



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.: 10/13/2021

45 Day Lock Exp.: 10/28/2021

60 Day Lock Exp.: 11/12/2021

W. Rate Sheet Dated: 9/13/2021

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	100.470	100.470	100.142	2.250	100.347	100.347	100.018	2.250	98.599	98.599	98.287	3.125	96.164	96.164	95.864
2.375	100.685	100.685	100.357	2.375	100.524	100.524	100.195	2.500	98.930	98.930	98.617	3.250	97.742	97.742	97.442
2.500	100.900	100.900	100.572	2.500	100.702	100.702	100.374	2.625	99.093	99.093	98.781	3.375	97.820	97.820	97.520
2.625	101.099	101.099	100.771	2.625	100.878	100.878	100.550	2.750	100.462	100.462	100.162	3.500	97.898	97.898	97.598
2.750	102.248	102.248	101.889	2.750	102.145	102.145	101.785	2.875	100.621	100.621	100.321	3.625	97.664	97.664	97.364
2.875	102.454	102.454	102.095	2.875	102.316	102.316	101.956	3.000	100.749	100.749	100.449	Margin = 2.250		Index = 0.070	
3.000	102.654	102.654	102.295	3.000	102.456	102.456	102.097	3.125	100.891	100.891	100.591	30 Year OTC			
3.125	102.842	102.842	102.483	3.125	102.611	102.611	102.252	3.250	102.136	102.136	101.836	Rate	30 Day	45 Day	60 Day
3.250	103.253	103.253	102.893	3.250	103.105	103.105	102.746	3.375	102.271	102.271	101.971	4.000	101.635	101.635	101.135
3.375	103.350	103.350	102.991	3.375	103.150	103.150	102.791	3.500	102.369	102.369	102.069	4.125	101.794	101.794	101.294
3.500	103.538	103.538	103.178	3.500	103.210	103.210	102.850	3.625	102.468	102.468	102.168	4.375	102.306	102.306	101.806
3.625	103.725	103.725	103.365	3.625	103.318	103.318	102.959	3.750	103.510	103.510	103.210	4.500	102.454	102.454	101.954
3.750	103.594	103.594	103.294	3.750	103.443	103.443	103.143	3.875	103.620	103.620	103.320	4.625	102.584	102.584	102.084
3.875	103.673	103.673	103.373	3.875	103.463	103.463	103.163	4.000	103.710	103.710	103.410	4.875	103.058	103.058	102.558
4.000	103.810	103.810	103.510	4.000	103.561	103.561	103.261	4.125	103.810	103.810	103.510	5.000	103.205	103.205	102.705
4.125	103.969	103.969	103.669	4.125	103.670	103.670	103.370	4.250	103.336	103.336	103.036	5.125	103.336	103.336	102.836
4.250	103.756	103.756	103.556	4.250	103.635	103.635	103.435	4.375	103.447	103.447	103.147	5.500	103.785	103.785	103.285
4.375	103.781	103.781	103.581	4.375	103.655	103.655	103.455	4.500	103.537	103.537	103.237	5.625	103.916	103.916	103.416
6.250	106.000	106.000	105.800	6.250	104.029	104.029	103.829	4.625	103.637	103.637	103.337	6.250	103.375	103.375	102.875

FHA Streamline															
30/25 Year				20 Year				15/10 Year							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.250	100.570	100.470	100.470	100.142	2.250	100.297	100.197	100.197	99.868	2.250	100.729	100.629	100.629	100.317	
2.375	100.785	100.685	100.685	100.357	2.375	100.474	100.374	100.374	100.045	2.375	100.894	100.794	100.794	100.481	
2.500	101.000	100.900	100.900	100.572	2.500	100.652	100.552	100.552	100.224	2.500	101.060	100.960	100.960	100.647	
2.625	101.199	101.099	101.099	100.771	2.625	100.828	100.728	100.728	100.400	2.625	101.223	101.123	101.123	100.811	
2.750	102.348	102.248	102.248	101.889	2.750	101.970	101.870	101.870	101.510	2.750	101.492	101.392	101.392	101.092	
2.875	102.554	102.454	102.454	102.095	2.875	102.141	102.041	102.041	101.681	2.875	101.651	101.551	101.551	101.251	
3.000	102.754	102.654	102.654	102.295	3.000	102.281	102.181	102.181	101.822	3.000	101.779	101.679	101.679	101.379	
3.125	102.942	102.842	102.842	102.483	3.125	102.436	102.336	102.336	101.977	3.125	101.921	101.821	101.821	101.521	
3.250	103.353	103.253	103.253	102.893	3.250	102.905	102.805	102.805	102.446	3.250	103.766	103.666	103.666	103.366	
3.375	103.550	103.450	103.450	103.091	3.375	103.050	102.950	102.950	102.591	3.375	103.901	103.801	103.801	103.501	
3.500	103.738	103.638	103.638	103.278	3.500	103.110	103.010	103.010	102.650	3.500	103.999	103.899	103.899	103.599	
3.625	103.925	103.825	103.825	103.465	3.625	103.218	103.118	103.118	102.759	3.625	104.098	103.998	103.998	103.698	
3.750	103.794	103.694	103.694	103.394	3.750	103.543	103.543	103.543	103.243	3.750	105.640	105.540	105.540	105.240	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.885	98.885	98.385	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.044	99.044	98.544	4.750	101.000	101.000	100.500
3.875	99.615	99.615	99.115	6.250	103.750	103.750	103.500	4.375	99.556	99.556	99.056	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.478	99.478	98.978					4.500	99.704	99.704	99.204	Rate	30 Day	45 Day	60 Day
4.125	99.319	99.319	98.819					4.625	99.834	99.834	99.334	5.750	103.000	103.000	102.500
4.250	100.744	100.744	100.244					4.875	100.308	100.308	99.808	6.250	105.750	105.750	105.250
4.375	100.619	100.619	100.119					5.000	100.455	100.455	99.955	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only			
4.500	100.471	100.471	99.971					5.125	100.586	100.586	100.086				
4.625	100.341	100.341	99.841					5.500	101.035	101.035	100.535				
4.750	101.523	101.523	101.023					5.625	101.166	101.166	100.666				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.625	100.625	100.125				

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



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30 Day Lock Exp.:

10/13/2021

45 Day Lock Exp.:

10/28/2021

60 Day Lock Exp.:

11/12/2021

W. Rate Sheet Dated: 9/13/2021

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	99.011	99.011	98.711	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	99.169	99.169	98.869	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	99.298	99.298	98.998	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.440	99.440	99.140	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.941	100.941	100.641	Rate	30 Day	45 Day	60 Day
3.250	102.071	102.071	101.712	3.250	102.024	102.024	101.665	3.375	101.076	101.076	100.776	3.250	102.071	102.071	101.571
3.375	102.269	102.269	101.910	3.375	102.169	102.169	101.810	3.500	101.174	101.174	100.874	3.375	102.269	102.269	101.769
3.500	102.457	102.457	102.098	3.500	102.228	102.228	101.869	3.625	101.273	101.273	100.973	3.500	102.457	102.457	101.957
3.625	102.643	102.643	102.284	3.625	102.337	102.337	101.978	3.750	102.815	102.815	102.515	3.625	102.643	102.643	102.143
3.750	101.782	101.782	101.482	3.750	101.730	101.730	101.430	3.875	N/A	N/A	N/A	3.750	101.782	101.782	101.282
3.875	101.960	101.960	101.660	3.875	101.850	101.850	101.550	4.000	N/A	N/A	N/A	3.875	101.960	101.960	101.460
4.000	102.097	102.097	101.797	4.000	101.949	101.949	101.649	4.125	N/A	N/A	N/A	4.000	102.097	102.097	101.597
4.125	102.256	102.256	101.956	4.125	102.057	102.057	101.757	4.250	N/A	N/A	N/A	4.125	102.256	102.256	101.756
4.250	102.206	102.206	102.006	4.250	102.185	102.185	101.985	4.375	N/A	N/A	N/A	4.250	102.206	102.206	101.706
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	101.810	101.710	101.710	101.351	2.750	101.782	101.682	101.682	101.323	2.750	101.205	101.105	101.105	100.805
2.875	102.017	101.917	101.917	101.558	2.875	101.953	101.853	101.853	101.494	2.875	101.363	101.263	101.263	100.963
3.000	102.217	102.117	102.117	101.758	3.000	102.094	101.994	101.994	101.635	3.000	101.492	101.392	101.392	101.092
3.125	102.405	102.305	102.305	101.946	3.125	102.249	102.149	102.149	101.790	3.125	101.634	101.534	101.534	101.234
3.250	102.171	102.071	102.071	101.712	3.250	102.124	102.024	102.024	101.665	3.250	102.885	102.785	102.785	102.485
3.375	102.369	102.269	102.269	101.910	3.375	102.269	102.169	102.169	101.810	3.375	103.019	102.919	102.919	102.619
3.500	102.557	102.457	102.457	102.098	3.500	102.328	102.228	102.228	101.869	3.500	103.118	103.018	103.018	102.718
3.625	102.743	102.643	102.643	102.284	3.625	102.437	102.337	102.337	101.978	3.625	103.217	103.117	103.117	102.817
3.750	101.882	101.782	101.782	101.482	3.750	101.830	101.730	101.730	101.430	3.750	103.727	103.627	103.627	103.327

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				

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



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30 Day Lock Exp.:

10/13/2021

45 Day Lock Exp.:

10/28/2021

60 Day Lock Exp.:

11/12/2021

W. Rate Sheet Dated: 9/13/2021

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			
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	98.672	98.672	98.472	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.110	99.110	98.910	2.000	N/A	N/A	N/A
2.625	99.542	99.542	99.342	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.915	99.915	99.715	2.125	N/A	N/A	N/A
2.750	100.352	100.352	100.152	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.651	100.651	100.451	2.250	N/A	N/A	N/A
2.875	101.004	101.004	100.804	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.249	101.249	101.049	2.375	N/A	N/A	N/A
2.990	101.432	101.432	101.232	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.578	101.578	101.378	2.500	N/A	N/A	N/A
3.000	101.532	101.532	101.332	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.678	101.678	101.478	2.625	N/A	N/A	N/A
3.125	102.102	102.102	101.902	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.265	102.265	102.065	2.750	N/A	N/A	N/A
3.250	102.816	102.816	102.616	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.920	102.920	102.720	2.875	N/A	N/A	N/A
3.375	103.518	103.518	103.318	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.587	103.587	103.387	2.990	N/A	N/A	N/A
3.500	103.927	103.927	103.727	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.907	103.907	103.707	3.000	N/A	N/A	N/A
3.625	104.256	104.256	104.056	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	104.073	104.073	103.873	3.125	N/A	N/A	N/A
3.750	103.991	103.991	103.791	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.103	103.103	102.903	3.250	N/A	N/A	N/A
3.875	104.432	104.432	104.232	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.515	103.515	103.315	3.375	N/A	N/A	N/A
3.990	104.672	104.672	104.472	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.713	103.713	103.513	3.500	N/A	N/A	N/A
4.000	104.772	104.772	104.572	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.813	103.813	103.613	3.625	N/A	N/A	N/A
4.125	105.081	105.081	104.881	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.001	104.001	103.801	3.750	N/A	N/A	N/A
4.250	104.896	104.896	104.696	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	102.903	102.903	102.703	3.875	N/A	N/A	N/A
4.375	105.263	105.263	105.063	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.303	103.303	103.103	3.990	N/A	N/A	N/A
4.500	105.605	105.605	105.405	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.601	103.601	103.401	4.000	N/A	N/A	N/A
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.500	100.811	100.811	100.611	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.004	100.004	99.804
2.875	N/A	N/A	N/A	2.625	101.308	101.308	101.108	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.588	100.588	100.388
2.990	N/A	N/A	N/A	2.750	101.670	101.670	101.470	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.090	101.090	100.890
3.000	N/A	N/A	N/A	2.875	102.315	102.315	102.115	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.507	101.507	101.307
3.125	N/A	N/A	N/A	2.990	102.704	102.704	102.504	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.893	101.893	101.693
3.250	N/A	N/A	N/A	3.000	102.804	102.804	102.604	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.406	102.406	102.206
3.375	N/A	N/A	N/A	3.125	103.221	103.221	103.021	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.895	102.895	102.695
3.500	N/A	N/A	N/A	3.250	103.340	103.340	103.140	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.267	103.267	103.067
3.625	N/A	N/A	N/A	3.375	103.994	103.994	103.794	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.580	103.580	103.380
3.750	N/A	N/A	N/A	3.500	104.371	104.371	104.171	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.680	103.680	103.480
3.875	N/A	N/A	N/A	3.625	104.698	104.698	104.498	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.055	104.055	103.855
3.990	N/A	N/A	N/A	3.750	104.411	104.411	104.211	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.231	104.231	104.031
4.000	N/A	N/A	N/A	3.875	104.848	104.848	104.648	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.696	104.696	104.496
4.125	N/A	N/A	N/A	3.990	105.059	105.059	104.859	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.011	105.011	104.811
4.250	N/A	N/A	N/A	4.000	105.159	105.159	104.959	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.404	105.404	105.204
4.375	N/A	N/A	N/A	4.125	105.465	105.465	105.265	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.894	104.894	104.694
4.500	N/A	N/A	N/A	4.250	104.884	104.884	104.684	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.308	105.308	105.108
4.625	N/A	N/A	N/A	4.375	105.246	105.246	105.046	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.611	105.611	105.411
4.750	N/A	N/A	N/A	4.500	105.570	105.570	105.370	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.711	105.711	105.511
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.196	100.196	99.996	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	100.642	100.642	100.442	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	100.991	100.991	100.791	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	101.349	101.349	101.149	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	101.854	101.854	101.654	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	102.250	102.250	102.050	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	102.590	102.590	102.390	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	102.847	102.847	102.647	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	103.031	103.031	102.831	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	103.131	103.131	102.931	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	103.391	103.391	103.191	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	103.134	103.134	102.934	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	103.488	103.488	103.288	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	103.710	103.710	103.510	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	103.983	103.983	103.783	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	102.921	102.921	102.721	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	103.209	103.209	103.009	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	103.393	103.393	103.193	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	103.493	103.493	103.293	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A

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	-0.500	-0.500	-0.500	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.500	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500



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.: 10/13/2021

45 Day Lock Exp.: 10/28/2021

60 Day Lock Exp.: 11/12/2021

W. Rate Sheet Dated: 9/13/2021

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	98.672	98.672	98.472	2.500	99.110	99.110	98.910	2.875	102.315	102.315	102.115	2.000	100.004	100.004	99.804	2.000	100.196	100.196	99.996
2.625	99.542	99.542	99.342	2.625	99.915	99.915	99.715	2.990	102.704	102.704	102.504	2.125	100.588	100.588	100.388	2.125	100.642	100.642	100.442
2.750	100.352	100.352	100.152	2.750	100.651	100.651	100.451	3.000	102.804	102.804	102.604	2.250	101.090	101.090	100.890	2.250	100.991	100.991	100.791
2.875	101.004	101.004	100.804	2.875	101.249	101.249	101.049	3.125	103.221	103.221	103.021	2.375	101.507	101.507	101.307	2.375	101.349	101.349	101.149
2.990	101.432	101.432	101.232	2.990	101.578	101.578	101.378	3.250	103.340	103.340	103.140	2.500	101.893	101.893	101.693	2.500	101.854	101.854	101.654
3.000	101.532	101.532	101.332	3.000	101.678	101.678	101.478	3.375	103.994	103.994	103.794	2.625	102.406	102.406	102.206	2.625	102.250	102.250	102.050
3.125	102.102	102.102	101.902	3.125	102.265	102.265	102.065	3.500	104.371	104.371	104.171	2.750	102.895	102.895	102.695	2.750	102.590	102.590	102.390
3.250	102.816	102.816	102.616	3.250	102.920	102.920	102.720	3.625	104.698	104.698	104.498	2.875	103.267	103.267	103.067	2.875	102.847	102.847	102.647
3.375	103.518	103.518	103.318	3.375	103.587	103.587	103.387	3.750	104.411	104.411	104.211	2.990	103.580	103.580	103.380	2.990	103.031	103.031	102.831
3.500	103.927	103.927	103.727	3.500	103.907	103.907	103.707	3.875	104.848	104.848	104.648	3.000	103.680	103.680	103.480	3.000	103.131	103.131	102.931
3.625	104.256	104.256	104.056	3.625	104.073	104.073	103.873	3.990	105.059	105.059	104.859	3.125	104.055	104.055	103.855	3.125	103.391	103.391	103.191
3.750	103.991	103.991	103.791	3.750	103.103	103.103	102.903	4.000	105.159	105.159	104.959	3.250	104.231	104.231	104.031	3.250	103.134	103.134	102.934
3.875	104.432	104.432	104.232	3.875	103.515	103.515	103.315	4.125	105.465	105.465	105.265	3.375	104.696	104.696	104.496	3.375	103.488	103.488	103.288
3.990	104.672	104.672	104.472	3.990	103.713	103.713	103.513	4.250	104.884	104.884	104.684	3.500	105.011	105.011	104.811	3.500	103.710	103.710	103.510
4.000	104.772	104.772	104.572	4.000	103.813	103.813	103.613	4.375	105.246	105.246	105.046	3.625	105.404	105.404	105.204	3.625	103.983	103.983	103.783
4.125	105.081	105.081	104.881	4.125	104.001	104.001	103.801	4.500	105.570	105.570	105.370	3.750	104.894	104.894	104.694	3.750	102.921	102.921	102.721
4.250	104.896	104.896	104.696	4.250	102.903	102.903	102.703	4.625	105.799	105.799	105.599	3.875	105.308	105.308	105.108	3.875	103.209	103.209	103.009
4.375	105.263	105.263	105.063	4.375	103.303	103.303	103.103	4.750	106.057	106.057	105.857	3.990	105.611	105.611	105.411	3.990	103.393	103.393	103.193
4.500	105.605	105.605	105.405	4.500	103.601	103.601	103.401	4.875	106.390	106.390	106.190	4.000	105.711	105.711	105.511	4.000	103.493	103.493	103.293

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 LTPAs 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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/13/2021

45 Day Lock Exp.:

10/28/2021

60 Day Lock Exp.:

11/12/2021

W. Rate Sheet Dated: 9/13/2021

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	98.733	98.733	98.480	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.997	97.997	97.744	2.750	N/A	N/A	N/A	2.500	98.483	98.383	98.230
2.625	99.655	99.655	99.401	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.919	98.919	98.665	2.875	N/A	N/A	N/A	2.625	99.405	99.305	99.151
2.750	100.471	100.471	100.222	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.735	99.735	99.486	2.990	N/A	N/A	N/A	2.750	100.221	100.121	99.972
2.875	101.132	101.132	100.891	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.396	100.396	100.155	3.000	N/A	N/A	N/A	2.875	100.882	100.782	100.641
2.990	101.502	101.502	101.271	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.766	100.766	100.535	3.125	N/A	N/A	N/A	2.990	101.252	101.152	101.021
3.000	101.602	101.602	101.371	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.866	100.866	100.635	3.250	N/A	N/A	N/A	3.000	101.352	101.252	101.121
3.125	102.256	102.256	102.012	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.208	101.208	100.964	3.375	N/A	N/A	N/A	3.125	102.006	101.874	101.762
3.250	102.933	102.933	102.698	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.885	101.885	101.650	3.500	N/A	N/A	N/A	3.250	102.683	102.560	102.448
3.375	103.616	103.616	103.385	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.568	102.568	102.337	3.625	N/A	N/A	N/A	3.375	103.366	103.248	103.135
3.500	103.965	103.965	103.741	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.917	102.917	102.693	3.750	N/A	N/A	N/A	3.500	103.715	103.603	103.491
3.625	104.277	104.277	104.058	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.229	103.229	103.010	3.875	N/A	N/A	N/A	3.625	104.027	103.917	103.808
3.750	104.123	104.123	103.923	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.951	100.951	100.751	3.990	N/A	N/A	N/A	3.750	103.873	103.773	103.673
3.875	104.519	104.519	104.319	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.347	101.347	101.147	4.000	N/A	N/A	N/A	3.875	104.269	104.169	104.069
3.990	104.720	104.720	104.520	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.548	101.548	101.348	4.125	N/A	N/A	N/A	3.990	104.470	104.370	104.270
4.000	104.820	104.820	104.620	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.648	101.648	101.448	4.250	N/A	N/A	N/A	4.000	104.570	104.470	104.370
4.125	104.759	104.759	104.559	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.459	100.459	100.259	4.375	N/A	N/A	N/A	4.125	104.509	104.409	104.309
4.250	105.138	105.138	104.938	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.838	100.838	100.638	4.500	N/A	N/A	N/A	4.250	104.888	104.788	104.688
4.375	105.497	105.497	105.297	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.197	101.197	100.997	4.625	N/A	N/A	N/A	4.375	105.247	105.147	105.047
4.500	105.795	105.795	105.595	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.495	101.495	101.295	4.750	N/A	N/A	N/A	4.500	105.545	105.445	105.345
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	100.289	100.289	100.089	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.148	100.148	99.948	2.000	99.898	99.774	99.698
2.875	N/A	N/A	N/A	2.625	101.088	101.088	100.831	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	100.359	100.282
2.990	N/A	N/A	N/A	2.750	101.558	101.558	101.302	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.171	101.171	100.971	2.250	100.921	100.801	100.721
3.000	N/A	N/A	N/A	2.875	102.158	102.158	101.903	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.542	101.542	101.342	2.375	101.292	101.174	101.092
3.125	N/A	N/A	N/A	2.990	102.517	102.517	102.269	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.058	102.058	101.858	2.500	101.808	101.708	101.608
3.250	N/A	N/A	N/A	3.000	102.617	102.617	102.369	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.549	102.549	102.349	2.625	102.299	102.199	102.099
3.375	N/A	N/A	N/A	3.125	102.945	102.945	102.703	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.998	102.998	102.798	2.750	102.748	102.648	102.548
3.500	N/A	N/A	N/A	3.250	103.391	103.391	103.153	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.328	103.328	103.128	2.875	103.078	102.978	102.878
3.625	N/A	N/A	N/A	3.375	104.031	104.031	103.800	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.581	103.581	103.381	2.990	103.331	103.231	103.131
3.750	N/A	N/A	N/A	3.500	104.413	104.413	104.191	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.681	103.681	103.481	3.000	103.431	103.331	103.231
3.875	N/A	N/A	N/A	3.625	104.700	104.700	104.482	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.504	103.504	103.304	3.125	103.254	103.154	103.054
3.990	N/A	N/A	N/A	3.750	104.297	104.297	104.097	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.008	104.008	103.808	3.250	103.758	103.658	103.558
4.000	N/A	N/A	N/A	3.875	104.639	104.639	104.439	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.413	104.413	104.213	3.375	104.163	104.063	103.963
4.125	N/A	N/A	N/A	3.990	104.844	104.844	104.644	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.632	104.632	104.432	3.500	104.382	104.282	104.182
4.250	N/A	N/A	N/A	4.000	104.944	104.944	104.744	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.325	104.325	104.125	3.625	104.075	103.975	103.875
4.375	N/A	N/A	N/A	4.125	104.653	104.653	104.453	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.655	104.655	104.455	3.750	104.405	104.305	104.205
4.500	N/A	N/A	N/A	4.250	105.041	105.041	104.841	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.799	104.799	104.599	3.875	104.549	104.449	104.349
4.625	N/A	N/A	N/A	4.375	105.267	105.267	105.067	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.006	105.006	104.806	3.990	104.756	104.656	104.556
4.750	N/A	N/A	N/A	4.500	105.531	105.531	105.331	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.106	105.106	104.906	4.000	104.856	104.756	104.656

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	98.922	98.922	98.722	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	99.945	99.945	99.745	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	100.316	100.316	100.116	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	100.832	100.832	100.632	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	100.073	100.073	99.873	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	100.522	100.522	100.322	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	100.852	100.852	100.652	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	101.105	101.105	100.905	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	101.205	101.205	101.005	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A



AFR Loan Center

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Lockdesk Phone:

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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/13/2021

45 Day Lock Exp.:

10/28/2021

60 Day Lock Exp.:

11/12/2021

W. Rate Sheet Dated: 9/13/2021

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	100.471	100.471	100.222	2.750	99.735	99.735	99.486	2.500	100.289	100.289	100.089	2.000	100.148	100.148	99.948	2.000	98.922	98.922	98.722
2.875	101.132	101.132	100.891	2.875	100.396	100.396	100.155	2.625	101.088	101.088	100.831	2.125	100.732	100.732	100.532	2.125	99.506	99.506	99.306
2.990	101.502	101.502	101.271	2.990	100.766	100.766	100.535	2.750	101.558	101.558	101.302	2.250	101.171	101.171	100.971	2.250	99.945	99.945	99.745
3.000	101.602	101.602	101.371	3.000	100.866	100.866	100.635	2.875	102.158	102.158	101.903	2.375	101.542	101.542	101.342	2.375	100.316	100.316	100.116
3.125	102.256	102.256	102.012	3.125	101.208	101.208	100.964	2.990	102.517	102.517	102.269	2.500	102.058	102.058	101.858	2.500	100.832	100.832	100.632
3.250	102.933	102.933	102.698	3.250	101.885	101.885	101.650	3.000	102.617	102.617	102.369	2.625	102.549	102.549	102.349	2.625	100.073	100.073	99.873
3.375	103.616	103.616	103.385	3.375	102.568	102.568	102.337	3.125	102.945	102.945	102.703	2.750	102.998	102.998	102.798	2.750	100.522	100.522	100.322
3.500	103.965	103.965	103.741	3.500	102.917	102.917	102.693	3.250	103.391	103.391	103.153	2.875	103.328	103.328	103.128	2.875	100.852	100.852	100.652
3.625	104.277	104.277	104.058	3.625	103.229	103.229	103.010	3.375	104.031	104.031	103.800	2.990	103.581	103.581	103.381	2.990	101.105	101.105	100.905
3.750	104.123	104.123	103.923	3.750	100.951	100.951	100.751	3.500	104.413	104.413	104.191	3.000	103.681	103.681	103.481	3.000	101.205	101.205	101.005
3.875	104.519	104.519	104.319	3.875	101.347	101.347	101.147	3.625	104.700	104.700	104.482	3.125	103.504	103.504	103.304	3.125	101.278	101.278	101.078
3.990	104.720	104.720	104.520	3.990	101.548	101.548	101.348	3.750	104.297	104.297	104.097	3.250	104.008	104.008	103.808	3.250	101.782	101.782	101.582
4.000	104.820	104.820	104.620	4.000	101.648	101.648	101.448	3.875	104.639	104.639	104.439	3.375	104.413	104.413	104.213	3.375	102.187	102.187	101.987
4.125	104.759	104.759	104.559	4.125	100.459	100.459	100.259	3.990	104.844	104.844	104.644	3.500	104.632	104.632	104.432	3.500	102.406	102.406	102.206
4.250	105.138	105.138	104.938	4.250	100.838	100.838	100.638	4.000	104.944	104.944	104.744	3.625	104.325	104.325	104.125	3.625	101.099	101.099	100.899
4.375	105.497	105.497	105.297	4.375	101.197	101.197	100.997	4.125	104.653	104.653	104.453	3.750	104.655	104.655	104.455	3.750	101.429	101.429	101.229
4.500	105.795	105.795	105.595	4.500	101.495	101.495	101.295	4.250	105.041	105.041	104.841	3.875	104.799	104.799	104.599	3.875	101.573	101.573	101.373
4.625	106.056	106.056	105.856	4.625	101.506	101.506	101.306	4.375	105.267	105.267	105.067	3.990	105.006	105.006	104.806	3.990	101.780	101.780	101.580
4.750	106.421	106.421	106.221	4.750	101.871	101.871	101.671	4.500	105.531	105.531	105.331	4.000	105.106	105.106	104.906	4.000	101.880	101.880	101.680

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/13/2021

45 Day Lock Exp.:

10/28/2021

60 Day Lock Exp.:

11/12/2021

W. Rate Sheet Dated: 9/13/2021

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrownale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/13/2021

45 Day Lock Exp.:

10/28/2021

60 Day Lock Exp.:

11/12/2021

W. Rate Sheet Dated: 9/13/2021

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	98.733	98.733	98.480	2.500	100.289	100.289	100.089	2.000	100.148	100.148	99.948	2.500	97.690	97.690	97.437	2.000	98.885	98.885	98.685
2.625	99.655	99.655	99.401	2.625	101.088	101.088	100.831	2.125	100.732	100.732	100.532	2.625	98.612	98.612	98.358	2.125	99.469	99.469	99.269
2.750	100.471	100.471	100.222	2.750	101.558	101.558	101.302	2.250	101.171	101.171	100.971	2.750	99.428	99.428	99.179	2.250	99.908	99.908	99.708
2.875	101.132	101.132	100.891	2.875	102.158	102.158	101.903	2.375	101.542	101.542	101.342	2.875	100.089	100.089	99.848	2.375	100.279	100.279	100.079
2.990	101.502	101.502	101.271	2.990	102.517	102.517	102.269	2.500	102.058	102.058	101.858	2.990	100.459	100.459	100.228	2.500	100.795	100.795	100.595
3.000	101.602	101.602	101.371	3.000	102.617	102.617	102.369	2.625	102.549	102.549	102.349	3.000	100.559	100.559	100.328	2.625	100.661	100.661	100.461
3.125	102.256	102.256	102.012	3.125	102.945	102.945	102.703	2.750	102.998	102.998	102.798	3.125	101.057	101.057	100.813	2.750	101.110	101.110	100.910
3.250	102.933	102.933	102.698	3.250	103.391	103.391	103.153	2.875	103.328	103.328	103.128	3.250	101.734	101.734	101.499	2.875	101.440	101.440	101.240
3.375	103.616	103.616	103.385	3.375	104.031	104.031	103.800	2.990	103.581	103.581	103.381	3.375	102.417	102.417	102.186	2.990	101.693	101.693	101.493
3.500	103.965	103.965	103.741	3.500	104.413	104.413	104.191	3.000	103.681	103.681	103.481	3.500	102.766	102.766	102.542	3.000	101.793	101.793	101.593
3.625	104.277	104.277	104.058	3.625	104.700	104.700	104.482	3.125	103.504	103.504	103.304	3.625	103.078	103.078	102.859	3.125	101.741	101.741	101.541
3.750	104.123	104.123	103.923	3.750	104.297	104.297	104.097	3.250	104.008	104.008	103.808	3.750	101.862	101.862	101.662	3.250	102.245	102.245	102.045
3.875	104.519	104.519	104.319	3.875	104.639	104.639	104.439	3.375	104.413	104.413	104.213	3.875	102.258	102.258	102.058	3.375	102.650	102.650	102.450
3.990	104.720	104.720	104.520	3.990	104.844	104.844	104.644	3.500	104.632	104.632	104.432	3.990	102.459	102.459	102.259	3.500	102.869	102.869	102.669
4.000	104.820	104.820	104.620	4.000	104.944	104.944	104.744	3.625	104.325	104.325	104.125	4.000	102.559	102.559	102.359	3.625	102.062	102.062	101.862
4.125	104.759	104.759	104.559	4.125	104.653	104.653	104.453	3.750	104.655	104.655	104.455	4.125	101.934	101.934	101.734	3.750	102.392	102.392	102.192
4.250	105.138	105.138	104.938	4.250	105.041	105.041	104.841	3.875	104.799	104.799	104.599	4.250	102.313	102.313	102.113	3.875	102.536	102.536	102.336
4.375	105.497	105.497	105.297	4.375	105.267	105.267	105.067	3.990	105.006	105.006	104.806	4.375	102.672	102.672	102.472	3.990	102.743	102.743	102.543
4.500	105.795	105.795	105.595	4.500	105.531	105.531	105.331	4.000	105.106	105.106	104.906	4.500	102.970	102.970	102.770	4.000	102.843	102.843	102.643

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.:

10/13/2021

45 Day Lock Exp.:

10/28/2021

60 Day Lock Exp.:

11/12/2021

W. Rate Sheet Dated: 9/13/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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