

W. Rate Sheet Dated: 9/10/2021

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	100.486	100.486	100.158	2.250	100.129	100.129	99.801	2.250	98.650	98.650	98.338	3.125	96.164	96.164	95.864
2.375	100.701	100.701	100.372	2.375	100.306	100.306	99.978	2.500	98.980	98.980	98.668	3.250	97.742	97.742	97.442
2.500	100.916	100.916	100.588	2.500	100.484	100.484	100.156	2.625	99.144	99.144	98.831	3.375	97.820	97.820	97.520
2.625	101.115	101.115	100.787	2.625	100.660	100.660	100.332	2.750	100.525	100.525	100.225	3.500	97.898	97.898	97.598
2.750	102.264	102.264	101.926	2.750	101.927	101.927	101.590	2.875	100.683	100.683	100.383	3.625	97.664	97.664	97.364
2.875	102.470	102.470	102.132	2.875	102.098	102.098	101.761	3.000	100.812	100.812	100.512	Margin = 2.250		Index = 0.070	
3.000	102.670	102.670	102.332	3.000	102.239	102.239	101.902	3.125	100.954	100.954	100.654	30 Year OTC			
3.125	102.858	102.858	102.520	3.125	102.394	102.394	102.056	3.250	102.277	102.277	101.977	Rate	30 Day	45 Day	60 Day
3.250	103.237	103.237	102.900	3.250	102.891	102.891	102.554	3.375	102.411	102.411	102.111	4.000	101.697	101.697	101.197
3.375	103.334	103.334	102.997	3.375	102.936	102.936	102.599	3.500	102.509	102.509	102.209	4.125	101.856	101.856	101.356
3.500	103.522	103.522	103.185	3.500	103.031	103.031	102.693	3.625	102.609	102.609	102.309	4.375	102.197	102.197	101.697
3.625	103.709	103.709	103.371	3.625	103.139	103.139	102.802	3.750	103.525	103.525	103.225	4.500	102.344	102.344	101.844
3.750	103.657	103.657	103.357	3.750	103.342	103.342	103.042	3.875	103.636	103.636	103.336	4.625	102.475	102.475	101.975
3.875	103.735	103.735	103.435	3.875	103.362	103.362	103.062	4.000	103.726	103.726	103.426	4.875	102.964	102.964	102.464
4.000	103.872	103.872	103.572	4.000	103.461	103.461	103.161	4.125	103.826	103.826	103.526	5.000	103.112	103.112	102.612
4.125	104.031	104.031	103.731	4.125	103.569	103.569	103.269	4.250	103.321	103.321	103.021	5.125	103.242	103.242	102.742
4.250	103.647	103.647	103.447	4.250	103.363	103.363	103.163	4.375	103.431	103.431	103.131	5.500	103.707	103.707	103.207
4.375	103.672	103.672	103.472	4.375	103.382	103.382	103.182	4.500	103.521	103.521	103.221	5.625	103.838	103.838	103.338
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	100.586	100.486	100.486	100.158	2.250	100.079	99.979	99.979	99.651	2.250	100.780	100.680	100.680	100.368
2.375	100.801	100.701	100.701	100.372	2.375	100.256	100.156	100.156	99.828	2.375	100.945	100.845	100.845	100.532
2.500	101.016	100.916	100.916	100.588	2.500	100.434	100.334	100.334	100.006	2.500	101.110	101.010	101.010	100.698
2.625	101.215	101.115	101.115	100.787	2.625	100.610	100.510	100.510	100.182	2.625	101.274	101.174	101.174	100.861
2.750	102.364	102.264	102.264	101.926	2.750	101.752	101.652	101.652	101.315	2.750	101.555	101.455	101.455	101.155
2.875	102.570	102.470	102.470	102.132	2.875	101.923	101.823	101.823	101.486	2.875	101.713	101.613	101.613	101.313
3.000	102.770	102.670	102.670	102.332	3.000	102.064	101.964	101.964	101.627	3.000	101.842	101.742	101.742	101.442
3.125	102.958	102.858	102.858	102.520	3.125	102.219	102.119	102.119	101.781	3.125	101.984	101.884	101.884	101.584
3.250	103.337	103.237	103.237	102.900	3.250	102.691	102.591	102.591	102.254	3.250	103.907	103.807	103.807	103.507
3.375	103.534	103.434	103.434	103.097	3.375	102.836	102.736	102.736	102.399	3.375	104.041	103.941	103.941	103.641
3.500	103.722	103.622	103.622	103.285	3.500	102.931	102.831	102.831	102.493	3.500	104.139	104.039	104.039	103.739
3.625	103.909	103.809	103.809	103.471	3.625	103.039	102.939	102.939	102.602	3.625	104.239	104.139	104.139	103.839
3.750	103.857	103.757	103.757	103.457	3.750	103.542	103.442	103.442	103.142	3.750	105.655	105.555	105.555	105.255

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	98.947	98.947	98.447	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.106	99.106	98.606	4.750	101.000	101.000	100.500
3.875	99.677	99.677	99.177	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	99.540	99.540	99.040					4.500	99.594	99.594	99.094	Rate	30 Day	45 Day	60 Day
4.125	99.381	99.381	98.881					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	100.214	100.214	99.714	6.250	105.750	105.750	105.250
4.375	100.509	100.509	100.009					5.000	100.362	100.362	99.862	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	100.492	100.492	99.992				
4.625	100.231	100.231	99.731					5.500	100.957	100.957	100.457				
4.750	101.429	101.429	100.929					5.625	101.088	101.088	100.588				
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 will not be accepted. Locks received after close (1pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.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.:

11/9/2021

W. Rate Sheet Dated: 9/10/2021

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	99.074	99.074	98.774	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	99.232	99.232	98.932	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	99.360	99.360	99.060	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.503	99.503	99.203	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.082	101.082	100.782	Rate	30 Day	45 Day	60 Day
3.250	102.056	102.056	101.719	3.250	101.810	101.810	101.473	3.375	101.216	101.216	100.916	3.250	102.056	102.056	101.556
3.375	102.253	102.253	101.916	3.375	101.955	101.955	101.618	3.500	101.314	101.314	101.014	3.375	102.253	102.253	101.753
3.500	102.441	102.441	102.104	3.500	102.050	102.050	101.713	3.625	101.414	101.414	101.114	3.500	102.441	102.441	101.941
3.625	102.628	102.628	102.291	3.625	102.158	102.158	101.821	3.750	102.830	102.830	102.530	3.625	102.628	102.628	102.128
3.750	101.844	101.844	101.544	3.750	101.630	101.630	101.330	3.875	N/A	N/A	N/A	3.750	101.844	101.844	101.344
3.875	102.023	102.023	101.723	3.875	101.749	101.749	101.449	4.000	N/A	N/A	N/A	3.875	102.023	102.023	101.523
4.000	102.160	102.160	101.860	4.000	101.848	101.848	101.548	4.125	N/A	N/A	N/A	4.000	102.160	102.160	101.660
4.125	102.319	102.319	102.019	4.125	101.956	101.956	101.656	4.250	N/A	N/A	N/A	4.125	102.319	102.319	101.819
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	101.826	101.726	101.726	101.389	2.750	101.565	101.465	101.465	101.128	2.750	101.267	101.167	101.167	100.867
2.875	102.032	101.932	101.932	101.595	2.875	101.736	101.636	101.636	101.299	2.875	101.426	101.326	101.326	101.026
3.000	102.232	102.132	102.132	101.795	3.000	101.877	101.777	101.777	101.440	3.000	101.554	101.454	101.454	101.154
3.125	102.420	102.320	102.320	101.983	3.125	102.031	101.931	101.931	101.594	3.125	101.696	101.596	101.596	101.296
3.250	102.156	102.056	102.056	101.719	3.250	101.910	101.810	101.810	101.473	3.250	103.025	102.925	102.925	102.625
3.375	102.353	102.253	102.253	101.916	3.375	102.055	101.955	101.955	101.618	3.375	103.160	103.060	103.060	102.760
3.500	102.541	102.441	102.441	102.104	3.500	102.150	102.050	102.050	101.713	3.500	103.258	103.158	103.158	102.858
3.625	102.728	102.628	102.628	102.291	3.625	102.258	102.158	102.158	101.821	3.625	103.358	103.258	103.258	102.958
3.750	101.944	101.844	101.844	101.544	3.750	101.730	101.630	101.630	101.330	3.750	103.743	103.643	103.643	103.343

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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A				
								6.250	N/A	N/A	N/A				

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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.:

11/9/2021

W. Rate Sheet Dated: 9/10/2021

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	98.757	98.757	98.557	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.131	99.131	98.931	2.000	N/A	N/A	N/A	2.500	98.690	98.536	98.437
2.625	99.563	99.563	99.363	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.934	99.934	99.734	2.125	N/A	N/A	N/A	2.625	99.534	99.400	99.313
2.750	100.365	100.365	100.165	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.664	100.664	100.464	2.250	N/A	N/A	N/A	2.750	100.337	100.203	100.116
2.875	101.009	101.009	100.809	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.256	101.256	101.056	2.375	N/A	N/A	N/A	2.875	100.981	100.847	100.760
2.990	101.430	101.430	101.230	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.574	101.574	101.374	2.500	N/A	N/A	N/A	2.990	101.402	101.268	101.181
3.000	101.530	101.530	101.330	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.674	101.674	101.474	2.625	N/A	N/A	N/A	3.000	101.502	101.368	101.281
3.125	102.144	102.144	101.944	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.305	102.305	102.105	2.750	N/A	N/A	N/A	3.125	102.100	101.949	101.844
3.250	102.847	102.847	102.647	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.951	102.951	102.751	2.875	N/A	N/A	N/A	3.250	102.803	102.652	102.547
3.375	103.540	103.540	103.340	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.611	103.611	103.411	2.990	N/A	N/A	N/A	3.375	103.496	103.345	103.240
3.500	103.941	103.941	103.741	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.925	103.925	103.725	3.000	N/A	N/A	N/A	3.500	103.897	103.746	103.641
3.625	104.267	104.267	104.067	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	104.087	104.087	103.887	3.125	N/A	N/A	N/A	3.625	104.224	104.073	103.968
3.750	104.009	104.009	103.809	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.122	103.122	102.922	3.250	N/A	N/A	N/A	3.750	103.722	103.622	103.522
3.875	104.443	104.443	104.243	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.526	103.526	103.326	3.375	N/A	N/A	N/A	3.875	104.156	104.056	103.956
3.990	104.677	104.677	104.477	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.718	103.718	103.518	3.500	N/A	N/A	N/A	3.990	104.389	104.289	104.189
4.000	104.777	104.777	104.577	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.818	103.818	103.618	3.625	N/A	N/A	N/A	4.000	104.489	104.389	104.289
4.125	105.084	105.084	104.884	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.006	104.006	103.806	3.750	N/A	N/A	N/A	4.125	104.796	104.696	104.596
4.250	104.920	104.920	104.720	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.927	102.927	102.727	3.875	N/A	N/A	N/A	4.250	104.640	104.531	104.440
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	103.321	103.321	103.121	3.990	N/A	N/A	N/A	4.375	105.002	104.893	104.802
4.500	105.620	105.620	105.420	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.617	103.617	103.417	4.000	N/A	N/A	N/A	4.500	105.240	105.131	105.040
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	100.925	100.925	100.725	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.011	100.011	99.811	2.000	99.933	99.799	99.707
2.875	N/A	N/A	N/A	2.625	101.418	101.418	101.218	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.591	100.591	100.391	2.125	100.513	100.379	100.287
2.990	N/A	N/A	N/A	2.750	101.711	101.711	101.511	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.088	101.088	100.888	2.250	101.010	100.876	100.784
3.000	N/A	N/A	N/A	2.875	102.348	102.348	102.148	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.497	101.497	101.297	2.375	101.418	101.284	101.192
3.125	N/A	N/A	N/A	2.990	102.730	102.730	102.530	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.942	101.942	101.742	2.500	101.871	101.748	101.671
3.250	N/A	N/A	N/A	3.000	102.830	102.830	102.630	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.463	102.463	102.263	2.625	102.392	102.269	102.192
3.375	N/A	N/A	N/A	3.125	103.238	103.238	103.038	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.944	102.944	102.744	2.750	102.873	102.750	102.673
3.500	N/A	N/A	N/A	3.250	103.430	103.430	103.230	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.312	103.312	103.112	2.875	103.241	103.118	103.041
3.625	N/A	N/A	N/A	3.375	103.909	103.909	103.809	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.620	103.620	103.420	2.990	103.549	103.426	103.349
3.750	N/A	N/A	N/A	3.500	104.459	104.459	104.259	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.720	103.720	103.520	3.000	103.649	103.526	103.449
3.875	N/A	N/A	N/A	3.625	104.783	104.783	104.583	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.084	104.084	103.884	3.125	104.013	103.890	103.813
3.990	N/A	N/A	N/A	3.750	104.238	104.238	104.038	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.298	104.298	104.098	3.250	103.957	103.857	103.757
4.000	N/A	N/A	N/A	3.875	104.668	104.668	104.468	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.757	104.757	104.557	3.375	104.416	104.316	104.216
4.125	N/A	N/A	N/A	3.990	104.872	104.872	104.672	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.069	105.069	104.869	3.500	104.728	104.628	104.528
4.250	N/A	N/A	N/A	4.000	104.972	104.972	104.772	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.456	105.456	105.256	3.625	105.116	105.016	104.916
4.375	N/A	N/A	N/A	4.125	105.277	105.277	105.077	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.989	104.989	104.789	3.750	104.580	104.478	104.380
4.500	N/A	N/A	N/A	4.250	105.061	105.061	104.861	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.397	105.397	105.197	3.875	104.988	104.886	104.788
4.625	N/A	N/A	N/A	4.375	105.419	105.419	105.219	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.695	105.695	105.495	3.990	105.285	105.183	105.085
4.750	N/A	N/A	N/A	4.500	105.739	105.739	105.539	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.795	105.795	105.595	4.000	105.385	105.283	105.185
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	100.205	100.205	100.005	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.503	100.503	100.303
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.649	100.649	100.449	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.083	101.083	100.883
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.994	100.994	100.794	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.579	101.579	101.379
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.420	101.420	101.220	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.988	101.988	101.788
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.920	101.920	101.720	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.366	102.366	102.166
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.311	102.311	102.111	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.775	102.775	102.575
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.646	102.646	102.446	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.061	103.061	102.861
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.898	102.898	102.698	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.429	103.429	103.229
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.078	103.078	102.878	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.736	103.736	103.536
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.178	103.178	102.978	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.836	103.836	103.636
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.433	103.433	103.233	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.200	104.200	104.000
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.206	10													



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.:

11/9/2021

W. Rate Sheet Dated: 9/10/2021

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	98.757	98.757	98.557	2.500	99.131	99.131	98.931	2.875	102.348	102.348	102.148	2.000	100.011	100.011	99.811	2.000	100.205	100.205	100.005
2.625	99.563	99.563	99.363	2.625	99.934	99.934	99.734	2.990	102.730	102.730	102.530	2.125	100.591	100.591	100.391	2.125	100.649	100.649	100.449
2.750	100.365	100.365	100.165	2.750	100.664	100.664	100.464	3.000	102.830	102.830	102.630	2.250	101.088	101.088	100.888	2.250	100.994	100.994	100.794
2.875	101.009	101.009	100.809	2.875	101.256	101.256	101.056	3.125	103.238	103.238	103.038	2.375	101.497	101.497	101.297	2.375	101.420	101.420	101.220
2.990	101.430	101.430	101.230	2.990	101.574	101.574	101.374	3.250	103.430	103.430	103.230	2.500	101.942	101.942	101.742	2.500	101.920	101.920	101.720
3.000	101.530	101.530	101.330	3.000	101.674	101.674	101.474	3.375	104.090	104.090	103.890	2.625	102.463	102.463	102.263	2.625	102.311	102.311	102.111
3.125	102.144	102.144	101.944	3.125	102.305	102.305	102.105	3.500	104.459	104.459	104.259	2.750	102.944	102.944	102.744	2.750	102.646	102.646	102.446
3.250	102.847	102.847	102.647	3.250	102.951	102.951	102.751	3.625	104.783	104.783	104.583	2.875	103.312	103.312	103.112	2.875	102.898	102.898	102.698
3.375	103.540	103.540	103.340	3.375	103.611	103.611	103.411	3.750	104.238	104.238	104.038	2.990	103.620	103.620	103.420	2.990	103.078	103.078	102.878
3.500	103.941	103.941	103.741	3.500	103.925	103.925	103.725	3.875	104.668	104.668	104.468	3.000	103.720	103.720	103.520	3.000	103.178	103.178	102.978
3.625	104.267	104.267	104.067	3.625	104.087	104.087	103.887	3.990	104.872	104.872	104.672	3.125	104.084	104.084	103.884	3.125	103.433	103.433	103.233
3.750	104.009	104.009	103.809	3.750	103.122	103.122	102.922	4.000	104.972	104.972	104.772	3.250	104.298	104.298	104.098	3.250	103.206	103.206	103.006
3.875	104.443	104.443	104.243	3.875	103.526	103.526	103.326	4.125	105.277	105.277	105.077	3.375	104.757	104.757	104.557	3.375	103.555	103.555	103.355
3.990	104.677	104.677	104.477	3.990	103.718	103.718	103.518	4.250	105.061	105.061	104.861	3.500	105.069	105.069	104.869	3.500	103.772	103.772	103.572
4.000	104.777	104.777	104.577	4.000	103.818	103.818	103.618	4.375	105.419	105.419	105.219	3.625	105.456	105.456	105.256	3.625	104.040	104.040	103.840
4.125	105.084	105.084	104.884	4.125	104.006	104.006	103.806	4.500	105.739	105.739	105.539	3.750	104.989	104.989	104.789	3.750	103.018	103.018	102.818
4.250	104.920	104.920	104.720	4.250	102.927	102.927	102.727	4.625	105.963	105.963	105.763	3.875	105.397	105.397	105.197	3.875	103.305	103.305	103.105
4.375	105.282	105.282	105.082	4.375	103.321	103.321	103.121	4.750	106.125	106.125	105.925	3.990	105.695	105.695	105.495	3.990	103.485	103.485	103.285
4.500	105.620	105.620	105.420	4.500	103.617	103.617	103.417	4.875	106.453	106.453	106.253	4.000	105.795	105.795	105.595	4.000	103.585	103.585	103.385

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.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.:

11/9/2021

W. Rate Sheet Dated: 9/10/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.789	98.789	98.572	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.991	97.991	97.774	2.750	N/A	N/A	N/A	2.500	98.539	98.439	98.322
2.625	99.705	99.705	99.486	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.907	98.907	98.688	2.875	N/A	N/A	N/A	2.625	99.455	99.355	99.236
2.750	100.512	100.512	100.292	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.714	99.714	99.494	2.990	N/A	N/A	N/A	2.750	100.262	100.162	100.042
2.875	101.164	101.164	100.947	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.366	100.366	100.149	3.000	N/A	N/A	N/A	2.875	100.914	100.814	100.697
2.990	101.523	101.523	101.311	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.725	100.725	100.513	3.125	N/A	N/A	N/A	2.990	101.273	101.173	101.061
3.000	101.623	101.623	101.411	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.825	100.825	100.613	3.250	N/A	N/A	N/A	3.000	101.373	101.273	101.161
3.125	102.277	102.277	102.040	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.223	101.223	100.986	3.375	N/A	N/A	N/A	3.125	102.027	101.893	101.790
3.250	102.944	102.944	102.713	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.890	101.890	101.659	3.500	N/A	N/A	N/A	3.250	102.694	102.573	102.463
3.375	103.618	103.618	103.392	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.564	102.564	102.338	3.625	N/A	N/A	N/A	3.375	103.368	103.253	103.142
3.500	103.964	103.964	103.738	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.910	102.910	102.684	3.750	N/A	N/A	N/A	3.500	103.714	103.601	103.488
3.625	104.267	104.267	104.047	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.213	103.213	102.993	3.875	N/A	N/A	N/A	3.625	104.017	103.912	103.797
3.750	104.049	104.049	103.849	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.883	100.883	100.683	3.990	N/A	N/A	N/A	3.750	103.799	103.699	103.599
3.875	104.438	104.438	104.238	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.272	101.272	101.072	4.000	N/A	N/A	N/A	3.875	104.188	104.088	103.988
3.990	104.633	104.633	104.433	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.467	101.467	101.267	4.125	N/A	N/A	N/A	3.990	104.383	104.283	104.183
4.000	104.733	104.733	104.533	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.567	101.567	101.367	4.250	N/A	N/A	N/A	4.000	104.483	104.383	104.283
4.125	104.639	104.639	104.439	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.339	100.339	100.139	4.375	N/A	N/A	N/A	4.125	104.389	104.289	104.189
4.250	105.013	105.013	104.813	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.713	100.713	100.513	4.500	N/A	N/A	N/A	4.250	104.763	104.663	104.563
4.375	105.367	105.367	105.167	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.067	101.067	100.867	4.625	N/A	N/A	N/A	4.375	105.117	105.017	104.917
4.500	105.661	105.661	105.461	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.361	101.361	101.161	4.750	N/A	N/A	N/A	4.500	105.411	105.311	105.211

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	100.485	100.485	100.080	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.153	100.153	99.953	2.000	99.903	99.784	99.703
2.875	N/A	N/A	N/A	2.625	101.098	101.098	100.829	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.732	100.732	100.532	2.125	100.482	100.364	100.282
2.990	N/A	N/A	N/A	2.750	101.569	101.569	101.302	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.177	101.177	100.977	2.250	100.927	100.810	100.727
3.000	N/A	N/A	N/A	2.875	102.166	102.166	101.901	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.558	101.558	101.358	2.375	101.308	101.195	101.108
3.125	N/A	N/A	N/A	2.990	102.525	102.525	102.262	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.105	102.105	101.905	2.500	101.855	101.755	101.655
3.250	N/A	N/A	N/A	3.000	102.625	102.625	102.362	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.606	102.606	102.406	2.625	102.356	102.256	102.156
3.375	N/A	N/A	N/A	3.125	102.941	102.941	102.679	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.062	103.062	102.862	2.750	102.812	102.712	102.612
3.500	N/A	N/A	N/A	3.250	103.383	103.383	103.124	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.384	103.384	103.184	2.875	103.134	103.034	102.934
3.625	N/A	N/A	N/A	3.375	104.020	104.020	103.768	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.644	103.644	103.444	2.990	103.394	103.294	103.194
3.750	N/A	N/A	N/A	3.500	104.384	104.384	104.135	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.744	103.744	103.544	3.000	103.494	103.394	103.294
3.875	N/A	N/A	N/A	3.625	104.647	104.647	104.401	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.571	103.571	103.371	3.125	103.321	103.221	103.121
3.990	N/A	N/A	N/A	3.750	104.326	104.326	104.126	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.058	104.058	103.858	3.250	103.808	103.708	103.608
4.000	N/A	N/A	N/A	3.875	104.651	104.651	104.451	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.487	104.487	104.287	3.375	104.237	104.137	104.037
4.125	N/A	N/A	N/A	3.990	104.834	104.834	104.634	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.708	104.708	104.508	3.500	104.458	104.358	104.258
4.250	N/A	N/A	N/A	4.000	104.934	104.934	104.734	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.347	104.347	104.147	3.625	104.097	103.997	103.897
4.375	N/A	N/A	N/A	4.125	104.616	104.616	104.416	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.678	104.678	104.478	3.750	104.428	104.328	104.228
4.500	N/A	N/A	N/A	4.250	104.986	104.986	104.786	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.824	104.824	104.624	3.875	104.574	104.474	104.374
4.625	N/A	N/A	N/A	4.375	105.207	105.207	105.007	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.034	105.034	104.834	3.990	104.784	104.684	104.584
4.750	N/A	N/A	N/A	4.500	105.542	105.542	105.342	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.134	105.134	104.934	4.000	104.884	104.784	104.684

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	98.927	98.927	98.727	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	99.506	99.506	99.306	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	99.951	99.951	99.751	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	100.332	100.332	100.132	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	100.879	100.879	100.679	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	100.130	100.130	99.930	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	100.586	100.586	100.386	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	100.908	100.908	100.708	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	101.168	101.168	100.968	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	101.268	101.268	101.068	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	101.345	101.345	101.145	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	101.832	101.832	101.632	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	102.261	102.261	102.061	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	102.482	102.482	102.282	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.121	101.121	100.921	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	101.452	101.452	101.252	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	101.598	101.598	101.398	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	101.808	101.808	101.608	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	101.908	101.908	101.708	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

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Lockdesk Phone:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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W. Rate Sheet Dated: 9/10/2021

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	100.512	100.512	100.292	2.750	99.714	99.714	99.494	2.500	100.485	100.485	100.080	2.000	100.153	100.153	99.953	2.000	98.927	98.927	98.727
2.875	101.164	101.164	100.947	2.875	100.366	100.366	100.149	2.625	101.098	101.098	100.829	2.125	100.732	100.732	100.532	2.125	99.506	99.506	99.306
2.990	101.523	101.523	101.311	2.990	100.725	100.725	100.513	2.750	101.569	101.569	101.302	2.250	101.177	101.177	100.977	2.250	99.951	99.951	99.751
3.000	101.623	101.623	101.411	3.000	100.825	100.825	100.613	2.875	102.166	102.166	101.901	2.375	101.558	101.558	101.358	2.375	100.332	100.332	100.132
3.125	102.277	102.277	102.040	3.125	101.223	101.223	100.986	2.990	102.525	102.525	102.262	2.500	102.105	102.105	101.905	2.500	100.879	100.879	100.679
3.250	102.944	102.944	102.713	3.250	101.890	101.890	101.659	3.000	102.625	102.625	102.362	2.625	102.606	102.606	102.406	2.625	100.130	100.130	99.930
3.375	103.618	103.618	103.392	3.375	102.564	102.564	102.338	3.125	102.941	102.941	102.679	2.750	103.062	103.062	102.862	2.750	100.586	100.586	100.386
3.500	103.964	103.964	103.738	3.500	102.910	102.910	102.684	3.250	103.383	103.383	103.124	2.875	103.384	103.384	103.184	2.875	100.908	100.908	100.708
3.625	104.267	104.267	104.047	3.625	103.213	103.213	102.993	3.375	104.020	104.020	103.768	2.990	103.644	103.644	103.444	2.990	101.168	101.168	100.968
3.750	104.049	104.049	103.849	3.750	100.883	100.883	100.683	3.500	104.384	104.384	104.135	3.000	103.744	103.744	103.544	3.000	101.268	101.268	101.068
3.875	104.438	104.438	104.238	3.875	101.272	101.272	101.072	3.625	104.647	104.647	104.401	3.125	103.571	103.571	103.371	3.125	101.345	101.345	101.145
3.990	104.633	104.633	104.433	3.990	101.467	101.467	101.267	3.750	104.326	104.326	104.126	3.250	104.058	104.058	103.858	3.250	101.832	101.832	101.632
4.000	104.733	104.733	104.533	4.000	101.567	101.567	101.367	3.875	104.651	104.651	104.451	3.375	104.487	104.487	104.287	3.375	102.261	102.261	102.061
4.125	104.639	104.639	104.439	4.125	100.339	100.339	100.139	3.990	104.834	104.834	104.634	3.500	104.708	104.708	104.508	3.500	102.482	102.482	102.282
4.250	105.013	105.013	104.813	4.250	100.713	100.713	100.513	4.000	104.934	104.934	104.734	3.625	104.347	104.347	104.147	3.625	101.121	101.121	100.921
4.375	105.367	105.367	105.167	4.375	101.067	101.067	100.867	4.125	104.616	104.616	104.416	3.750	104.678	104.678	104.478	3.750	101.452	101.452	101.252
4.500	105.661	105.661	105.461	4.500	101.361	101.361	101.161	4.250	104.986	104.986	104.786	3.875	104.824	104.824	104.624	3.875	101.598	101.598	101.398
4.625	105.812	105.812	105.612	4.625	101.262	101.262	101.062	4.375	105.207	105.207	105.007	3.990	105.034	105.034	104.834	3.990	101.808	101.808	101.608
4.750	106.174	106.174	105.974	4.750	101.624	101.624	101.424	4.500	105.542	105.542	105.342	4.000	105.134	105.134	104.934	4.000	101.908	101.908	101.708

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	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.700	-1.700	-1.700	-1.700	-1.700	-1.950	-1.950	-1.950	N/A	N/A
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/11/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/9/2021

W. Rate Sheet Dated: 9/10/2021

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



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.:

11/9/2021

W. Rate Sheet Dated: 9/10/2021

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	98.789	98.789	98.572	2.500	100.485	100.485	100.080	2.000	100.153	100.153	99.953	2.500	97.715	97.715	97.498	2.000	98.890	98.890	98.690
2.625	99.705	99.705	99.486	2.625	101.098	101.098	100.829	2.125	100.732	100.732	100.532	2.625	98.631	98.631	98.412	2.125	99.469	99.469	99.269
2.750	100.512	100.512	100.292	2.750	101.569	101.569	101.302	2.250	101.177	101.177	100.977	2.750	99.438	99.438	99.218	2.250	99.914	99.914	99.714
2.875	101.164	101.164	100.947	2.875	102.166	102.166	101.901	2.375	101.558	101.558	101.358	2.875	100.090	100.090	99.873	2.375	100.295	100.295	100.095
2.990	101.523	101.523	101.311	2.990	102.525	102.525	102.262	2.500	102.105	102.105	101.905	2.990	100.449	100.449	100.237	2.500	100.842	100.842	100.642
3.000	101.623	101.623	101.411	3.000	102.625	102.625	102.362	2.625	102.606	102.606	102.406	3.000	100.549	100.549	100.337	2.625	100.718	100.718	100.518
3.125	102.277	102.277	102.040	3.125	102.941	102.941	102.679	2.750	103.062	103.062	102.862	3.125	101.075	101.075	100.838	2.750	101.174	101.174	100.974
3.250	102.944	102.944	102.713	3.250	103.383	103.383	103.124	2.875	103.384	103.384	103.184	3.250	101.742	101.742	101.511	2.875	101.496	101.496	101.296
3.375	103.618	103.618	103.392	3.375	104.020	104.020	103.768	2.990	103.644	103.644	103.444	3.375	102.416	102.416	102.190	2.990	101.756	101.756	101.556
3.500	103.964	103.964	103.738	3.500	104.384	104.384	104.135	3.000	103.744	103.744	103.544	3.500	102.762	102.762	102.536	3.000	101.856	101.856	101.656
3.625	104.267	104.267	104.047	3.625	104.647	104.647	104.401	3.125	103.571	103.571	103.371	3.625	103.065	103.065	102.845	3.125	101.808	101.808	101.608
3.750	104.049	104.049	103.849	3.750	104.326	104.326	104.126	3.250	104.058	104.058	103.858	3.750	101.791	101.791	101.591	3.250	102.295	102.295	102.095
3.875	104.438	104.438	104.238	3.875	104.651	104.651	104.451	3.375	104.487	104.487	104.287	3.875	102.180	102.180	101.980	3.375	102.724	102.724	102.524
3.990	104.633	104.633	104.433	3.990	104.834	104.834	104.634	3.500	104.708	104.708	104.508	3.990	102.375	102.375	102.175	3.500	102.945	102.945	102.745
4.000	104.733	104.733	104.533	4.000	104.934	104.934	104.734	3.625	104.347	104.347	104.147	4.000	102.475	102.475	102.275	3.625	102.084	102.084	101.884
4.125	104.639	104.639	104.439	4.125	104.616	104.616	104.416	3.750	104.678	104.678	104.478	4.125	101.814	101.814	101.614	3.750	102.415	102.415	102.215
4.250	105.013	105.013	104.813	4.250	104.986	104.986	104.786	3.875	104.824	104.824	104.624	4.250	102.188	102.188	101.988	3.875	102.561	102.561	102.361
4.375	105.367	105.367	105.167	4.375	105.207	105.207	105.007	3.990	105.034	105.034	104.834	4.375	102.542	102.542	102.342	3.990	102.771	102.771	102.571
4.500	105.661	105.661	105.461	4.500	105.542	105.542	105.342	4.000	105.134	105.134	104.934	4.500	102.836	102.836	102.636	4.000	102.871	102.871	102.671

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/11/2021

45 Day Lock Exp.:

10/25/2021

60 Day Lock Exp.:

11/9/2021

W. Rate Sheet Dated: 9/10/2021

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)