

W. Rate Sheet Dated: 9/9/2021

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	100.455	100.455	100.111	2.250	100.098	100.098	99.754	2.250	98.509	98.509	98.197	3.125	96.164	96.164	95.864
2.375	100.669	100.669	100.326	2.375	100.275	100.275	99.931	2.500	98.840	98.840	98.527	3.250	97.742	97.742	97.442
2.500	100.885	100.885	100.541	2.500	100.453	100.453	100.109	2.625	99.003	99.003	98.691	3.375	97.820	97.820	97.520
2.625	101.084	101.084	100.740	2.625	100.629	100.629	100.285	2.750	100.458	100.458	100.158	3.500	97.898	97.898	97.598
2.750	102.185	102.185	101.810	2.750	101.849	101.849	101.474	2.875	100.617	100.617	100.317	3.625	97.664	97.664	97.364
2.875	102.392	102.392	102.017	2.875	102.020	102.020	101.645	3.000	100.745	100.745	100.445	Margin = 2.250		Index = 0.070	
3.000	102.592	102.592	102.217	3.000	102.161	102.161	101.786	3.125	100.887	100.887	100.587	30 Year OTC			
3.125	102.780	102.780	102.405	3.125	102.316	102.316	101.941	3.250	102.132	102.132	101.832	Rate	30 Day	45 Day	60 Day
3.250	103.237	103.237	102.846	3.250	102.891	102.891	102.501	3.375	102.267	102.267	101.967	4.000	101.619	101.619	101.119
3.375	103.334	103.334	102.944	3.375	102.936	102.936	102.546	3.500	102.365	102.365	102.065	4.125	101.778	101.778	101.278
3.500	103.522	103.522	103.132	3.500	103.031	103.031	102.640	3.625	102.465	102.465	102.165	4.375	102.197	102.197	101.697
3.625	103.709	103.709	103.318	3.625	103.139	103.139	102.749	3.750	103.556	103.556	103.256	4.500	102.344	102.344	101.844
3.750	103.579	103.579	103.279	3.750	103.264	103.264	102.964	3.875	103.667	103.667	103.367	4.625	102.475	102.475	101.975
3.875	103.657	103.657	103.357	3.875	103.284	103.284	102.984	4.000	103.757	103.757	103.457	4.875	103.011	103.011	102.511
4.000	103.794	103.794	103.494	4.000	103.382	103.382	103.082	4.125	103.857	103.857	103.557	5.000	103.159	103.159	102.659
4.125	103.953	103.953	103.653	4.125	103.491	103.491	103.191	4.250	103.305	103.305	103.005	5.125	103.289	103.289	102.789
4.250	103.647	103.647	103.447	4.250	103.363	103.363	103.163	4.375	103.416	103.416	103.116	5.500	103.816	103.816	103.316
4.375	103.672	103.672	103.472	4.375	103.382	103.382	103.182	4.500	103.506	103.506	103.206	5.625	103.947	103.947	103.447
6.250	106.000	106.000	105.800	6.250	103.866	103.866	103.666	4.625	103.605	103.605	103.305	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	100.555	100.455	100.455	100.111	2.250	100.048	99.948	99.948	99.604	2.250	100.639	100.539	100.539	100.227
2.375	100.769	100.669	100.669	100.326	2.375	100.225	100.125	100.125	99.781	2.375	100.804	100.704	100.704	100.391
2.500	100.985	100.885	100.885	100.541	2.500	100.403	100.303	100.303	99.959	2.500	100.970	100.870	100.870	100.557
2.625	101.184	101.084	101.084	100.740	2.625	100.579	100.479	100.479	100.135	2.625	101.133	101.033	101.033	100.721
2.750	102.285	102.185	102.185	101.810	2.750	101.674	101.574	101.574	101.199	2.750	101.488	101.388	101.388	101.088
2.875	102.492	102.392	102.392	102.017	2.875	101.845	101.745	101.745	101.370	2.875	101.647	101.547	101.547	101.247
3.000	102.692	102.592	102.592	102.217	3.000	101.986	101.886	101.886	101.511	3.000	101.775	101.675	101.675	101.375
3.125	102.880	102.780	102.780	102.405	3.125	102.141	102.041	102.041	101.666	3.125	101.917	101.817	101.817	101.517
3.250	103.337	103.237	103.237	102.846	3.250	102.691	102.591	102.591	102.201	3.250	103.762	103.662	103.662	103.362
3.375	103.534	103.434	103.434	103.044	3.375	102.836	102.736	102.736	102.346	3.375	103.897	103.797	103.797	103.497
3.500	103.722	103.622	103.622	103.232	3.500	102.931	102.831	102.831	102.440	3.500	103.995	103.895	103.895	103.595
3.625	103.909	103.809	103.809	103.418	3.625	103.039	102.939	102.939	102.549	3.625	104.095	103.995	103.995	103.695
3.750	103.779	103.679	103.679	103.379	3.750	103.464	103.364	103.364	103.064	3.750	105.686	105.586	105.586	105.286

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	98.869	98.869	98.369	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.028	99.028	98.528	4.750	101.000	101.000	100.500
3.875	99.599	99.599	99.099	6.250	103.750	103.750	103.500	4.375	99.447	99.447	98.947	30 yr DPA "3.5% DPA; Lender Paid Only"			
4.000	99.462	99.462	98.962					4.500	99.594	99.594	99.094	Rate	30 Day	45 Day	60 Day
4.125	99.303	99.303	98.803					4.625	99.725	99.725	99.225	5.750	103.000	103.000	102.500
4.250	100.634	100.634	100.134					4.875	100.261	100.261	99.761	6.250	105.750	105.750	105.250
4.375	100.509	100.509	100.009					5.000	100.409	100.409	99.909	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	100.362	100.362	99.862					5.125	100.539	100.539	100.039				
4.625	100.231	100.231	99.731					5.500	101.066	101.066	100.566				
4.750	101.476	101.476	100.976					5.625	101.197	101.197	100.697				
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
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/11/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/9/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.914	95.914	95.614
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.492	97.492	97.192
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.570	97.570	97.270
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.007	99.007	98.707	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	99.165	99.165	98.865	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	99.294	99.294	98.994	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.436	99.436	99.136	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.937	100.937	100.637	Rate	30 Day	45 Day	60 Day
3.250	102.056	102.056	101.665	3.250	101.810	101.810	101.419	3.375	101.072	101.072	100.772	3.250	102.056	102.056	101.556
3.375	102.253	102.253	101.862	3.375	101.955	101.955	101.564	3.500	101.170	101.170	100.870	3.375	102.253	102.253	101.753
3.500	102.441	102.441	102.050	3.500	102.050	102.050	101.659	3.625	101.270	101.270	100.970	3.500	102.441	102.441	101.941
3.625	102.628	102.628	102.237	3.625	102.158	102.158	101.767	3.750	102.861	102.861	102.561	3.625	102.628	102.628	102.128
3.750	101.766	101.766	101.466	3.750	101.552	101.552	101.252	3.875	N/A	N/A	N/A	3.750	101.766	101.766	101.266
3.875	101.945	101.945	101.645	3.875	101.671	101.671	101.371	4.000	N/A	N/A	N/A	3.875	101.945	101.945	101.445
4.000	102.082	102.082	101.782	4.000	101.770	101.770	101.470	4.125	N/A	N/A	N/A	4.000	102.082	102.082	101.582
4.125	102.241	102.241	101.941	4.125	101.878	101.878	101.578	4.250	N/A	N/A	N/A	4.125	102.241	102.241	101.741
4.250	102.097	102.097	101.897	4.250	101.913	101.913	101.713	4.375	N/A	N/A	N/A	4.250	102.097	102.097	101.597
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	101.748	101.648	101.648	101.273	2.750	101.487	101.387	101.387	101.012	2.750	101.201	101.101	101.101	100.801
2.875	101.954	101.854	101.854	101.479	2.875	101.658	101.558	101.558	101.183	2.875	101.359	101.259	101.259	100.959
3.000	102.154	102.054	102.054	101.679	3.000	101.798	101.698	101.698	101.323	3.000	101.488	101.388	101.388	101.088
3.125	102.342	102.242	102.242	101.867	3.125	101.953	101.853	101.853	101.478	3.125	101.630	101.530	101.530	101.230
3.250	102.156	102.056	102.056	101.665	3.250	101.910	101.810	101.810	101.419	3.250	102.881	102.781	102.781	102.481
3.375	102.353	102.253	102.253	101.862	3.375	102.055	101.955	101.955	101.564	3.375	103.015	102.915	102.915	102.615
3.500	102.541	102.441	102.441	102.050	3.500	102.150	102.050	102.050	101.659	3.500	103.114	103.014	103.014	102.714
3.625	102.728	102.628	102.628	102.237	3.625	102.258	102.158	102.158	101.767	3.625	103.213	103.113	103.113	102.813
3.750	101.866	101.766	101.766	101.466	3.750	101.652	101.552	101.552	101.252	3.750	103.774	103.674	103.674	103.374

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.:

10/11/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/9/2021

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	98.686	98.686	98.486	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.048	99.048	98.848	2.000	N/A	N/A	N/A	2.500	98.619	98.455	98.342				
2.625	99.495	99.495	99.295	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.856	99.856	99.656	2.125	N/A	N/A	N/A	2.625	99.459	99.311	99.207				
2.750	100.305	100.305	100.105	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.594	100.594	100.394	2.250	N/A	N/A	N/A	2.750	100.269	100.121	100.017				
2.875	100.959	100.959	100.759	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.193	101.193	100.993	2.375	N/A	N/A	N/A	2.875	100.923	100.775	100.671				
2.990	101.385	101.385	101.185	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.520	101.520	101.320	2.500	N/A	N/A	N/A	2.990	101.349	101.201	101.097				
3.000	101.485	101.485	101.285	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.620	101.620	101.420	2.625	N/A	N/A	N/A	3.000	101.449	101.301	101.197				
3.125	102.002	102.002	101.802	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.154	102.154	101.954	2.750	N/A	N/A	N/A	3.125	101.959	101.808	101.704				
3.250	102.716	102.716	102.516	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.810	102.810	102.610	2.875	N/A	N/A	N/A	3.250	102.672	102.521	102.417				
3.375	103.418	103.418	103.218	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.477	103.477	103.277	2.990	N/A	N/A	N/A	3.375	103.374	103.223	103.119				
3.500	103.827	103.827	103.627	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.796	103.796	103.596	3.000	N/A	N/A	N/A	3.500	103.783	103.632	103.528				
3.625	104.156	104.156	103.956	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	103.959	103.959	103.759	3.125	N/A	N/A	N/A	3.625	104.113	103.962	103.858				
3.750	103.957	103.957	103.757	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.070	103.070	102.870	3.250	N/A	N/A	N/A	3.750	103.704	103.604	103.504				
3.875	104.398	104.398	104.198	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.481	103.481	103.281	3.375	N/A	N/A	N/A	3.875	104.145	104.045	103.945				
3.990	104.639	104.639	104.439	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.680	103.680	103.480	3.500	N/A	N/A	N/A	3.990	104.385	104.285	104.185				
4.000	104.739	104.739	104.539	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.780	103.780	103.580	3.625	N/A	N/A	N/A	4.000	104.485	104.385	104.285				
4.125	105.048	105.048	104.848	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	103.967	103.967	103.767	3.750	N/A	N/A	N/A	4.125	104.794	104.694	104.594				
4.250	104.915	104.915	104.715	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.923	102.923	102.723	3.875	N/A	N/A	N/A	4.250	104.646	104.537	104.446				
4.375	105.282	105.282	105.082	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.323	103.323	103.123	3.990	N/A	N/A	N/A	4.375	105.013	104.904	104.813				
4.500	105.624	105.624	105.424	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.621	103.621	103.421	4.000	N/A	N/A	N/A	4.500	105.255	105.146	105.055				
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	2.500	100.834	100.834	100.634	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.873	99.873	99.673	2.000	99.795	99.662	99.570				
2.875	N/A	N/A	N/A	2.625	101.332	101.332	101.132	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.459	100.459	100.259	2.125	100.381	100.248	100.156				
2.990	N/A	N/A	N/A	2.750	101.633	101.633	101.433	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	100.960	100.960	100.760	2.250	100.882	100.749	100.657				
3.000	N/A	N/A	N/A	2.875	102.279	102.279	102.079	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.377	101.377	101.177	2.375	101.299	101.166	101.074				
3.125	N/A	N/A	N/A	2.990	102.666	102.666	102.466	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.761	101.761	101.561	2.500	101.682	101.549	101.457				
3.250	N/A	N/A	N/A	3.000	102.766	102.766	102.566	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.238	102.238	102.038	2.625	102.167	102.045	101.967				
3.375	N/A	N/A	N/A	3.125	103.183	103.183	102.983	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.727	102.727	102.527	2.750	102.656	102.534	102.456				
3.500	N/A	N/A	N/A	3.250	103.280	103.280	103.080	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.099	103.099	102.899	2.875	103.028	102.906	102.828				
3.625	N/A	N/A	N/A	3.375	103.949	103.949	103.749	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.412	103.412	103.212	2.990	103.341	103.219	103.141				
3.750	N/A	N/A	N/A	3.500	104.326	104.326	104.126	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.512	103.512	103.312	3.000	103.441	103.319	103.241				
3.875	N/A	N/A	N/A	3.625	104.653	104.653	104.453	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	103.881	103.881	103.681	3.125	103.810	103.688	103.610				
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	104.258	104.258	104.058	3.250	103.902	103.802	103.702				
4.000	N/A	N/A	N/A	3.875	104.614	104.614	104.414	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.724	104.724	104.524	3.375	104.368	104.268	104.168				
4.125	N/A	N/A	N/A	3.990	104.826	104.826	104.626	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.039	105.039	104.839	3.500	104.683	104.583	104.483				
4.250	N/A	N/A	N/A	4.000	104.926	104.926	104.726	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.432	105.432	105.232	3.625	105.075	104.975	104.875				
4.375	N/A	N/A	N/A	4.125	105.232	105.232	105.032	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.956	104.956	104.756	3.750	104.546	104.446	104.346				
4.500	N/A	N/A	N/A	4.250	105.048	105.048	104.848	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.370	105.370	105.170	3.875	104.960	104.859	104.760				
4.625	N/A	N/A	N/A	4.375	105.410	105.410	105.210	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.673	105.673	105.473	3.990	105.263	105.162	105.063				
4.750	N/A	N/A	N/A	4.500	105.734	105.734	105.534	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.773	105.773	105.573	4.000	105.363	105.262	105.163				
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	100.070	100.070	99.870	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.366	100.366	100.166				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.516	100.516	100.316	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.951	100.951	100.751				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.865	100.865	100.665	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.453	101.453	101.253				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.185	101.185	100.985	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.870	101.870	101.670				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.689	101.689	101.489	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.253	102.253	102.053				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.085	102.085	101.885	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.673	102.673	102.473				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.425	102.425	102.225	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.844	102.844	102.644				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.682	102.682	102.482	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.216	103.216	103.016				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.866	102.866	102.666	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.529	103.529	103.329				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	102.966	102.966	102.766	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.629	103.629	103.429				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.221	103.221	103.021	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.999	103.999	103.799				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.160	103.160	102.960	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.993	103.993	103.793				



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.:

10/11/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/9/2021

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	98.686	98.686	98.486	2.500	99.048	99.048	98.848	2.875	102.279	102.279	102.079	2.000	99.873	99.873	99.673	2.000	100.070	100.070	99.870
2.625	99.495	99.495	99.295	2.625	99.856	99.856	99.656	2.990	102.666	102.666	102.466	2.125	100.459	100.459	100.259	2.125	100.516	100.516	100.316
2.750	100.305	100.305	100.105	2.750	100.594	100.594	100.394	3.000	102.766	102.766	102.566	2.250	100.960	100.960	100.760	2.250	100.865	100.865	100.665
2.875	100.959	100.959	100.759	2.875	101.193	101.193	100.993	3.125	103.183	103.183	102.983	2.375	101.377	101.377	101.177	2.375	101.185	101.185	100.985
2.990	101.385	101.385	101.185	2.990	101.520	101.520	101.320	3.250	103.280	103.280	103.080	2.500	101.761	101.761	101.561	2.500	101.689	101.689	101.489
3.000	101.485	101.485	101.285	3.000	101.620	101.620	101.420	3.375	103.949	103.949	103.749	2.625	102.238	102.238	102.038	2.625	102.085	102.085	101.885
3.125	102.002	102.002	101.802	3.125	102.154	102.154	101.954	3.500	104.326	104.326	104.126	2.750	102.727	102.727	102.527	2.750	102.425	102.425	102.225
3.250	102.716	102.716	102.516	3.250	102.810	102.810	102.610	3.625	104.653	104.653	104.453	2.875	103.099	103.099	102.899	2.875	102.682	102.682	102.482
3.375	103.418	103.418	103.218	3.375	103.477	103.477	103.277	3.750	104.178	104.178	103.978	2.990	103.412	103.412	103.212	2.990	102.866	102.866	102.666
3.500	103.827	103.827	103.627	3.500	103.796	103.796	103.596	3.875	104.614	104.614	104.414	3.000	103.512	103.512	103.312	3.000	102.966	102.966	102.766
3.625	104.156	104.156	103.956	3.625	103.959	103.959	103.759	3.990	104.826	104.826	104.626	3.125	103.881	103.881	103.681	3.125	103.221	103.221	103.021
3.750	103.957	103.957	103.757	3.750	103.070	103.070	102.870	4.000	104.926	104.926	104.726	3.250	104.258	104.258	104.058	3.250	103.160	103.160	102.960
3.875	104.398	104.398	104.198	3.875	103.481	103.481	103.281	4.125	105.232	105.232	105.032	3.375	104.724	104.724	104.524	3.375	103.513	103.513	103.313
3.990	104.639	104.639	104.439	3.990	103.680	103.680	103.480	4.250	105.048	105.048	104.848	3.500	105.039	105.039	104.839	3.500	103.737	103.737	103.537
4.000	104.739	104.739	104.539	4.000	103.780	103.780	103.580	4.375	105.410	105.410	105.210	3.625	105.432	105.432	105.232	3.625	104.010	104.010	103.810
4.125	105.048	105.048	104.848	4.125	103.967	103.967	103.767	4.500	105.734	105.734	105.534	3.750	104.956	104.956	104.756	3.750	102.983	102.983	102.783
4.250	104.915	104.915	104.715	4.250	102.923	102.923	102.723	4.625	105.963	105.963	105.763	3.875	105.370	105.370	105.170	3.875	103.271	103.271	103.071
4.375	105.282	105.282	105.082	4.375	103.323	103.323	103.123	4.750	106.111	106.111	105.911	3.990	105.673	105.673	105.473	3.990	103.455	103.455	103.255
4.500	105.624	105.624	105.424	4.500	103.621	103.621	103.421	4.875	106.444	106.444	106.244	4.000	105.773	105.773	105.573	4.000	103.555	103.555	103.355

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

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

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

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

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



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

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

W. Rate Sheet Dated: 9/9/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.500	98.701	98.701	98.486	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.507	97.507	97.292	2.750	N/A	N/A	N/A	2.500	98.451	98.351	98.236	2.625	99.621	99.621	99.407		
2.625	99.621	99.621	99.407	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.427	98.427	98.213	2.875	N/A	N/A	N/A	2.625	99.371	99.271	99.157	2.750	100.433	100.433	100.218		
2.750	100.433	100.433	100.218	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.239	99.239	99.024	2.990	N/A	N/A	N/A	2.750	100.183	100.083	99.968	2.875	101.092	101.092	100.879		
2.875	101.092	101.092	100.879	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.898	99.898	99.685	3.000	N/A	N/A	N/A	2.875	100.842	100.742	100.629	2.990	101.457	101.457	101.249		
2.990	101.457	101.457	101.249	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.263	100.263	100.055	3.125	N/A	N/A	N/A	2.990	101.207	101.107	100.999	3.000	101.557	101.557	101.349		
3.000	101.557	101.557	101.349	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.363	100.363	100.155	3.250	N/A	N/A	N/A	3.000	101.307	101.207	101.099	3.125	102.153	102.153	101.922		
3.125	102.153	102.153	101.922	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.643	100.643	100.442	3.375	N/A	N/A	N/A	3.125	101.903	101.769	101.672	3.250	102.827	102.827	102.602		
3.250	102.827	102.827	102.602	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.317	101.317	101.109	3.500	N/A	N/A	N/A	3.250	102.577	102.455	102.352	3.375	103.508	103.508	103.287		
3.375	103.508	103.508	103.287	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	101.998	101.998	101.777	3.625	N/A	N/A	N/A	3.375	103.258	103.142	103.037	3.500	103.856	103.856	103.638		
3.500	103.856	103.856	103.638	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.346	102.346	102.128	3.750	N/A	N/A	N/A	3.500	103.606	103.496	103.388	3.625	104.164	104.164	103.952		
3.625	104.164	104.164	103.952	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.654	102.654	102.442	3.875	N/A	N/A	N/A	3.625	103.914	103.811	103.702	3.750	103.971	103.971	103.771		
3.750	103.971	103.971	103.771	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	101.105	101.105	100.905	3.990	N/A	N/A	N/A	3.750	103.721	103.621	103.521	3.875	104.365	104.365	104.165		
3.875	104.365	104.365	104.165	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.499	101.499	101.299	4.000	N/A	N/A	N/A	3.875	104.115	104.015	103.915	3.990	104.563	104.563	104.363		
3.990	104.563	104.563	104.363	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.000	101.697	101.697	101.497	4.125	N/A	N/A	N/A	3.990	104.313	104.213	104.113	4.000	104.663	104.663	104.463		
4.000	104.663	104.663	104.463	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	101.797	101.797	101.597	4.250	N/A	N/A	N/A	4.000	104.413	104.313	104.213	4.125	104.620	104.620	104.420		
4.125	104.620	104.620	104.420	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.694	100.694	100.494	4.375	N/A	N/A	N/A	4.125	104.370	104.270	104.170	4.250	104.997	104.997	104.797		
4.250	104.997	104.997	104.797	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	101.071	101.071	100.871	4.500	N/A	N/A	N/A	4.250	104.747	104.647	104.547	4.375	105.355	105.355	105.155		
4.375	105.355	105.355	105.155	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.429	101.429	101.229	4.625	N/A	N/A	N/A	4.375	105.105	105.005	104.905	4.500	105.653	105.653	105.453		
4.500	105.653	105.653	105.453	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.727	101.727	101.527	4.750	N/A	N/A	N/A	4.500	105.403	105.303	105.203						
30/25 Year SC <125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	2.500	100.428	100.428	100.025	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.011	100.011	99.811	2.000	99.761	99.642	99.561	2.875	N/A	N/A	N/A		
2.875	N/A	N/A	N/A	2.625	100.961	100.961	100.696	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.593	100.593	100.393	2.125	100.343	100.225	100.143	2.990	N/A	N/A	N/A		
2.990	N/A	N/A	N/A	2.750	101.436	101.436	101.172	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.038	101.038	100.838	2.250	100.788	100.673	100.588	3.000	N/A	N/A	N/A		
3.000	N/A	N/A	N/A	2.875	102.037	102.037	101.776	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.424	101.424	101.224	2.375	101.174	101.060	100.974	3.125	N/A	N/A	N/A		
3.125	N/A	N/A	N/A	2.990	102.400	102.400	102.141	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.870	101.870	101.670	2.500	101.620	101.502	101.420	3.250	N/A	N/A	N/A		
3.250	N/A	N/A	N/A	3.000	102.500	102.500	102.241	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.374	102.374	102.174	2.625	102.124	102.024	101.924	3.375	N/A	N/A	N/A		
3.375	N/A	N/A	N/A	3.125	102.819	102.819	102.562	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.832	102.832	102.632	2.750	102.582	102.482	102.382	3.500	N/A	N/A	N/A		
3.500	N/A	N/A	N/A	3.250	103.264	103.264	103.012	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.155	103.155	102.955	2.875	102.905	102.805	102.705	3.625	N/A	N/A	N/A		
3.625	N/A	N/A	N/A	3.375	103.907	103.907	103.660	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.417	103.417	103.217	2.990	103.167	103.067	102.967	3.750	N/A	N/A	N/A		
3.750	N/A	N/A	N/A	3.500	104.276	104.276	104.031	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.517	103.517	103.317	3.000	103.267	103.167	103.067	3.875	N/A	N/A	N/A		
3.875	N/A	N/A	N/A	3.625	104.538	104.538	104.301	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.494	103.494	103.294	3.125	103.244	103.144	103.044	3.990	N/A	N/A	N/A		
3.990	N/A	N/A	N/A	3.750	104.288	104.288	104.088	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	103.983	103.983	103.783	3.250	103.733	103.633	103.533	4.000	N/A	N/A	N/A		
4.000	N/A	N/A	N/A	3.875	104.619	104.619	104.419	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.415	104.415	104.215	3.375	104.165	104.065	103.965	4.125	N/A	N/A	N/A		
4.125	N/A	N/A	N/A	3.990	104.802	104.802	104.602	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.637	104.637	104.437	3.500	104.387	104.287	104.187	4.250	N/A	N/A	N/A		
4.250	N/A	N/A	N/A	4.000	104.902	104.902	104.702	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.302	104.302	104.102	3.625	104.052	103.952	103.852	4.375	N/A	N/A	N/A		
4.375	N/A	N/A	N/A	4.125	104.659	104.659	104.459	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.635	104.635	104.435	3.750	104.385	104.285	104.185	4.500	N/A	N/A	N/A		
4.500	N/A	N/A	N/A	4.250	105.031	105.031	104.831	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.781	104.781	104.581	3.875	104.531	104.431	104.331	4.625	N/A	N/A	N/A		
4.625	N/A	N/A	N/A	4.375	105.246	105.246	105.046	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	104.993	104.993	104.793	3.990	104.743	104.643	104.543	4.750	N/A	N/A	N/A		
4.750	N/A	N/A	N/A	4.500	105.557	105.557	105.357	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.093	105.093	104.893	4.000	104.843	104.743	104.643						



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.:

10/11/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/9/2021

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	100.433	100.433	100.218	2.750	99.239	99.239	99.024	2.500	100.428	100.428	100.025	2.000	100.011	100.011	99.811	2.000	98.785	98.785	98.585
2.875	101.092	101.092	100.879	2.875	99.898	99.898	99.685	2.625	100.961	100.961	100.696	2.125	100.593	100.593	100.393	2.125	99.367	99.367	99.167
2.990	101.457	101.457	101.249	2.990	100.263	100.263	100.055	2.750	101.436	101.436	101.172	2.250	101.038	101.038	100.838	2.250	99.812	99.812	99.612
3.000	101.557	101.557	101.349	3.000	100.363	100.363	100.155	2.875	102.037	102.037	101.776	2.375	101.424	101.424	101.224	2.375	100.198	100.198	99.998
3.125	102.153	102.153	101.922	3.125	100.643	100.643	100.412	2.990	102.400	102.400	102.141	2.500	101.870	101.870	101.670	2.500	100.644	100.644	100.444
3.250	102.827	102.827	102.602	3.250	101.317	101.317	101.092	3.000	102.500	102.500	102.241	2.625	102.374	102.374	102.174	2.625	99.898	99.898	99.698
3.375	103.508	103.508	103.287	3.375	101.998	101.998	101.777	3.125	102.819	102.819	102.562	2.750	102.832	102.832	102.632	2.750	100.356	100.356	100.156
3.500	103.856	103.856	103.638	3.500	102.346	102.346	102.128	3.250	103.264	103.264	103.012	2.875	103.155	103.155	102.955	2.875	100.679	100.679	100.479
3.625	104.164	104.164	103.952	3.625	102.654	102.654	102.442	3.375	103.907	103.907	103.660	2.990	103.417	103.417	103.217	2.990	100.941	100.941	100.741
3.750	103.971	103.971	103.771	3.750	101.105	101.105	100.905	3.500	104.276	104.276	104.031	3.000	103.517	103.517	103.317	3.000	101.041	101.041	100.841
3.875	104.365	104.365	104.165	3.875	101.499	101.499	101.299	3.625	104.538	104.538	104.301	3.125	103.494	103.494	103.294	3.125	101.268	101.268	101.068
3.990	104.563	104.563	104.363	3.990	101.697	101.697	101.497	3.750	104.288	104.288	104.088	3.250	103.983	103.983	103.783	3.250	101.757	101.757	101.557
4.000	104.663	104.663	104.463	4.000	101.797	101.797	101.597	3.875	104.619	104.619	104.419	3.375	104.415	104.415	104.215	3.375	102.189	102.189	101.989
4.125	104.620	104.620	104.420	4.125	100.694	100.694	100.494	3.990	104.802	104.802	104.602	3.500	104.637	104.637	104.437	3.500	102.411	102.411	102.211
4.250	104.997	104.997	104.797	4.250	101.071	101.071	100.871	4.000	104.902	104.902	104.702	3.625	104.302	104.302	104.102	3.625	101.076	101.076	100.876
4.375	105.355	105.355	105.155	4.375	101.429	101.429	101.229	4.125	104.659	104.659	104.459	3.750	104.635	104.635	104.435	3.750	101.409	101.409	101.209
4.500	105.653	105.653	105.453	4.500	101.727	101.727	101.527	4.250	105.031	105.031	104.831	3.875	104.781	104.781	104.581	3.875	101.555	101.555	101.355
4.625	105.775	105.775	105.575	4.625	101.349	101.349	101.149	4.375	105.246	105.246	105.046	3.990	104.993	104.993	104.793	3.990	101.767	101.767	101.567
4.750	106.139	106.139	105.939	4.750	101.713	101.713	101.513	4.500	105.557	105.557	105.357	4.000	105.093	105.093	104.893	4.000	101.867	101.867	101.667

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

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

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

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

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

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

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



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

W. Rate Sheet Dated: 9/9/2021

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@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/11/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/9/2021

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	98.701	98.701	98.486	2.500	100.428	100.428	100.025	2.000	100.011	100.011	99.811	2.500	97.429	97.429	97.214	2.000	98.748	98.748	98.548
2.625	99.621	99.621	99.407	2.625	100.961	100.961	100.696	2.125	100.593	100.593	100.393	2.625	98.349	98.349	98.135	2.125	99.330	99.330	99.130
2.750	100.433	100.433	100.218	2.750	101.436	101.436	101.172	2.250	101.038	101.038	100.838	2.750	99.161	99.161	98.946	2.250	99.775	99.775	99.575
2.875	101.092	101.092	100.879	2.875	102.037	102.037	101.776	2.375	101.424	101.424	101.224	2.875	99.820	99.820	99.607	2.375	100.161	100.161	99.961
2.990	101.457	101.457	101.249	2.990	102.400	102.400	102.141	2.500	101.870	101.870	101.670	2.990	100.185	100.185	99.977	2.500	100.607	100.607	100.407
3.000	101.557	101.557	101.349	3.000	102.500	102.500	102.241	2.625	102.374	102.374	102.174	3.000	100.285	100.285	100.077	2.625	100.486	100.486	100.286
3.125	102.153	102.153	101.922	3.125	102.819	102.819	102.562	2.750	102.832	102.832	102.632	3.125	100.723	100.723	100.492	2.750	100.944	100.944	100.744
3.250	102.827	102.827	102.602	3.250	103.264	103.264	103.012	2.875	103.155	103.155	102.955	3.250	101.397	101.397	101.172	2.875	101.267	101.267	101.067
3.375	103.508	103.508	103.287	3.375	103.907	103.907	103.660	2.990	103.417	103.417	103.217	3.375	102.078	102.078	101.857	2.990	101.529	101.529	101.329
3.500	103.856	103.856	103.638	3.500	104.276	104.276	104.031	3.000	103.517	103.517	103.317	3.500	102.426	102.426	102.208	3.000	101.629	101.629	101.429
3.625	104.164	104.164	103.952	3.625	104.538	104.538	104.301	3.125	103.494	103.494	103.294	3.625	102.734	102.734	102.522	3.125	101.731	101.731	101.531
3.750	103.971	103.971	103.771	3.750	104.288	104.288	104.088	3.250	103.983	103.983	103.783	3.750	101.863	101.863	101.663	3.250	102.220	102.220	102.020
3.875	104.365	104.365	104.165	3.875	104.619	104.619	104.419	3.375	104.415	104.415	104.215	3.875	102.257	102.257	102.057	3.375	102.652	102.652	102.452
3.990	104.563	104.563	104.363	3.990	104.802	104.802	104.602	3.500	104.637	104.637	104.437	3.990	102.455	102.455	102.255	3.500	102.874	102.874	102.674
4.000	104.663	104.663	104.463	4.000	104.902	104.902	104.702	3.625	104.302	104.302	104.102	4.000	102.555	102.555	102.355	3.625	102.039	102.039	101.839
4.125	104.620	104.620	104.420	4.125	104.659	104.659	104.459	3.750	104.635	104.635	104.435	4.125	101.982	101.982	101.782	3.750	102.372	102.372	102.172
4.250	104.997	104.997	104.797	4.250	105.031	105.031	104.831	3.875	104.781	104.781	104.581	4.250	102.359	102.359	102.159	3.875	102.518	102.518	102.318
4.375	105.355	105.355	105.155	4.375	105.246	105.246	105.046	3.990	104.993	104.993	104.793	4.375	102.717	102.717	102.517	3.990	102.730	102.730	102.530
4.500	105.653	105.653	105.453	4.500	105.557	105.557	105.357	4.000	105.093	105.093	104.893	4.500	103.015	103.015	102.815	4.000	102.830	102.830	102.630

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
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.:

10/11/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/8/2021

W. Rate Sheet Dated: 9/9/2021

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	0.500	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)