	104.287	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.427	104.427	104.227	3.375	104.177	104.077	103.977
4.125	N/A	N/A	N/A	3.990	104.672	104.672	104.472	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.653	104.653	104.453	3.500	104.403	104.303	104.203
4.250	N/A	N/A	N/A	4.000	104.772	104.772	104.572	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.144	104.144	103.944	3.625	103.894	103.794	103.694
4.375	N/A	N/A	N/A	4.125	104.593	104.593	104.393	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.479	104.479	104.279	3.750	104.229	104.129	104.029
4.500	N/A	N/A	N/A	4.250	104.966	104.966	104.766	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.625	104.625	104.425	3.875	104.375	104.275	104.175
4.625	N/A	N/A	N/A	4.375	105.248	105.248	105.048	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.841	104.841	104.641	3.990	104.591	104.491	104.391
4.750	N/A	N/A	N/A	4.500	105.591	105.591	105.391	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	104.941	104.941	104.741	4.000	104.691	104.591	104.491

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	98.719	98.719	98.519	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	99.301	99.301	99.101	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	99.748	99.748	99.548	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	100.134	100.134	99.934	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	100.630	100.630	100.430	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	99.885	99.885	99.685	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	100.345	100.345	100.145	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	100.669	100.669	100.469	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	100.932	100.932	100.732	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	101.032	101.032	100.832	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	101.278	101.278	101.078	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	101.771	101.771	101.571	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	102.201	102.201	102.001	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	102.427	102.427	102.227	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	100.918	100.918	100.718	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	101.253	101.253	101.053	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	101.399	101.399	101.199	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	101.615	101.615	101.415	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	101.715	101.715	101.515	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.:

10/7/2021

45 Day Lock Exp.:

10/22/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/7/2021

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	100.348	100.348	100.121	2.750	99.154	99.154	98.927	2.500	100.417	100.417	99.833	2.000	99.945	99.945	99.745	2.000	98.719	98.719	98.519
2.875	101.012	101.012	100.782	2.875	99.818	99.818	99.588	2.625	100.941	100.941	100.520	2.125	100.527	100.527	100.327	2.125	99.301	99.301	99.101
2.990	101.385	101.385	101.153	2.990	100.191	100.191	99.959	2.750	101.416	101.416	100.996	2.250	100.974	100.974	100.774	2.250	99.748	99.748	99.548
3.000	101.485	101.485	101.253	3.000	100.291	100.291	100.059	2.875	102.019	102.019	101.601	2.375	101.360	101.360	101.160	2.375	100.134	100.134	99.934
3.125	102.084	102.084	101.849	3.125	100.574	100.574	100.339	2.990	102.380	102.380	101.968	2.500	101.856	101.856	101.656	2.500	100.630	100.630	100.430
3.250	102.766	102.766	102.528	3.250	101.256	101.256	101.018	3.000	102.480	102.480	102.068	2.625	102.361	102.361	102.161	2.625	99.885	99.885	99.685
3.375	103.450	103.450	103.214	3.375	101.940	101.940	101.704	3.125	102.750	102.750	102.394	2.750	102.821	102.821	102.621	2.750	100.345	100.345	100.145
3.500	103.803	103.803	103.568	3.500	102.293	102.293	102.058	3.250	103.197	103.197	102.844	2.875	103.145	103.145	102.945	2.875	100.669	100.669	100.469
3.625	104.113	104.113	103.879	3.625	102.603	102.603	102.369	3.375	103.842	103.842	103.495	2.990	103.408	103.408	103.208	2.990	100.932	100.932	100.732
3.750	103.932	103.932	103.732	3.750	101.066	101.066	100.866	3.500	104.210	104.210	103.867	3.000	103.508	103.508	103.308	3.000	101.032	101.032	100.832
3.875	104.328	104.328	104.128	3.875	101.462	101.462	101.262	3.625	104.477	104.477	104.137	3.125	103.504	103.504	103.304	3.125	101.278	101.278	101.078
3.990	104.529	104.529	104.329	3.990	101.663	101.663	101.463	3.750	104.154	104.154	103.954	3.250	103.997	103.997	103.797	3.250	101.771	101.771	101.571
4.000	104.629	104.629	104.429	4.000	101.763	101.763	101.563	3.875	104.487	104.487	104.287	3.375	104.427	104.427	104.227	3.375	102.201	102.201	102.001
4.125	104.571	104.571	104.371	4.125	100.645	100.645	100.445	3.990	104.672	104.672	104.472	3.500	104.653	104.653	104.453	3.500	102.427	102.427	102.227
4.250	104.950	104.950	104.750	4.250	101.024	101.024	100.824	4.000	104.772	104.772	104.572	3.625	104.144	104.144	103.944	3.625	100.918	100.918	100.718
4.375	105.310	105.310	105.110	4.375	101.384	101.384	101.184	4.125	104.593	104.593	104.393	3.750	104.479	104.479	104.279	3.750	101.253	101.253	101.053
4.500	105.610	105.610	105.410	4.500	101.684	101.684	101.484	4.250	104.966	104.966	104.766	3.875	104.625	104.625	104.425	3.875	101.399	101.399	101.199
4.625	105.791	105.791	105.591	4.625	101.365	101.365	101.165	4.375	105.248	105.248	105.048	3.990	104.841	104.841	104.641	3.990	101.615	101.615	101.415
4.750	106.158	106.158	105.958	4.750	101.732	101.732	101.532	4.500	105.591	105.591	105.391	4.000	104.941	104.941	104.741	4.000	101.715	101.715	101.515

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.			



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.: 10/7/2021
45 Day Lock Exp.: 10/22/2021
60 Day Lock Exp.: 11/8/2021

W. Rate Sheet Dated: 9/7/2021

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.:

10/7/2021

45 Day Lock Exp.:

10/22/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/7/2021

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	98.605	98.605	98.393	2.500	100.417	100.417	99.833	2.000	99.945	99.945	99.745	2.500	97.333	97.333	97.121	2.000	98.682	98.682	98.482
2.625	99.528	99.528	99.311	2.625	100.941	100.941	100.520	2.125	100.527	100.527	100.327	2.625	98.256	98.256	98.039	2.125	99.264	99.264	99.064
2.750	100.348	100.348	100.121	2.750	101.416	101.416	100.996	2.250	100.974	100.974	100.774	2.750	99.076	99.076	98.849	2.250	99.711	99.711	99.511
2.875	101.012	101.012	100.782	2.875	102.019	102.019	101.601	2.375	101.360	101.360	101.160	2.875	99.740	99.740	99.510	2.375	100.097	100.097	99.897
2.990	101.385	101.385	101.153	2.990	102.380	102.380	101.968	2.500	101.856	101.856	101.656	2.990	100.113	100.113	99.881	2.500	100.593	100.593	100.393
3.000	101.485	101.485	101.253	3.000	102.480	102.480	102.068	2.625	102.361	102.361	102.161	3.000	100.213	100.213	99.981	2.625	100.473	100.473	100.273
3.125	102.084	102.084	101.849	3.125	102.750	102.750	102.394	2.750	102.821	102.821	102.621	3.125	100.654	100.654	100.419	2.750	100.933	100.933	100.733
3.250	102.766	102.766	102.528	3.250	103.197	103.197	102.844	2.875	103.145	103.145	102.945	3.250	101.336	101.336	101.098	2.875	101.257	101.257	101.057
3.375	103.450	103.450	103.214	3.375	103.842	103.842	103.495	2.990	103.408	103.408	103.208	3.375	102.020	102.020	101.784	2.990	101.520	101.520	101.320
3.500	103.803	103.803	103.568	3.500	104.210	104.210	103.867	3.000	103.508	103.508	103.308	3.500	102.373	102.373	102.138	3.000	101.620	101.620	101.420
3.625	104.113	104.113	103.879	3.625	104.477	104.477	104.137	3.125	103.504	103.504	103.304	3.625	102.683	102.683	102.449	3.125	101.741	101.741	101.541
3.750	103.932	103.932	103.732	3.750	104.154	104.154	103.954	3.250	103.997	103.997	103.797	3.750	101.824	101.824	101.624	3.250	102.234	102.234	102.034
3.875	104.328	104.328	104.128	3.875	104.487	104.487	104.287	3.375	104.427	104.427	104.227	3.875	102.220	102.220	102.020	3.375	102.664	102.664	102.464
3.990	104.529	104.529	104.329	3.990	104.672	104.672	104.472	3.500	104.653	104.653	104.453	3.990	102.421	102.421	102.221	3.500	102.890	102.890	102.690
4.000	104.629	104.629	104.429	4.000	104.772	104.772	104.572	3.625	104.144	104.144	103.944	4.000	102.521	102.521	102.321	3.625	101.881	101.881	101.681
4.125	104.571	104.571	104.371	4.125	104.593	104.593	104.393	3.750	104.479	104.479	104.279	4.125	101.933	101.933	101.733	3.750	102.216	102.216	102.016
4.250	104.950	104.950	104.750	4.250	104.966	104.966	104.766	3.875	104.625	104.625	104.425	4.250	102.312	102.312	102.112	3.875	102.362	102.362	102.162
4.375	105.310	105.310	105.110	4.375	105.248	105.248	105.048	3.990	104.841	104.841	104.641	4.375	102.672	102.672	102.472	3.990	102.578	102.578	102.378
4.500	105.610	105.610	105.410	4.500	105.591	105.591	105.391	4.000	104.941	104.941	104.741	4.500	102.972	102.972	102.772	4.000	102.678	102.678	102.478

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.:

10/7/2021

45 Day Lock Exp.:

10/22/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/7/2021

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)