



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.: 10/15/2021

45 Day Lock Exp.: 11/1/2021

60 Day Lock Exp.: 11/15/2021

W. Rate Sheet Dated: 9/15/2021

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	100.720	100.720	100.376	2.250	100.597	100.597	100.253	2.250	98.537	98.537	98.237	3.125	96.164	96.164	95.864
2.375	100.935	100.935	100.591	2.375	100.774	100.774	100.430	2.500	98.867	98.867	98.567	3.250	97.742	97.742	97.442
2.500	101.150	101.150	100.807	2.500	100.952	100.952	100.608	2.625	99.031	99.031	98.731	3.375	97.820	97.820	97.520
2.625	101.349	101.349	101.006	2.625	101.128	101.128	100.784	2.750	100.564	100.564	100.264	3.500	97.898	97.898	97.598
2.750	102.451	102.451	102.107	2.750	102.348	102.348	102.004	2.875	100.722	100.722	100.422	3.625	97.664	97.664	97.364
2.875	102.657	102.657	102.314	2.875	102.519	102.519	102.175	3.000	100.851	100.851	100.551	Margin = 2.250		Index = 0.080	
3.000	102.857	102.857	102.514	3.000	102.660	102.660	102.316	3.125	100.993	100.993	100.693	30 Year OTC			
3.125	103.045	103.045	102.702	3.125	102.814	102.814	102.471	3.250	102.210	102.210	101.910	Rate	30 Day	45 Day	60 Day
3.250	103.425	103.425	103.050	3.250	103.277	103.277	102.902	3.375	102.345	102.345	102.045	4.000	101.682	101.682	101.182
3.375	103.522	103.522	103.147	3.375	103.322	103.322	102.947	3.500	102.443	102.443	102.143	4.125	101.841	101.841	101.341
3.500	103.710	103.710	103.335	3.500	103.381	103.381	103.006	3.625	102.543	102.543	102.243	4.375	102.010	102.010	101.510
3.625	103.896	103.896	103.521	3.625	103.490	103.490	103.115	3.750	103.385	103.385	103.085	4.500	102.157	102.157	101.657
3.750	103.641	103.641	103.341	3.750	103.490	103.490	103.190	3.875	103.495	103.495	103.195	4.625	102.288	102.288	101.788
3.875	103.720	103.720	103.420	3.875	103.509	103.509	103.209	4.000	103.585	103.585	103.285	4.875	102.839	102.839	102.339
4.000	103.857	103.857	103.557	4.000	103.608	103.608	103.308	4.125	103.685	103.685	103.385	5.000	102.987	102.987	102.487
4.125	104.016	104.016	103.716	4.125	103.716	103.716	103.416	4.250	103.336	103.336	103.036	5.125	103.117	103.117	102.617
4.250	103.460	103.460	103.260	4.250	103.338	103.338	103.138	4.375	103.447	103.447	103.147	5.500	103.645	103.645	103.145
4.375	103.485	103.485	103.285	4.375	103.358	103.358	103.158	4.500	103.537	103.537	103.237	5.625	103.775	103.775	103.275
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	100.820	100.720	100.720	100.376	2.250	100.547	100.447	100.447	100.103	2.250	100.667	100.567	100.567	100.267	
2.375	101.035	100.935	100.935	100.591	2.375	100.724	100.624	100.624	100.280	2.375	100.831	100.731	100.731	100.431	
2.500	101.250	101.150	101.150	100.807	2.500	100.902	100.802	100.802	100.458	2.500	100.997	100.897	100.897	100.597	
2.625	101.449	101.349	101.349	101.006	2.625	101.078	100.978	100.978	100.634	2.625	101.161	101.061	101.061	100.761	
2.750	102.551	102.451	102.451	102.107	2.750	102.173	102.073	102.073	101.729	2.750	101.594	101.494	101.494	101.194	
2.875	102.757	102.657	102.657	102.314	2.875	102.344	102.244	102.244	101.900	2.875	101.752	101.652	101.652	101.352	
3.000	102.957	102.857	102.857	102.514	3.000	102.485	102.385	102.385	102.041	3.000	101.881	101.781	101.781	101.481	
3.125	103.145	103.045	103.045	102.702	3.125	102.639	102.539	102.539	102.196	3.125	102.023	101.923	101.923	101.623	
3.250	103.525	103.425	103.425	103.050	3.250	103.077	102.977	102.977	102.602	3.250	103.840	103.740	103.740	103.440	
3.375	103.722	103.622	103.622	103.247	3.375	103.222	103.122	103.122	102.747	3.375	103.975	103.875	103.875	103.575	
3.500	103.910	103.810	103.810	103.435	3.500	103.281	103.181	103.181	102.806	3.500	104.073	103.973	103.973	103.673	
3.625	104.096	103.996	103.996	103.621	3.625	103.390	103.290	103.290	102.915	3.625	104.173	104.073	104.073	103.773	
3.750	103.841	103.741	103.741	103.441	3.750	103.690	103.590	103.590	103.290	3.750	105.515	105.415	105.415	105.115	

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"			
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	4.000	98.932	98.932	98.432	4.250	100.000	100.000	99.500
3.875	99.661	99.661	99.161	6.250	103.750	103.750	103.500	4.125	99.091	99.091	98.591	4.750	101.000	101.000	100.500
4.000	99.524	99.524	99.024					4.375	99.260	99.260	98.760	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	99.366	99.366	98.866					4.500	99.407	99.407	98.907	Rate	30 Day	45 Day	60 Day
4.250	100.447	100.447	99.947					4.625	99.538	99.538	99.038	5.750	103.000	103.000	102.500
4.375	100.322	100.322	99.822					4.875	100.089	100.089	99.589	6.250	105.750	105.750	105.250
4.500	100.174	100.174	99.674					5.000	100.237	100.237	99.737		DPA Advantage Adjustment		
4.625	100.044	100.044	99.544					5.125	100.367	100.367	99.867		203(k) / 203(k)s		-1.000
4.750	101.304	101.304	100.804					5.500	100.895	100.895	100.395		203(k) & 203(k)s are Borrower Paid only		
								5.625	101.025	101.025	100.525				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.625	100.625	100.125				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/15/2021

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	99.113	99.113	98.813	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	99.271	99.271	98.971	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	99.399	99.399	99.099	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.542	99.542	99.242	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	101.015	101.015	100.715	Rate	30 Day	45 Day	60 Day
3.250	102.243	102.243	101.868	3.250	102.196	102.196	101.821	3.375	101.150	101.150	100.850	3.250	102.243	102.243	101.743
3.375	102.441	102.441	102.066	3.375	102.341	102.341	101.966	3.500	101.248	101.248	100.948	3.375	102.441	102.441	101.941
3.500	102.628	102.628	102.253	3.500	102.400	102.400	102.025	3.625	101.348	101.348	101.048	3.500	102.628	102.628	102.128
3.625	102.815	102.815	102.440	3.625	102.509	102.509	102.134	3.750	102.690	102.690	102.390	3.625	102.815	102.815	102.315
3.750	101.829	101.829	101.529	3.750	101.777	101.777	101.477	3.875	N/A	N/A	N/A	3.750	101.829	101.829	101.329
3.875	102.007	102.007	101.707	3.875	101.897	101.897	101.597	4.000	N/A	N/A	N/A	3.875	102.007	102.007	101.507
4.000	102.144	102.144	101.844	4.000	101.996	101.996	101.696	4.125	N/A	N/A	N/A	4.000	102.144	102.144	101.644
4.125	102.303	102.303	102.003	4.125	102.104	102.104	101.804	4.250	N/A	N/A	N/A	4.125	102.303	102.303	101.803
4.250	101.910	101.910	101.710	4.250	101.888	101.888	101.688	4.375	N/A	N/A	N/A	4.250	101.910	101.910	101.410
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	102.014	101.914	101.914	101.570	2.750	101.985	101.885	101.885	101.541	2.750	101.306	101.206	101.206	100.906
2.875	102.220	102.120	102.120	101.776	2.875	102.156	102.056	102.056	101.712	2.875	101.465	101.365	101.365	101.065
3.000	102.420	102.320	102.320	101.976	3.000	102.297	102.197	102.197	101.853	3.000	101.593	101.493	101.493	101.193
3.125	102.608	102.508	102.508	102.164	3.125	102.452	102.352	102.352	102.008	3.125	101.735	101.635	101.635	101.335
3.250	102.343	102.243	102.243	101.868	3.250	102.296	102.196	102.196	101.821	3.250	102.959	102.859	102.859	102.559
3.375	102.541	102.441	102.441	102.066	3.375	102.441	102.341	102.341	101.966	3.375	103.094	102.994	102.994	102.694
3.500	102.728	102.628	102.628	102.253	3.500	102.500	102.400	102.400	102.025	3.500	103.192	103.092	103.092	102.792
3.625	102.915	102.815	102.815	102.440	3.625	102.609	102.509	102.509	102.134	3.625	103.291	103.191	103.191	102.891
3.750	101.929	101.829	101.829	101.529	3.750	101.877	101.777	101.777	101.477	3.750	103.602	103.502	103.502	103.202

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

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

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

Lock Desk Policy	
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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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10/15/2021

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W. Rate Sheet Dated: 9/15/2021

Release Time: 10:00 am ET

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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	98.866	98.866	98.866	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.438	99.438	99.238	2.000	N/A	N/A	N/A	2.500	99.132	98.987	98.892
2.625	99.741	99.741	99.541	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	100.238	100.238	100.038	2.125	N/A	N/A	N/A	2.625	100.008	99.863	99.768
2.750	100.542	100.542	100.342	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.966	100.966	100.766	2.250	N/A	N/A	N/A	2.750	100.808	100.663	100.568
2.875	101.185	101.185	100.985	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.557	101.557	101.357	2.375	N/A	N/A	N/A	2.875	101.452	101.307	101.212
2.990	101.605	101.605	101.405	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.877	101.877	101.677	2.500	N/A	N/A	N/A	2.990	102.122	101.968	101.863
3.000	101.705	101.705	101.505	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.977	101.977	101.777	2.625	N/A	N/A	N/A	3.000	102.222	102.068	101.963
3.125	102.263	102.263	102.063	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.564	102.564	102.364	2.750	N/A	N/A	N/A	3.125	103.132	102.978	102.873
3.250	102.964	102.964	102.764	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	103.209	103.209	103.009	2.875	N/A	N/A	N/A	3.250	103.833	103.679	103.574
3.375	103.656	103.656	103.456	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.868	103.868	103.668	2.990	N/A	N/A	N/A	3.375	104.525	104.371	104.266
3.500	104.056	104.056	103.856	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	104.180	104.180	103.980	3.000	N/A	N/A	N/A	3.500	104.925	104.771	104.674
3.625	104.381	104.381	104.181	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	104.339	104.339	104.139	3.125	N/A	N/A	N/A	3.625	105.460	105.360	105.260
3.750	104.186	104.186	103.986	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.299	103.299	103.099	3.250	N/A	N/A	N/A	3.750	106.180	106.080	105.980
3.875	104.618	104.618	104.418	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.701	103.701	103.501	3.375	N/A	N/A	N/A	3.875	106.612	106.512	106.412
3.990	104.851	104.851	104.651	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.893	103.893	103.693	3.500	N/A	N/A	N/A	3.990	106.845	106.745	106.645
4.000	104.951	104.951	104.751	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.993	103.993	103.793	3.625	N/A	N/A	N/A	4.000	106.945	106.845	106.745
4.125	105.253	105.253	105.053	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.176	104.176	103.976	3.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A
4.250	105.166	105.166	104.966	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.174	103.174	102.974	3.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.375	105.528	105.528	105.328	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.564	103.564	103.364	3.990	N/A	N/A	N/A	4.375	N/A	N/A	N/A
4.500	105.864	105.864	105.664	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.858	103.858	103.658	4.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A
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	101.043	101.043	100.843	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	100.178	100.178	99.978	2.000	100.121	99.988	99.896
2.875	N/A	N/A	N/A	2.625	101.535	101.535	101.335	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.756	100.756	100.556	2.125	100.699	100.566	100.474
2.990	N/A	N/A	N/A	2.750	101.889	101.889	101.689	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.252	101.252	101.052	2.250	101.195	101.062	100.970
3.000	N/A	N/A	N/A	2.875	102.526	102.526	102.326	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.659	101.659	101.459	2.375	101.602	101.469	101.377
3.125	N/A	N/A	N/A	2.990	102.907	102.907	102.707	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	102.036	102.036	101.836	2.500	102.065	101.931	101.838
3.250	N/A	N/A	N/A	3.000	103.007	103.007	102.807	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.507	102.507	102.307	2.625	102.584	102.450	102.357
3.375	N/A	N/A	N/A	3.125	103.413	103.413	103.213	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.988	102.988	102.788	2.750	103.065	102.931	102.838
3.500	N/A	N/A	N/A	3.250	103.517	103.517	103.317	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.355	103.355	103.155	2.875	103.431	103.297	103.204
3.625	N/A	N/A	N/A	3.375	104.161	104.161	103.961	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.661	103.661	103.461	2.990	103.738	103.604	103.511
3.750	N/A	N/A	N/A	3.500	104.529	104.529	104.329	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.761	103.761	103.561	3.000	103.838	103.704	103.611
3.875	N/A	N/A	N/A	3.625	104.852	104.852	104.652	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.124	104.124	103.924	3.125	104.201	104.074	103.993
3.990	N/A	N/A	N/A	3.750	104.604	104.604	104.404	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.351	104.351	104.151	3.250	104.681	104.581	104.481
4.000	N/A	N/A	N/A	3.875	105.032	105.032	104.832	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.809	104.809	104.609	3.375	105.138	105.038	104.938
4.125	N/A	N/A	N/A	3.990	105.236	105.236	105.036	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.120	105.120	104.920	3.500	105.450	105.350	105.250
4.250	N/A	N/A	N/A	4.000	105.336	105.336	105.136	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.501	105.501	105.301	3.625	105.830	105.730	105.630
4.375	N/A	N/A	N/A	4.125	105.635	105.635	105.435	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	105.012	105.012	104.812	3.750	105.392	105.292	105.192
4.500	N/A	N/A	N/A	4.250	105.153	105.153	104.953	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.420	105.420	105.220	3.875	105.799	105.679	105.593
4.625	N/A	N/A	N/A	4.375	105.510	105.510	105.310	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.712	105.712	105.512	3.990	106.125	105.992	105.900
4.750	N/A	N/A	N/A	4.500	105.829	105.829	105.629	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.812	105.812	105.612	4.000	106.225	106.092	106.000
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	100.380	100.380	100.180	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.678	100.678	100.478
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.822	100.822	100.622	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.256	101.256	101.056
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.166	101.166	100.966	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.752	101.752	101.552
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.474	101.474	101.274	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	102.159	102.159	101.959
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.974	101.974	101.774	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.536	102.536	102.336
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.364	102.364	102.164	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.944	102.944	102.744
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.698	102.698	102.498	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	103.113	103.113	102.913
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.949	102.949	102.749	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.480	103.480	103.280
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.132	103.132	102.932	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.786	103.786	103.586
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.232	103.232	103.032	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.886	103.886	103.686
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.482	103.482	103.282	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	104.249	104.249	104.049
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	103.259	103.259	103.059	3.250	N/A	N/A	N/A	3.250	N/A	N/A					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/15/2021

45 Day Lock Exp.: 11/1/2021

60 Day Lock Exp.: 11/15/2021

W. Rate Sheet Dated: 9/15/2021

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	98.866	98.866	98.666	2.500	99.438	99.438	99.238	2.875	102.526	102.526	102.326	2.000	100.178	100.178	99.978	2.000	100.380	100.380	100.180
2.625	99.741	99.741	99.541	2.625	100.238	100.238	100.038	2.990	102.907	102.907	102.707	2.125	100.756	100.756	100.556	2.125	100.822	100.822	100.622
2.750	100.542	100.542	100.342	2.750	100.966	100.966	100.766	3.000	103.007	103.007	102.807	2.250	101.252	101.252	101.052	2.250	101.166	101.166	100.966
2.875	101.185	101.185	100.985	2.875	101.557	101.557	101.357	3.125	103.413	103.413	103.213	2.375	101.659	101.659	101.459	2.375	101.474	101.474	101.274
2.990	101.605	101.605	101.405	2.990	101.877	101.877	101.677	3.250	103.517	103.517	103.317	2.500	102.036	102.036	101.836	2.500	101.974	101.974	101.774
3.000	101.705	101.705	101.505	3.000	101.977	101.977	101.777	3.375	104.161	104.161	103.961	2.625	102.507	102.507	102.307	2.625	102.364	102.364	102.164
3.125	102.263	102.263	102.063	3.125	102.564	102.564	102.364	3.500	104.529	104.529	104.329	2.750	102.988	102.988	102.788	2.750	102.698	102.698	102.498
3.250	102.964	102.964	102.764	3.250	103.209	103.209	103.009	3.625	104.852	104.852	104.652	2.875	103.355	103.355	103.155	2.875	102.949	102.949	102.749
3.375	103.656	103.656	103.456	3.375	103.868	103.868	103.668	3.750	104.604	104.604	104.404	2.990	103.661	103.661	103.461	2.990	103.132	103.132	102.932
3.500	104.056	104.056	103.856	3.500	104.180	104.180	103.980	3.875	105.032	105.032	104.832	3.000	103.761	103.761	103.561	3.000	103.232	103.232	103.032
3.625	104.381	104.381	104.181	3.625	104.339	104.339	104.139	3.990	105.236	105.236	105.036	3.125	104.124	104.124	103.924	3.125	103.482	103.482	103.282
3.750	104.186	104.186	103.986	3.750	103.299	103.299	103.099	4.000	105.336	105.336	105.136	3.250	104.351	104.351	104.151	3.250	103.259	103.259	103.059
3.875	104.618	104.618	104.418	3.875	103.701	103.701	103.501	4.125	105.635	105.635	105.435	3.375	104.809	104.809	104.609	3.375	103.607	103.607	103.407
3.990	104.851	104.851	104.651	3.990	103.893	103.893	103.693	4.250	105.153	105.153	104.953	3.500	105.120	105.120	104.920	3.500	103.823	103.823	103.623
4.000	104.951	104.951	104.751	4.000	103.993	103.993	103.793	4.375	105.510	105.510	105.310	3.625	105.501	105.501	105.301	3.625	104.090	104.090	103.890
4.125	105.253	105.253	105.053	4.125	104.176	104.176	103.976	4.500	105.829	105.829	105.629	3.750	105.012	105.012	104.812	3.750	103.041	103.041	102.841
4.250	105.166	105.166	104.966	4.250	103.174	103.174	102.974	4.625	106.048	106.048	105.848	3.875	105.420	105.420	105.220	3.875	103.327	103.327	103.127
4.375	105.528	105.528	105.328	4.375	103.564	103.564	103.364	4.750	106.327	106.327	106.127	3.990	105.712	105.712	105.512	3.990	103.502	103.502	103.302
4.500	105.864	105.864	105.664	4.500	103.858	103.858	103.658	4.875	106.654	106.654	106.454	4.000	105.812	105.812	105.612	4.000	103.602	103.602	103.402

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/15/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/15/2021

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	98.933	98.933	98.698	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.891	97.891	97.656	2.750	N/A	N/A	N/A	2.500	98.683	98.583	98.448
2.625	99.843	99.843	99.609	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.801	98.801	98.567	2.875	N/A	N/A	N/A	2.625	99.593	99.493	99.359
2.750	100.649	100.649	100.418	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.607	99.607	99.376	2.990	N/A	N/A	N/A	2.750	100.399	100.299	100.168
2.875	101.299	101.299	101.071	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.257	100.257	100.029	3.000	N/A	N/A	N/A	2.875	101.049	100.949	100.821
2.990	101.659	101.659	101.438	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.617	100.617	100.396	3.125	N/A	N/A	N/A	2.990	101.409	101.309	101.188
3.000	101.759	101.759	101.538	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.717	100.717	100.496	3.250	N/A	N/A	N/A	3.000	101.509	101.409	101.288
3.125	102.409	102.409	102.178	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	101.177	101.177	100.946	3.375	N/A	N/A	N/A	3.125	102.159	102.020	101.928
3.250	103.074	103.074	102.848	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.842	101.842	101.616	3.500	N/A	N/A	N/A	3.250	102.824	102.691	102.598
3.375	103.745	103.745	103.522	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.513	102.513	102.290	3.625	N/A	N/A	N/A	3.375	103.495	103.363	103.272
3.500	104.088	104.088	103.867	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.856	102.856	102.635	3.750	N/A	N/A	N/A	3.500	103.838	103.707	103.617
3.625	104.389	104.389	104.173	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.157	103.157	102.941	3.875	N/A	N/A	N/A	3.625	104.139	104.009	103.923
3.750	104.388	104.388	104.188	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.770	100.770	100.570	3.990	N/A	N/A	N/A	3.750	104.138	104.038	103.938
3.875	104.776	104.776	104.576	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.158	101.158	100.958	4.000	N/A	N/A	N/A	3.875	104.526	104.426	104.326
3.990	104.970	104.970	104.770	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.352	101.352	101.152	4.125	N/A	N/A	N/A	3.990	104.720	104.620	104.520
4.000	105.070	105.070	104.870	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.452	101.452	101.252	4.250	N/A	N/A	N/A	4.000	104.820	104.720	104.620
4.125	104.843	104.843	104.643	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.543	100.543	100.343	4.375	N/A	N/A	N/A	4.125	104.593	104.493	104.393
4.250	105.216	105.216	105.016	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.916	100.916	100.716	4.500	N/A	N/A	N/A	4.250	104.966	104.866	104.766
4.375	105.570	105.570	105.370	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.270	101.270	101.070	4.625	N/A	N/A	N/A	4.375	105.320	105.220	105.120
4.500	105.866	105.866	105.666	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.566	101.566	101.366	4.750	N/A	N/A	N/A	4.500	105.616	105.516	105.416
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	100.567	100.567	100.366	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.364	100.364	100.070	2.000	100.114	99.970	99.820
2.875	N/A	N/A	N/A	2.625	101.253	101.253	101.012	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.941	100.941	100.649	2.125	100.691	100.549	100.399
2.990	N/A	N/A	N/A	2.750	101.718	101.718	101.476	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.374	101.374	101.084	2.250	101.124	100.984	100.834
3.000	N/A	N/A	N/A	2.875	102.308	102.308	102.067	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.736	101.736	101.450	2.375	101.486	101.350	101.200
3.125	N/A	N/A	N/A	2.990	102.661	102.661	102.422	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	102.179	102.179	101.979	2.500	101.929	101.829	101.729
3.250	N/A	N/A	N/A	3.000	102.761	102.761	102.522	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.661	102.661	102.461	2.625	102.411	102.311	102.211
3.375	N/A	N/A	N/A	3.125	103.058	103.058	102.827	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	103.102	103.102	102.902	2.750	102.852	102.752	102.652
3.500	N/A	N/A	N/A	3.250	103.497	103.497	103.267	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.425	103.425	103.225	2.875	103.175	103.075	102.975
3.625	N/A	N/A	N/A	3.375	104.130	104.130	103.903	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.672	103.672	103.472	2.990	103.422	103.322	103.222
3.750	N/A	N/A	N/A	3.500	104.509	104.509	104.284	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.772	103.772	103.572	3.000	103.522	103.422	103.322
3.875	N/A	N/A	N/A	3.625	104.791	104.791	104.567	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.742	103.742	103.542	3.125	103.492	103.392	103.292
3.990	N/A	N/A	N/A	3.750	104.498	104.498	104.298	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.236	104.236	104.036	3.250	103.986	103.886	103.786
4.000	N/A	N/A	N/A	3.875	104.835	104.835	104.635	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.634	104.634	104.434	3.375	104.384	104.284	104.184
4.125	N/A	N/A	N/A	3.990	105.035	105.035	104.835	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.852	104.852	104.652	3.500	104.602	104.502	104.402
4.250	N/A	N/A	N/A	4.000	105.135	105.135	104.935	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.474	104.474	104.274	3.625	104.224	104.124	104.024
4.375	N/A	N/A	N/A	4.125	104.684	104.684	104.484	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.797	104.797	104.597	3.750	104.547	104.447	104.347
4.500	N/A	N/A	N/A	4.250	105.067	105.067	104.867	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	104.934	104.934	104.734	3.875	104.684	104.584	104.484
4.625	N/A	N/A	N/A	4.375	105.291	105.291	105.091	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.163	105.163	104.963	3.990	104.913	104.813	104.713
4.750	N/A	N/A	N/A	4.500	105.487	105.487	105.287	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.263	105.263	105.063	4.000	105.013	104.913	104.813



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.:

10/15/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/15/2021

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	100.649	100.649	100.418	2.750	99.607	99.607	99.376	2.500	100.567	100.567	100.366	2.000	100.364	100.364	100.070	2.000	99.138	99.138	98.844
2.875	101.299	101.299	101.071	2.875	100.257	100.257	100.029	2.625	101.253	101.253	101.012	2.125	100.941	100.941	100.649	2.125	99.715	99.715	99.423
2.990	101.659	101.659	101.438	2.990	100.617	100.617	100.396	2.750	101.718	101.718	101.476	2.250	101.374	101.374	101.084	2.250	100.148	100.148	99.858
3.000	101.759	101.759	101.538	3.000	100.717	100.717	100.496	2.875	102.308	102.308	102.067	2.375	101.736	101.736	101.450	2.375	100.510	100.510	100.224
3.125	102.409	102.409	102.178	3.125	101.177	101.177	100.946	2.990	102.661	102.661	102.422	2.500	102.179	102.179	101.979	2.500	100.953	100.953	100.753
3.250	103.074	103.074	102.848	3.250	101.842	101.842	101.616	3.000	102.761	102.761	102.522	2.625	102.661	102.661	102.461	2.625	99.997	99.997	99.797
3.375	103.745	103.745	103.522	3.375	102.513	102.513	102.290	3.125	103.058	103.058	102.827	2.750	103.102	103.102	102.902	2.750	100.438	100.438	100.238
3.500	104.088	104.088	103.867	3.500	102.856	102.856	102.635	3.250	103.497	103.497	103.267	2.875	103.425	103.425	103.225	2.875	100.761	100.761	100.561
3.625	104.389	104.389	104.173	3.625	103.157	103.157	102.941	3.375	104.130	104.130	103.903	2.990	103.672	103.672	103.472	2.990	101.008	101.008	100.808
3.750	104.388	104.388	104.188	3.750	100.770	100.770	100.570	3.500	104.509	104.509	104.284	3.000	103.772	103.772	103.572	3.000	101.108	101.108	100.908
3.875	104.776	104.776	104.576	3.875	101.158	101.158	100.958	3.625	104.791	104.791	104.567	3.125	103.742	103.742	103.542	3.125	101.392	101.392	101.192
3.990	104.970	104.970	104.770	3.990	101.352	101.352	101.152	3.750	104.498	104.498	104.298	3.250	104.236	104.236	104.036	3.250	101.886	101.886	101.686
4.000	105.070	105.070	104.870	4.000	101.452	101.452	101.252	3.875	104.835	104.835	104.635	3.375	104.634	104.634	104.434	3.375	102.284	102.284	102.084
4.125	104.843	104.843	104.643	4.125	100.543	100.543	100.343	3.990	105.035	105.035	104.835	3.500	104.852	104.852	104.652	3.500	102.502	102.502	102.302
4.250	105.216	105.216	105.016	4.250	100.916	100.916	100.716	4.000	105.135	105.135	104.935	3.625	104.474	104.474	104.274	3.625	101.124	101.124	100.924
4.375	105.570	105.570	105.370	4.375	101.270	101.270	101.070	4.125	104.684	104.684	104.484	3.750	104.797	104.797	104.597	3.750	101.447	101.447	101.247
4.500	105.866	105.866	105.666	4.500	101.566	101.566	101.366	4.250	105.067	105.067	104.867	3.875	104.934	104.934	104.734	3.875	101.584	101.584	101.384
4.625	105.913	105.913	105.713	4.625	101.237	101.237	101.037	4.375	105.291	105.291	105.091	3.990	105.163	105.163	104.963	3.990	101.813	101.813	101.613
4.750	106.275	106.275	106.075	4.750	101.599	101.599	101.399	4.500	105.487	105.487	105.287	4.000	105.263	105.263	105.063	4.000	101.913	101.913	101.713

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		

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W. Rate Sheet Dated: 9/15/2021

Release Time: 10:00 am ET

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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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/15/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/15/2021

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	98.933	98.933	98.698	2.500	100.567	100.567	100.366	2.000	100.364	100.364	100.070	2.500	97.737	97.737	97.502	2.000	99.101	99.101	98.807
2.625	99.843	99.843	99.609	2.625	101.253	101.253	101.012	2.125	100.941	100.941	100.649	2.625	98.647	98.647	98.413	2.125	99.678	99.678	99.386
2.750	100.649	100.649	100.418	2.750	101.718	101.718	101.476	2.250	101.374	101.374	101.084	2.750	99.453	99.453	99.222	2.250	100.111	100.111	99.821
2.875	101.299	101.299	101.071	2.875	102.308	102.308	102.067	2.375	101.736	101.736	101.450	2.875	100.103	100.103	99.875	2.375	100.473	100.473	100.187
2.990	101.659	101.659	101.438	2.990	102.661	102.661	102.422	2.500	102.179	102.179	101.979	2.990	100.463	100.463	100.242	2.500	100.916	100.916	100.716
3.000	101.759	101.759	101.538	3.000	102.761	102.761	102.522	2.625	102.661	102.661	102.461	3.000	100.563	100.563	100.342	2.625	100.679	100.679	100.479
3.125	102.409	102.409	102.178	3.125	103.058	103.058	102.827	2.750	103.102	103.102	102.902	3.125	101.118	101.118	100.887	2.750	101.120	101.120	100.920
3.250	103.074	103.074	102.848	3.250	103.497	103.497	103.267	2.875	103.425	103.425	103.225	3.250	101.783	101.783	101.557	2.875	101.443	101.443	101.243
3.375	103.745	103.745	103.522	3.375	104.130	104.130	103.903	2.990	103.672	103.672	103.472	3.375	102.454	102.454	102.231	2.990	101.690	101.690	101.490
3.500	104.088	104.088	103.867	3.500	104.509	104.509	104.284	3.000	103.772	103.772	103.572	3.500	102.797	102.797	102.576	3.000	101.790	101.790	101.590
3.625	104.389	104.389	104.173	3.625	104.791	104.791	104.567	3.125	103.742	103.742	103.542	3.625	103.098	103.098	102.882	3.125	101.917	101.917	101.717
3.750	104.388	104.388	104.188	3.750	104.498	104.498	104.298	3.250	104.236	104.236	104.036	3.750	101.904	101.904	101.704	3.250	102.411	102.411	102.211
3.875	104.776	104.776	104.576	3.875	104.835	104.835	104.635	3.375	104.634	104.634	104.434	3.875	102.292	102.292	102.092	3.375	102.809	102.809	102.609
3.990	104.970	104.970	104.770	3.990	105.035	105.035	104.835	3.500	104.852	104.852	104.652	3.990	102.486	102.486	102.286	3.500	103.027	103.027	102.827
4.000	105.070	105.070	104.870	4.000	105.135	105.135	104.935	3.625	104.474	104.474	104.274	4.000	102.586	102.586	102.386	3.625	102.149	102.149	101.949
4.125	104.843	104.843	104.643	4.125	104.684	104.684	104.484	3.750	104.797	104.797	104.597	4.125	102.018	102.018	101.818	3.750	102.472	102.472	102.272
4.250	105.216	105.216	105.016	4.250	105.067	105.067	104.867	3.875	104.934	104.934	104.734	4.250	102.391	102.391	102.191	3.875	102.609	102.609	102.409
4.375	105.570	105.570	105.370	4.375	105.291	105.291	105.091	3.990	105.163	105.163	104.963	4.375	102.745	102.745	102.545	3.990	102.838	102.838	102.638
4.500	105.866	105.866	105.666	4.500	105.487	105.487	105.287	4.000	105.263	105.263	105.063	4.500	103.041	103.041	102.841	4.000	102.938	102.938	102.738

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.:

10/15/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/15/2021

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)