



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.: 10/8/2021

45 Day Lock Exp.: 10/25/2021

60 Day Lock Exp.: 11/8/2021

W. Rate Sheet Dated: 9/8/2021

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	100.392	100.392	100.033	2.250	100.035	100.035	99.676	2.250	98.517	98.517	98.205	3.125	96.164	96.164	95.864
2.375	100.607	100.607	100.247	2.375	100.212	100.212	99.853	2.500	98.848	98.848	98.535	3.250	97.742	97.742	97.442
2.500	100.822	100.822	100.463	2.500	100.391	100.391	100.031	2.625	99.011	99.011	98.699	3.375	97.820	97.820	97.520
2.625	101.021	101.021	100.662	2.625	100.567	100.567	100.207	2.750	100.494	100.494	100.194	3.500	97.898	97.898	97.598
2.750	102.217	102.217	101.889	2.750	101.880	101.880	101.552	2.875	100.652	100.652	100.352	3.625	97.664	97.664	97.364
2.875	102.423	102.423	102.095	2.875	102.051	102.051	101.723	3.000	100.780	100.780	100.480	Margin = 2.250		Index = 0.070	
3.000	102.623	102.623	102.295	3.000	102.192	102.192	101.864	3.125	100.923	100.923	100.623	30 Year OTC			
3.125	102.811	102.811	102.483	3.125	102.347	102.347	102.019	3.250	102.070	102.070	101.770	Rate	30 Day	45 Day	60 Day
3.250	103.221	103.221	102.846	3.250	102.876	102.876	102.501	3.375	102.204	102.204	101.904	4.000	101.557	101.557	101.057
3.375	103.319	103.319	102.944	3.375	102.921	102.921	102.546	3.500	102.302	102.302	102.002	4.125	101.716	101.716	101.216
3.500	103.507	103.507	103.132	3.500	103.015	103.015	102.640	3.625	102.402	102.402	102.102	4.375	102.166	102.166	101.666
3.625	103.693	103.693	103.318	3.625	103.124	103.124	102.749	3.750	103.572	103.572	103.272	4.500	102.313	102.313	101.813
3.750	103.516	103.516	103.216	3.750	103.202	103.202	102.902	3.875	103.683	103.683	103.383	4.625	102.444	102.444	101.944
3.875	103.595	103.595	103.295	3.875	103.221	103.221	102.921	4.000	103.773	103.773	103.473	4.875	102.902	102.902	102.402
4.000	103.732	103.732	103.432	4.000	103.320	103.320	103.020	4.125	103.872	103.872	103.572	5.000	103.049	103.049	102.549
4.125	103.891	103.891	103.591	4.125	103.428	103.428	103.128	4.250	103.321	103.321	103.021	5.125	103.180	103.180	102.680
4.250	103.616	103.616	103.416	4.250	103.332	103.332	103.132	4.375	103.431	103.431	103.131	5.500	103.770	103.770	103.270
4.375	103.641	103.641	103.441	4.375	103.351	103.351	103.151	4.500	103.521	103.521	103.221	5.625	103.900	103.900	103.400
6.250	106.000	106.000	105.800	6.250	103.866	103.866	103.666	4.625	103.621	103.621	103.321	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	100.492	100.392	100.392	100.033	2.250	99.985	99.885	99.885	99.526	2.250	100.647	100.547	100.547	100.235	
2.375	100.707	100.607	100.607	100.247	2.375	100.162	100.062	100.062	99.703	2.375	100.812	100.712	100.712	100.399	
2.500	100.922	100.822	100.822	100.463	2.500	100.341	100.241	100.241	99.881	2.500	100.978	100.878	100.878	100.565	
2.625	101.121	101.021	101.021	100.662	2.625	100.517	100.417	100.417	100.057	2.625	101.141	101.041	101.041	100.729	
2.750	102.317	102.217	102.217	101.889	2.750	101.705	101.605	101.605	101.277	2.750	101.524	101.424	101.424	101.124	
2.875	102.523	102.423	102.423	102.095	2.875	101.876	101.776	101.776	101.448	2.875	101.682	101.582	101.582	101.282	
3.000	102.723	102.623	102.623	102.295	3.000	102.017	101.917	101.917	101.589	3.000	101.810	101.710	101.710	101.410	
3.125	102.911	102.811	102.811	102.483	3.125	102.172	102.072	102.072	101.744	3.125	101.953	101.853	101.853	101.553	
3.250	103.321	103.221	103.221	102.846	3.250	102.676	102.576	102.576	102.201	3.250	103.700	103.600	103.600	103.300	
3.375	103.519	103.419	103.419	103.044	3.375	102.821	102.721	102.721	102.346	3.375	103.834	103.734	103.734	103.434	
3.500	103.707	103.607	103.607	103.232	3.500	102.915	102.815	102.815	102.440	3.500	103.932	103.832	103.832	103.532	
3.625	103.893	103.793	103.793	103.418	3.625	103.024	102.924	102.924	102.549	3.625	104.032	103.932	103.932	103.632	
3.750	103.716	103.616	103.616	103.316	3.750	103.402	103.302	103.302	103.002	3.750	105.702	105.602	105.602	105.302	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.807	98.807	98.307	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.966	98.966	98.466	4.750	100.000	100.000	100.500
3.875	99.536	99.536	99.036	6.250	103.750	103.750	103.500	4.375	99.416	99.416	98.916	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.399	99.399	98.899					4.500	99.563	99.563	99.063	Rate	30 Day	45 Day	60 Day
4.125	99.241	99.241	98.741					4.625	99.694	99.694	99.194	5.750	103.000	103.000	102.500
4.250	100.603	100.603	100.103					4.875	100.152	100.152	99.652		DPA Advantage Adjustment		
4.375	100.478	100.478	99.978					5.000	100.299	100.299	99.799		203(k) / 203(k)s		-1.000
4.500	100.331	100.331	99.831					5.125	100.430	100.430	99.930		203(k) & 203(k)s are Borrower Paid		
4.625	100.200	100.200	99.700					5.500	101.020	101.020	100.520		only		
4.750	101.367	101.367	100.867					5.625	101.150	101.150	100.650				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.625	100.625	100.125				

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



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10/8/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/8/2021

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	99.042	99.042	98.742	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	99.201	99.201	98.901	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	99.329	99.329	99.029	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.471	99.471	99.171	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	102.040	102.040	101.665	3.250	101.794	101.794	101.419	3.375	101.009	101.009	100.709	3.250	102.040	102.040	101.540
3.375	102.237	102.237	101.862	3.375	101.940	101.940	101.565	3.500	101.107	101.107	100.807	3.375	102.237	102.237	101.737
3.500	102.425	102.425	102.050	3.500	102.034	102.034	101.659	3.625	101.207	101.207	100.907	3.500	102.425	102.425	101.925
3.625	102.612	102.612	102.237	3.625	102.142	102.142	101.767	3.750	102.877	102.877	102.577	3.625	102.612	102.612	102.112
3.750	101.704	101.704	101.404	3.750	101.489	101.489	101.189	3.875	N/A	N/A	N/A	3.750	101.704	101.704	101.204
3.875	101.882	101.882	101.582	3.875	101.609	101.609	101.309	4.000	N/A	N/A	N/A	3.875	101.882	101.882	101.382
4.000	102.019	102.019	101.719	4.000	101.707	101.707	101.407	4.125	N/A	N/A	N/A	4.000	102.019	102.019	101.519
4.125	102.178	102.178	101.878	4.125	101.816	101.816	101.516	4.250	N/A	N/A	N/A	4.125	102.178	102.178	101.678
4.250	102.066	102.066	101.866	4.250	101.882	101.882	101.682	4.375	N/A	N/A	N/A	4.250	102.066	102.066	101.566
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	101.779	101.679	101.679	101.351	2.750	101.518	101.418	101.418	101.090	2.750	101.236	101.136	101.136	100.836
2.875	101.986	101.886	101.886	101.558	2.875	101.689	101.589	101.589	101.261	2.875	101.394	101.294	101.294	100.994
3.000	102.186	102.086	102.086	101.758	3.000	101.830	101.730	101.730	101.402	3.000	101.523	101.423	101.423	101.123
3.125	102.373	102.273	102.273	101.945	3.125	101.984	101.884	101.884	101.556	3.125	101.665	101.565	101.565	101.265
3.250	102.140	102.040	102.040	101.665	3.250	101.894	101.794	101.794	101.419	3.250	102.818	102.718	102.718	102.418
3.375	102.337	102.237	102.237	101.862	3.375	102.040	101.940	101.940	101.565	3.375	102.953	102.853	102.853	102.553
3.500	102.525	102.425	102.425	102.050	3.500	102.134	102.034	102.034	101.659	3.500	103.051	102.951	102.951	102.651
3.625	102.712	102.612	102.612	102.237	3.625	102.242	102.142	102.142	101.767	3.625	103.151	103.051	103.051	102.751
3.750	101.804	101.704	101.704	101.404	3.750	101.589	101.489	101.489	101.189	3.750	103.790	103.690	103.690	103.390

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				
4.750	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				
Borrower Paid Comp Only				Lender Paid Only				4.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/8/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dates: 9/8/2021

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	98.699	98.699	98.699	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.057	99.057	98.857	2.000	N/A	N/A	N/A	2.500	98.632	98.467	98.355
2.625	99.504	99.504	99.304	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.867	99.867	99.667	2.125	N/A	N/A	N/A	2.625	99.453	99.300	99.196
2.750	100.318	100.318	100.118	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.608	100.608	100.408	2.250	N/A	N/A	N/A	2.750	100.267	100.114	100.010
2.875	100.976	100.976	100.776	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.211	101.211	101.011	2.375	N/A	N/A	N/A	2.875	100.924	100.771	100.667
2.990	101.408	101.408	101.208	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.542	101.542	101.342	2.500	N/A	N/A	N/A	2.990	101.357	101.204	101.100
3.000	101.508	101.508	101.308	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.642	101.642	101.442	2.625	N/A	N/A	N/A	3.000	101.457	101.304	101.200
3.125	102.020	102.020	101.820	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.173	102.173	101.973	2.750	N/A	N/A	N/A	3.125	101.977	101.827	101.723
3.250	102.739	102.739	102.539	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.834	102.834	102.634	2.875	N/A	N/A	N/A	3.250	102.695	102.545	102.441
3.375	103.445	103.445	103.245	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.505	103.505	103.305	2.990	N/A	N/A	N/A	3.375	103.401	103.251	103.147
3.500	103.857	103.857	103.657	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.828	103.828	103.628	3.000	N/A	N/A	N/A	3.500	103.814	103.664	103.560
3.625	104.194	104.194	103.994	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.995	103.995	103.795	3.125	N/A	N/A	N/A	3.625	104.150	104.000	103.896
3.750	103.956	103.956	103.756	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.068	103.068	102.868	3.250	N/A	N/A	N/A	3.750	103.693	103.593	103.493
3.875	104.400	104.400	104.200	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.483	103.483	103.283	3.375	N/A	N/A	N/A	3.875	104.138	104.038	103.938
3.990	104.644	104.644	104.444	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.682	103.682	103.482	3.500	N/A	N/A	N/A	3.990	104.382	104.282	104.182
4.000	104.744	104.744	104.544	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.782	103.782	103.582	3.625	N/A	N/A	N/A	4.000	104.482	104.382	104.282
4.125	105.057	105.057	104.857	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.974	103.974	103.774	3.750	N/A	N/A	N/A	4.125	104.794	104.694	104.594
4.250	104.921	104.921	104.721	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.929	102.929	102.729	3.875	N/A	N/A	N/A	4.250	104.651	104.543	104.451
4.375	105.292	105.292	105.092	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.331	103.331	103.131	3.990	N/A	N/A	N/A	4.375	105.022	104.914	104.822
4.500	105.638	105.638	105.438	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.631	103.631	103.431	4.000	N/A	N/A	N/A	4.500	105.267	105.159	105.067
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >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	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.788	100.788	100.588	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.000	99.937	99.937	99.737	2.000	99.852	99.715	99.623
2.875	N/A	N/A	N/A	2.625	101.292	101.292	101.092	2.990	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.125	100.525	100.525	100.325	2.125	100.440	100.303	100.211
2.990	N/A	N/A	N/A	2.750	101.570	101.570	101.370	3.000	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.250	101.029	101.029	100.829	2.250	100.944	100.807	100.715
3.000	N/A	N/A	N/A	2.875	102.221	102.221	102.021	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.448	101.448	101.248	2.375	101.363	101.226	101.134
3.125	N/A	N/A	N/A	2.990	102.614	102.614	102.414	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.843	101.843	101.643	2.500	101.769	101.645	101.569
3.250	N/A	N/A	N/A	3.000	102.714	102.714	102.514	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.369	102.369	102.169	2.625	102.298	102.176	102.098
3.375	N/A	N/A	N/A	3.125	103.136	103.136	102.936	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.863	102.863	102.663	2.750	102.792	102.670	102.592
3.500	N/A	N/A	N/A	3.250	103.229	103.229	103.029	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.238	103.238	103.038	2.875	103.167	103.045	102.967
3.625	N/A	N/A	N/A	3.375	103.901	103.901	103.701	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.554	103.554	103.354	2.990	103.483	103.361	103.283
3.750	N/A	N/A	N/A	3.500	104.281	104.281	104.081	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.654	103.654	103.454	3.000	103.583	103.461	103.383
3.875	N/A	N/A	N/A	3.625	104.615	104.615	104.415	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.027	104.027	103.827	3.125	103.956	103.834	103.756
3.990	N/A	N/A	N/A	3.750	104.178	104.178	103.978	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.297	104.297	104.097	3.250	104.216	104.094	104.014
4.000	N/A	N/A	N/A	3.875	104.618	104.618	104.418	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.765	104.765	104.565	3.375	104.684	104.562	104.482
4.125	N/A	N/A	N/A	3.990	104.833	104.833	104.633	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.086	105.086	104.886	3.500	104.999	104.877	104.797
4.250	N/A	N/A	N/A	4.000	104.933	104.933	104.733	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.477	105.477	105.277	3.625	105.396	105.274	105.194
4.375	N/A	N/A	N/A	4.125	105.242	105.242	105.042	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.997	104.997	104.797	3.750	104.916	104.794	104.714
4.500	N/A	N/A	N/A	4.250	105.055	105.055	104.855	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.415	105.415	105.215	3.875	105.334	105.212	105.132
4.625	N/A	N/A	N/A	4.375	105.422	105.422	105.222	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.721	105.721	105.521	3.990	105.640	105.518	105.438
4.750	N/A	N/A	N/A	4.500	105.749	105.749	105.549	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.821	105.821	105.621	4.000	105.740	105.618	105.538
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	100.135	100.135	99.935	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.431	100.431	100.231
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.582	100.582	100.382	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.018	101.018	100.818
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.933	100.933	100.733	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.522	101.522	101.322
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.314	101.314	101.114	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.941	101.941	101.741
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.819	101.819	101.619	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.331	102.331	102.131
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.217	102.217	102.017	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.749	102.749	102.549
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.560	102.560	102.360	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.161	103.161	102.961
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	103.566	103.566	103.3



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.:

10/8/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/8/2021

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	98.699	98.699	98.499	2.500	99.057	99.057	98.857	2.875	102.221	102.221	102.021	2.000	99.937	99.937	99.737	2.000	100.135	100.135	99.935
2.625	99.504	99.504	99.304	2.625	99.867	99.867	99.667	2.990	102.614	102.614	102.414	2.125	100.525	100.525	100.325	2.125	100.582	100.582	100.382
2.750	100.318	100.318	100.118	2.750	100.608	100.608	100.408	3.000	102.714	102.714	102.514	2.250	101.029	101.029	100.829	2.250	100.933	100.933	100.733
2.875	100.976	100.976	100.776	2.875	101.211	101.211	101.011	3.125	103.136	103.136	102.936	2.375	101.448	101.448	101.248	2.375	101.314	101.314	101.114
2.990	101.408	101.408	101.208	2.990	101.542	101.542	101.342	3.250	103.229	103.229	103.029	2.500	101.843	101.843	101.643	2.500	101.819	101.819	101.619
3.000	101.508	101.508	101.308	3.000	101.642	101.642	101.442	3.375	103.901	103.901	103.701	2.625	102.369	102.369	102.169	2.625	102.217	102.217	102.017
3.125	102.020	102.020	101.820	3.125	102.173	102.173	101.973	3.500	104.281	104.281	104.081	2.750	102.863	102.863	102.663	2.750	102.560	102.560	102.360
3.250	102.739	102.739	102.539	3.250	102.834	102.834	102.634	3.625	104.615	104.615	104.415	2.875	103.238	103.238	103.038	2.875	102.820	102.820	102.620
3.375	103.445	103.445	103.245	3.375	103.505	103.505	103.305	3.750	104.178	104.178	103.978	2.990	103.554	103.554	103.354	2.990	103.006	103.006	102.806
3.500	103.857	103.857	103.657	3.500	103.828	103.828	103.628	3.875	104.618	104.618	104.418	3.000	103.654	103.654	103.454	3.000	103.106	103.106	102.906
3.625	104.194	104.194	103.994	3.625	103.995	103.995	103.795	3.990	104.833	104.833	104.633	3.125	104.027	104.027	103.827	3.125	103.368	103.368	103.168
3.750	103.956	103.956	103.756	3.750	103.068	103.068	102.868	4.000	104.933	104.933	104.733	3.250	104.297	104.297	104.097	3.250	103.198	103.198	102.998
3.875	104.400	104.400	104.200	3.875	103.483	103.483	103.283	4.125	105.242	105.242	105.042	3.375	104.765	104.765	104.565	3.375	103.553	103.553	103.353
3.990	104.644	104.644	104.444	3.990	103.682	103.682	103.482	4.250	105.055	105.055	104.855	3.500	105.086	105.086	104.886	3.500	103.780	103.780	103.580
4.000	104.744	104.744	104.544	4.000	103.782	103.782	103.582	4.375	105.422	105.422	105.222	3.625	105.477	105.477	105.277	3.625	104.055	104.055	103.855
4.125	105.057	105.057	104.857	4.125	103.974	103.974	103.774	4.500	105.749	105.749	105.549	3.750	104.997	104.997	104.797	3.750	103.022	103.022	102.822
4.250	104.921	104.921	104.721	4.250	102.929	102.929	102.729	4.625	105.977	105.977	105.777	3.875	105.415	105.415	105.215	3.875	103.313	103.313	103.113
4.375	105.292	105.292	105.092	4.375	103.331	103.331	103.131	4.750	106.119	106.119	105.919	3.990	105.721	105.721	105.521	3.990	103.499	103.499	103.299
4.500	105.638	105.638	105.438	4.500	103.631	103.631	103.431	4.875	106.454	106.454	106.254	4.000	105.821	105.821	105.621	4.000	103.599	103.599	103.399

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

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

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

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

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



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

30 Day Lock Exp.: 10/8/2021
45 Day Lock Exp.: 10/25/2021
60 Day Lock Exp.: 11/8/2021

W. Rate Sheet Dated: 9/8/2021

Release Time: 10:00 am ET

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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	98.670	98.670	98.453	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.476	97.476	97.259	2.750	N/A	N/A	N/A	2.500	98.420	98.320	98.203
2.625	99.594	99.594	99.374	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.400	98.400	98.180	2.875	N/A	N/A	N/A	2.625	99.344	99.244	99.124
2.750	100.418	100.418	100.188	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.224	99.224	98.994	2.990	N/A	N/A	N/A	2.750	100.168	100.068	99.938
2.875	101.084	101.084	100.852	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.890	99.890	99.658	3.000	N/A	N/A	N/A	2.875	100.834	100.734	100.602
2.990	101.459	101.459	101.223	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.265	100.265	100.029	3.125	N/A	N/A	N/A	2.990	101.209	101.109	100.973
3.000	101.559	101.559	101.323	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.365	100.365	100.129	3.250	N/A	N/A	N/A	3.000	101.309	101.209	101.073
3.125	102.151	102.151	101.935	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.641	100.641	100.425	3.375	N/A	N/A	N/A	3.125	101.901	101.782	101.685
3.250	102.835	102.835	102.618	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.325	101.325	101.108	3.500	N/A	N/A	N/A	3.250	102.585	102.472	102.368
3.375	103.521	103.521	103.306	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.011	102.011	101.796	3.625	N/A	N/A	N/A	3.375	103.271	103.161	103.056
3.500	103.874	103.874	103.659	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.364	102.364	102.149	3.750	N/A	N/A	N/A	3.500	103.624	103.516	103.409
3.625	104.185	104.185	103.975	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.675	102.675	102.465	3.875	N/A	N/A	N/A	3.625	103.935	103.834	103.725
3.750	103.985	103.985	103.785	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.119	101.119	100.919	3.990	N/A	N/A	N/A	3.750	103.735	103.635	103.535
3.875	104.382	104.382	104.182	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.516	101.516	101.316	4.000	N/A	N/A	N/A	3.875	104.132	104.032	103.932
3.990	104.584	104.584	104.384	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.718	101.718	101.518	4.125	N/A	N/A	N/A	3.990	104.334	104.234	104.134
4.000	104.684	104.684	104.484	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.818	101.818	101.618	4.250	N/A	N/A	N/A	4.000	104.434	104.334	104.234
4.125	104.594	104.594	104.394	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.668	100.668	100.468	4.375	N/A	N/A	N/A	4.125	104.344	104.244	104.144
4.250	104.973	104.973	104.773	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.047	101.047	100.847	4.500	N/A	N/A	N/A	4.250	104.723	104.623	104.523
4.375	105.333	105.333	105.133	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.407	101.407	101.207	4.625	N/A	N/A	N/A	4.375	105.083	104.983	104.883
4.500	105.633	105.633	105.433	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.707	101.707	101.507	4.750	N/A	N/A	N/A	4.500	105.383	105.283	105.183

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	100.467	100.467	99.899	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.067	100.067	99.867	2.000	99.817	99.688	99.617
2.875	N/A	N/A	N/A	2.625	101.070	101.070	100.653	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.650	100.650	100.450	2.125	100.400	100.273	100.200
2.990	N/A	N/A	N/A	2.750	101.546	101.546	101.131	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.098	101.098	100.898	2.250	100.848	100.724	100.648
3.000	N/A	N/A	N/A	2.875	102.152	102.152	101.739	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.485	101.485	101.285	2.375	101.235	101.113	101.035
3.125	N/A	N/A	N/A	2.990	102.515	102.515	102.107	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.993	101.993	101.793	2.500	101.743	101.643	101.543
3.250	N/A	N/A	N/A	3.000	102.615	102.615	102.207	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.500	102.500	102.300	2.625	102.250	102.150	102.050
3.375	N/A	N/A	N/A	3.125	102.905	102.905	102.569	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.960	102.960	102.760	2.750	102.710	102.610	102.510
3.500	N/A	N/A	N/A	3.250	103.353	103.353	103.021	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.285	103.285	103.085	2.875	103.035	102.935	102.835
3.625	N/A	N/A	N/A	3.375	103.999	103.999	103.672	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.549	103.549	103.349	2.990	103.299	103.199	103.099
3.750	N/A	N/A	N/A	3.500	104.371	104.371	104.048	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.649	103.649	103.449	3.000	103.399	103.299	103.199
3.875	N/A	N/A	N/A	3.625	104.636	104.636	104.317	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.546	103.546	103.346	3.125	103.296	103.196	103.096
3.990	N/A	N/A	N/A	3.750	104.299	104.299	104.099	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.038	104.038	103.838	3.250	103.788	103.688	103.588
4.000	N/A	N/A	N/A	3.875	104.633	104.633	104.433	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.471	104.471	104.271	3.375	104.221	104.121	104.021
4.125	N/A	N/A	N/A	3.990	104.819	104.819	104.619	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.695	104.695	104.495	3.500	104.445	104.345	104.245
4.250	N/A	N/A	N/A	4.000	104.919	104.919	104.719	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.162	104.162	103.962	3.625	103.912	103.812	103.712
4.375	N/A	N/A	N/A	4.125	104.623	104.623	104.423	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.497	104.497	104.297	3.750	104.247	104.147	104.047
4.500	N/A	N/A	N/A	4.250	104.998	104.998	104.798	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.645	104.645	104.445	3.875	104.395	104.295	104.195
4.625	N/A	N/A	N/A	4.375	105.214	105.214	105.014	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.038	105.038	104.838	3.990	104.788	104.688	104.588
4.750	N/A	N/A	N/A	4.500	105.547	105.547	105.347	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.138	105.138	104.938	4.000	104.888	104.788	104.688

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	98.841	98.841	98.641	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	99.424	99.424	99.224	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	99.872	99.872	99.672	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	100.259	100.259	100.059	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	100.767	100.767	100.567	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	100.024	100.024	99.824	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	100.484	100.484	100.284	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	100.809	100.809	100.609	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	101.073	101.073	100.873	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	101.173	101.173	100.973	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	101.320	101.320	101.120	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	101.812	101.812	101.612	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	102.245	102.245	102.045	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	102.469	102.469	102.269	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	100.936	100.936	100.736	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	101.271	101.271	101.071	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	101.419	101.419	101.219	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	101.812	101.812	101.612	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	101.912	101.912	101.712	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.:

10/8/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/8/2021

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	100.418	100.418	100.188	2.750	99.224	99.224	98.994	2.500	100.467	100.467	99.899	2.000	100.067	100.067	99.867	2.000	98.841	98.841	98.641
2.875	101.084	101.084	100.852	2.875	99.890	99.890	99.658	2.625	101.070	101.070	100.653	2.125	100.650	100.650	100.450	2.125	99.424	99.424	99.224
2.990	101.459	101.459	101.223	2.990	100.265	100.265	100.029	2.750	101.546	101.546	101.131	2.250	101.098	101.098	100.898	2.250	99.872	99.872	99.672
3.000	101.559	101.559	101.323	3.000	100.365	100.365	100.129	2.875	102.152	102.152	101.739	2.375	101.485	101.485	101.285	2.375	100.259	100.259	100.059
3.125	102.151	102.151	101.935	3.125	100.641	100.641	100.425	2.990	102.515	102.515	102.107	2.500	101.993	101.993	101.793	2.500	100.767	100.767	100.567
3.250	102.835	102.835	102.618	3.250	101.325	101.325	101.108	3.000	102.615	102.615	102.207	2.625	102.500	102.500	102.300	2.625	100.024	100.024	99.824
3.375	103.521	103.521	103.306	3.375	102.011	102.011	101.796	3.125	102.905	102.905	102.569	2.750	102.960	102.960	102.760	2.750	100.484	100.484	100.284
3.500	103.874	103.874	103.659	3.500	102.364	102.364	102.149	3.250	103.353	103.353	103.021	2.875	103.285	103.285	103.085	2.875	100.809	100.809	100.609
3.625	104.185	104.185	103.975	3.625	102.675	102.675	102.465	3.375	103.999	103.999	103.672	2.990	103.549	103.549	103.349	2.990	101.073	101.073	100.873
3.750	103.985	103.985	103.785	3.750	101.119	101.119	100.919	3.500	104.371	104.371	104.048	3.000	103.649	103.649	103.449	3.000	101.173	101.173	100.973
3.875	104.382	104.382	104.182	3.875	101.516	101.516	101.316	3.625	104.636	104.636	104.317	3.125	103.546	103.546	103.346	3.125	101.320	101.320	101.120
3.990	104.584	104.584	104.384	3.990	101.718	101.718	101.518	3.750	104.299	104.299	104.099	3.250	104.038	104.038	103.838	3.250	101.812	101.812	101.612
4.000	104.684	104.684	104.484	4.000	101.818	101.818	101.618	3.875	104.633	104.633	104.433	3.375	104.471	104.471	104.271	3.375	102.245	102.245	102.045
4.125	104.594	104.594	104.394	4.125	100.668	100.668	100.468	3.990	104.819	104.819	104.619	3.500	104.695	104.695	104.495	3.500	102.469	102.469	102.269
4.250	104.973	104.973	104.773	4.250	101.047	101.047	100.847	4.000	104.919	104.919	104.719	3.625	104.162	104.162	103.962	3.625	100.936	100.936	100.736
4.375	105.333	105.333	105.133	4.375	101.407	101.407	101.207	4.125	104.623	104.623	104.423	3.750	104.497	104.497	104.297	3.750	101.271	101.271	101.071
4.500	105.633	105.633	105.433	4.500	101.707	101.707	101.507	4.250	104.998	104.998	104.798	3.875	104.645	104.645	104.445	3.875	101.419	101.419	101.219
4.625	105.810	105.810	105.610	4.625	101.384	101.384	101.184	4.375	105.214	105.214	105.014	3.990	105.038	105.038	104.838	3.990	101.812	101.812	101.612
4.750	106.176	106.176	105.976	4.750	101.750	101.750	101.550	4.500	105.547	105.547	105.347	4.000	105.138	105.138	104.938	4.000	101.912	101.912	101.712

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	0.000	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

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

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

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

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

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



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.:

10/8/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/8/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/8/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/8/2021

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	98.670	98.670	98.453	2.500	100.467	100.467	99.899	2.000	100.067	100.067	99.867	2.500	97.398	97.398	97.181	2.000	98.804	98.804	98.604
2.625	99.594	99.594	99.374	2.625	101.070	101.070	100.653	2.125	100.650	100.650	100.450	2.625	98.322	98.322	98.102	2.125	99.387	99.387	99.187
2.750	100.418	100.418	100.188	2.750	101.546	101.546	101.131	2.250	101.098	101.098	100.898	2.750	99.146	99.146	98.916	2.250	99.835	99.835	99.635
2.875	101.084	101.084	100.852	2.875	102.152	102.152	101.739	2.375	101.485	101.485	101.285	2.875	99.812	99.812	99.580	2.375	100.222	100.222	100.022
2.990	101.459	101.459	101.223	2.990	102.515	102.515	102.107	2.500	101.993	101.993	101.793	2.990	100.187	100.187	99.951	2.500	100.730	100.730	100.530
3.000	101.559	101.559	101.323	3.000	102.615	102.615	102.207	2.625	102.500	102.500	102.300	3.000	100.287	100.287	100.051	2.625	100.612	100.612	100.412
3.125	102.151	102.151	101.935	3.125	102.905	102.905	102.569	2.750	102.960	102.960	102.760	3.125	100.721	100.721	100.505	2.750	101.072	101.072	100.872
3.250	102.835	102.835	102.618	3.250	103.353	103.353	103.021	2.875	103.285	103.285	103.085	3.250	101.405	101.405	101.188	2.875	101.397	101.397	101.197
3.375	103.521	103.521	103.306	3.375	103.999	103.999	103.672	2.990	103.549	103.549	103.349	3.375	102.091	102.091	101.876	2.990	101.661	101.661	101.461
3.500	103.874	103.874	103.659	3.500	104.371	104.371	104.048	3.000	103.649	103.649	103.449	3.500	102.444	102.444	102.229	3.000	101.761	101.761	101.561
3.625	104.185	104.185	103.975	3.625	104.636	104.636	104.317	3.125	103.546	103.546	103.346	3.625	102.755	102.755	102.545	3.125	101.783	101.783	101.583
3.750	103.985	103.985	103.785	3.750	104.299	104.299	104.099	3.250	104.038	104.038	103.838	3.750	101.877	101.877	101.677	3.250	102.275	102.275	102.075
3.875	104.382	104.382	104.182	3.875	104.633	104.633	104.433	3.375	104.471	104.471	104.271	3.875	102.274	102.274	102.074	3.375	102.708	102.708	102.508
3.990	104.584	104.584	104.384	3.990	104.819	104.819	104.619	3.500	104.695	104.695	104.495	3.990	102.476	102.476	102.276	3.500	102.932	102.932	102.732
4.000	104.684	104.684	104.484	4.000	104.919	104.919	104.719	3.625	104.162	104.162	103.962	4.000	102.576	102.576	102.376	3.625	101.899	101.899	101.699
4.125	104.594	104.594	104.394	4.125	104.623	104.623	104.423	3.750	104.497	104.497	104.297	4.125	101.956	101.956	101.756	3.750	102.234	102.234	102.034
4.250	104.973	104.973	104.773	4.250	104.998	104.998	104.798	3.875	104.645	104.645	104.445	4.250	102.335	102.335	102.135	3.875	102.382	102.382	102.182
4.375	105.333	105.333	105.133	4.375	105.214	105.214	105.014	3.990	105.038	105.038	104.838	4.375	102.695	102.695	102.495	3.990	102.775	102.775	102.575
4.500	105.633	105.633	105.433	4.500	105.547	105.547	105.347	4.000	105.138	105.138	104.938	4.500	102.995	102.995	102.795	4.000	102.875	102.875	102.675

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/8/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/8/2021

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)