



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.: 10/18/2021

45 Day Lock Exp.: 11/1/2021

60 Day Lock Exp.: 11/15/2021

W. Rate Sheet Dated: 9/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	100.455	100.455	100.095	2.250	100.331	100.331	99.972	2.250	98.451	98.451	98.151	3.125	96.164	96.164	95.864
2.375	100.669	100.669	100.310	2.375	100.508	100.508	100.149	2.500	98.781	98.781	98.481	3.250	97.742	97.742	97.442
2.500	100.885	100.885	100.525	2.500	100.686	100.686	100.327	2.625	98.945	98.945	98.645	3.375	97.820	97.820	97.520
2.625	101.084	101.084	100.724	2.625	100.862	100.862	100.503	2.750	100.556	100.556	100.256	3.500	97.898	97.898	97.598
2.750	102.248	102.248	101.935	2.750	102.145	102.145	101.832	2.875	100.714	100.714	100.414	3.625	97.664	97.664	97.364
2.875	102.454	102.454	102.142	2.875	102.316	102.316	102.003	3.000	100.843	100.843	100.543	Margin = 2.250		Index = 0.080	
3.000	102.654	102.654	102.342	3.000	102.456	102.456	102.144	3.125	100.985	100.985	100.685	30 Year OTC			
3.125	102.842	102.842	102.530	3.125	102.611	102.611	102.299	3.250	102.085	102.085	101.785	Rate	30 Day	45 Day	60 Day
3.250	103.378	103.378	103.003	3.250	103.230	103.230	102.855	3.375	102.220	102.220	101.920	4.000	101.682	101.682	101.182
3.375	103.475	103.475	103.100	3.375	103.275	103.275	102.900	3.500	102.318	102.318	102.018	4.125	101.841	101.841	101.341
3.500	103.663	103.663	103.288	3.500	103.335	103.335	102.960	3.625	102.418	102.418	102.118	4.375	102.197	102.197	101.697
3.625	103.850	103.850	103.475	3.625	103.443	103.443	103.068	3.750	103.275	103.275	102.975	4.500	102.344	102.344	101.844
3.750	103.641	103.641	103.341	3.750	103.490	103.490	103.190	3.875	103.386	103.386	103.086	4.625	102.475	102.475	101.975
3.875	103.720	103.720	103.420	3.875	103.509	103.509	103.209	4.000	103.476	103.476	103.176	4.875	102.636	102.636	102.136
4.000	103.857	103.857	103.557	4.000	103.608	103.608	103.308	4.125	103.576	103.576	103.276	5.000	102.784	102.784	102.284
4.125	104.016	104.016	103.716	4.125	103.716	103.716	103.416	4.250	103.149	103.149	102.849	5.125	102.914	102.914	102.414
4.250	103.647	103.647	103.447	4.250	103.526	103.526	103.326	4.375	103.260	103.260	102.960	5.500	103.613	103.613	103.113
4.375	103.672	103.672	103.472	4.375	103.545	103.545	103.345	4.500	103.349	103.349	103.049	5.625	103.744	103.744	103.244
6.250	106.000	106.000	105.800	6.250	104.029	104.029	103.829	4.625	103.449	103.449	103.149	6.250	103.375	103.375	102.875

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	100.555	100.455	100.455	100.095	2.250	100.281	100.181	100.181	99.822	2.250	100.581	100.481	100.481	100.181
2.375	100.769	100.669	100.669	100.310	2.375	100.458	100.358	100.358	99.999	2.375	100.745	100.645	100.645	100.345
2.500	100.985	100.885	100.885	100.525	2.500	100.636	100.536	100.536	100.177	2.500	100.911	100.811	100.811	100.511
2.625	101.184	101.084	101.084	100.724	2.625	100.812	100.712	100.712	100.353	2.625	101.075	100.975	100.975	100.675
2.750	102.348	102.248	102.248	101.935	2.750	101.970	101.870	101.870	101.557	2.750	101.586	101.486	101.486	101.186
2.875	102.554	102.454	102.454	102.142	2.875	102.141	102.041	102.041	101.728	2.875	101.744	101.644	101.644	101.344
3.000	102.754	102.654	102.654	102.342	3.000	102.281	102.181	102.181	101.869	3.000	101.873	101.773	101.773	101.473
3.125	102.942	102.842	102.842	102.530	3.125	102.436	102.336	102.336	102.024	3.125	102.015	101.915	101.915	101.615
3.250	103.478	103.378	103.378	103.003	3.250	103.030	102.930	102.930	102.555	3.250	103.715	103.615	103.615	103.315
3.375	103.675	103.575	103.575	103.200	3.375	103.175	103.075	103.075	102.700	3.375	103.850	103.750	103.750	103.450
3.500	103.863	103.763	103.763	103.388	3.500	103.235	103.135	103.135	102.760	3.500	103.948	103.848	103.848	103.548
3.625	104.050	103.950	103.950	103.575	3.625	103.343	103.243	103.243	102.868	3.625	104.048	103.948	103.948	103.648
3.750	103.841	103.741	103.741	103.441	3.750	103.690	103.590	103.590	103.290	3.750	105.405	105.305	105.305	105.005

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	98.932	98.932	98.432	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.091	99.091	98.591	4.750	101.000	101.000	100.500
3.875	99.661	99.661	99.161	6.250	103.750	103.750	103.500	4.375	99.447	99.447	98.947	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.524	99.524	99.024					4.500	99.594	99.594	99.094	Rate	30 Day	45 Day	60 Day
4.125	99.366	99.366	98.866					4.625	99.725	99.725	99.225	5.750	103.000	103.000	102.500
4.250	100.634	100.634	100.134					4.875	99.886	99.886	99.386	6.250	105.750	105.750	105.250
4.375	100.509	100.509	100.009					5.000	100.034	100.034	99.534	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.500	100.362	100.362	99.862					5.125	100.164	100.164	99.664				
4.625	100.231	100.231	99.731					5.500	100.863	100.863	100.363				
4.750	101.101	101.101	100.601					5.625	100.994	100.994	100.494				
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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30 Day Lock Exp.:

10/18/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.914	95.914	95.614
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.492	97.492	97.192
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.570	97.570	97.270
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.750	99.105	99.105	98.805	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	99.263	99.263	98.963	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	99.392	99.392	99.092	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.534	99.534	99.234	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.890	100.890	100.590	Rate	30 Day	45 Day	60 Day
3.250	102.196	102.196	101.821	3.250	102.149	102.149	101.774	3.375	101.025	101.025	100.725	3.250	102.196	102.196	101.696
3.375	102.394	102.394	102.019	3.375	102.294	102.294	101.919	3.500	101.123	101.123	100.823	3.375	102.394	102.394	101.894
3.500	102.582	102.582	102.207	3.500	102.353	102.353	101.978	3.625	101.223	101.223	100.923	3.500	102.582	102.582	102.082
3.625	102.768	102.768	102.393	3.625	102.462	102.462	102.087	3.750	102.580	102.580	102.280	3.625	102.768	102.768	102.268
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	102.097	102.097	101.897	4.250	102.076	102.076	101.876	4.375	N/A	N/A	N/A	4.250	102.097	102.097	101.597
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
2.750	101.810	101.710	101.710	101.398	2.750	101.782	101.682	101.682	101.370	2.750	101.299	101.199	101.199	100.899
2.875	102.017	101.917	101.917	101.605	2.875	101.953	101.853	101.853	101.541	2.875	101.457	101.357	101.357	101.057
3.000	102.217	102.117	102.117	101.805	3.000	102.094	101.994	101.994	101.682	3.000	101.585	101.485	101.485	101.185
3.125	102.405	102.305	102.305	101.993	3.125	102.249	102.149	102.149	101.837	3.125	101.728	101.628	101.628	101.328
3.250	102.296	102.196	102.196	101.821	3.250	102.249	102.149	102.149	101.774	3.250	102.834	102.734	102.734	102.434
3.375	102.494	102.394	102.394	102.019	3.375	102.394	102.294	102.294	101.919	3.375	102.969	102.869	102.869	102.569
3.500	102.682	102.582	102.582	102.207	3.500	102.453	102.353	102.353	101.978	3.500	103.067	102.967	102.967	102.667
3.625	102.868	102.768	102.768	102.393	3.625	102.562	102.462	102.462	102.087	3.625	103.166	103.066	103.066	102.766
3.750	101.929	101.829	101.829	101.529	3.750	101.877	101.777	101.777	101.477	3.750	103.493	103.393	103.393	103.093

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											

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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.:

10/18/2021

45 Day Lock Exp.:

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60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/16/2021

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	98.597	98.597	98.397	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	99.111	99.111	98.911	2.000	N/A	N/A	N/A	2.500	98.767	98.622	98.525	
2.625	99.407	99.407	99.207	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.937	99.937	99.737	2.125	N/A	N/A	N/A	2.625	99.672	99.527	99.430	
2.750	100.235	100.235	100.035	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	100.689	100.689	100.489	2.250	N/A	N/A	N/A	2.750	100.499	100.354	100.257	
2.875	100.900	100.900	100.700	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	101.300	101.300	101.100	2.375	N/A	N/A	N/A	2.875	101.165	101.020	100.923	
2.990	101.335	101.335	101.135	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	101.633	101.633	101.433	2.500	N/A	N/A	N/A	2.990	101.835	101.681	101.576	
3.000	101.435	101.435	101.235	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	101.733	101.733	101.533	2.625	N/A	N/A	N/A	3.000	101.935	101.781	101.676	
3.125	102.006	102.006	101.806	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	102.310	102.310	102.110	2.750	N/A	N/A	N/A	3.125	102.874	102.720	102.615	
3.250	102.731	102.731	102.531	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	102.976	102.976	102.776	2.875	N/A	N/A	N/A	3.250	103.599	103.445	103.340	
3.375	103.440	103.440	103.240	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	103.650	103.650	103.450	2.990	N/A	N/A	N/A	3.375	104.308	104.154	104.049	
3.500	103.853	103.853	103.653	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	103.973	103.973	103.773	3.000	N/A	N/A	N/A	3.500	104.723	104.579	104.505	
3.625	104.188	104.188	103.988	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	104.139	104.139	103.939	3.125	N/A	N/A	N/A	3.625	105.383	105.283	105.183	
3.750	104.127	104.127	103.927	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	103.240	103.240	103.040	3.250	N/A	N/A	N/A	3.750	106.121	106.021	105.921	
3.875	104.573	104.573	104.373	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	103.656	103.656	103.456	3.375	N/A	N/A	N/A	3.875	106.567	106.467	106.367	
3.990	104.815	104.815	104.615	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	103.856	103.856	103.656	3.500	N/A	N/A	N/A	3.990	106.810	106.710	106.610	
4.000	104.915	104.915	104.715	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	103.956	103.956	103.756	3.625	N/A	N/A	N/A	4.000	106.910	106.810	106.710	
4.125	105.228	105.228	105.028	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	104.145	104.145	103.945	3.750	N/A	N/A	N/A	4.125	107.222	107.122	107.022	
4.250	105.104	105.104	104.904	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	103.112	103.112	102.912	3.875	N/A	N/A	N/A	4.250	107.011	106.900	106.811	
4.375	105.476	105.476	105.276	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	103.514	103.514	103.314	3.990	N/A	N/A	N/A	4.375	107.383	107.272	107.183	
4.500	105.821	105.821	105.621	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	103.814	103.814	103.614	4.000	N/A	N/A	N/A	4.500	107.628	107.517	107.428	
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	N/A	2.500	100.817	100.817	100.617	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.000	99.922	99.922	99.722	2.000	99.873	99.739	99.647
2.875	N/A	N/A	N/A	N/A	2.625	101.324	101.324	101.124	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.125	100.520	100.520	100.320	2.125	100.470	100.336	100.244
2.990	N/A	N/A	N/A	N/A	2.750	101.681	101.681	101.481	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.250	101.031	101.031	100.831	2.250	100.981	100.847	100.755
3.000	N/A	N/A	N/A	N/A	2.875	102.340	102.340	102.140	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.375	101.454	101.454	101.254	2.375	101.404	101.270	101.178
3.125	N/A	N/A	N/A	N/A	2.990	102.734	102.734	102.534	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.500	101.845	101.845	101.645	2.500	101.895	101.760	101.684
3.250	N/A	N/A	N/A	N/A	3.000	102.834	102.834	102.634	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.625	102.348	102.348	102.148	2.625	102.432	102.297	102.221
3.375	N/A	N/A	N/A	N/A	3.125	103.256	103.256	103.056	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.750	102.845	102.845	102.645	2.750	102.929	102.794	102.718
3.500	N/A	N/A	N/A	N/A	3.250	103.351	103.351	103.151	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.875	103.221	103.221	103.021	2.875	103.304	103.169	103.093
3.625	N/A	N/A	N/A	N/A	3.375	104.012	104.012	103.812	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	2.990	103.539	103.539	103.339	2.990	103.623	103.488	103.412
3.750	N/A	N/A	N/A	N/A	3.500	104.392	104.392	104.192	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.000	103.639	103.639	103.439	3.000	103.723	103.588	103.512
3.875	N/A	N/A	N/A	N/A	3.625	104.724	104.724	104.524	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.125	104.015	104.015	103.815	3.125	104.098	103.966	103.898
3.990	N/A	N/A	N/A	N/A	3.750	104.549	104.549	104.349	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.250	104.339	104.339	104.139	3.250	104.669	104.569	104.469
4.000	N/A	N/A	N/A	N/A	3.875	104.990	104.990	104.790	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.375	104.808	104.808	104.608	3.375	105.138	105.038	104.938
4.125	N/A	N/A	N/A	N/A	3.990	105.202	105.202	105.002	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.500	105.126	105.126	104.926	3.500	105.456	105.356	105.256
4.250	N/A	N/A	N/A	N/A	4.000	105.302	105.302	105.102	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.625	105.523	105.523	105.323	3.625	105.852	105.752	105.652
4.375	N/A	N/A	N/A	N/A	4.125	105.612	105.612	105.412	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.750	104.996	104.996	104.796	3.750	105.376	105.276	105.176
4.500	N/A	N/A	N/A	N/A	4.250	105.094	105.094	104.894	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.875	105.414	105.414	105.214	3.875	105.793	105.688	105.584
4.625	N/A	N/A	N/A	N/A	4.375	105.460	105.460	105.260	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.990	105.720	105.720	105.520	3.990	106.101	105.974	105.891
4.750	N/A	N/A	N/A	N/A	4.500	105.787	105.787	105.587	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	105.820	105.820	105.620	4.000	106.201	106.074	105.991
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	N/A	2.000	N/A	N/A	N/A	2.000	100.128	100.128	99.928	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	100.422	100.422	100.222
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	100.583	100.583	100.383	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.125	101.020	101.020	100.820
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	100.939	100.939	100.739	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	101.531	101.531	101.331
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.290	101.290	101.090	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	101.954	101.954	101.754
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	101.801	101.801	101.601	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	102.345	102.345	102.145
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.202	102.202	102.002	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	102.767	102.767	102.567
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.547	102.547	102.347	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	102.970	102.970	102.770
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	102.806	102.806	102.606	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	103.346	103.346	103.146
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	102.993	102.993	102.793	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	103.664	103.664	103.464
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.093	103.093	102.893	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	103.764	103.764	103.564
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	103.351	103.351	103.151	3.125	N/A										



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.:

10/18/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/16/2021

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	98.597	98.597	98.397	2.500	99.111	99.111	98.911	2.875	102.340	102.340	102.140	2.000	99.922	99.922	99.722	2.000	100.128	100.128	99.928
2.625	99.407	99.407	99.207	2.625	99.937	99.937	99.737	2.990	102.734	102.734	102.534	2.125	100.520	100.520	100.320	2.125	100.583	100.583	100.383
2.750	100.235	100.235	100.035	2.750	100.689	100.689	100.489	3.000	102.834	102.834	102.634	2.250	101.031	101.031	100.831	2.250	100.939	100.939	100.739
2.875	100.900	100.900	100.700	2.875	101.300	101.300	101.100	3.125	103.256	103.256	103.056	2.375	101.454	101.454	101.254	2.375	101.290	101.290	101.090
2.990	101.335	101.335	101.135	2.990	101.633	101.633	101.433	3.250	103.351	103.351	103.151	2.500	101.845	101.845	101.645	2.500	101.801	101.801	101.601
3.000	101.435	101.435	101.235	3.000	101.733	101.733	101.533	3.375	104.012	104.012	103.812	2.625	102.348	102.348	102.148	2.625	102.202	102.202	102.002
3.125	102.006	102.006	101.806	3.125	102.310	102.310	102.110	3.500	104.392	104.392	104.192	2.750	102.845	102.845	102.645	2.750	102.547	102.547	102.347
3.250	102.731	102.731	102.531	3.250	102.976	102.976	102.776	3.625	104.724	104.724	104.524	2.875	103.221	103.221	103.021	2.875	102.806	102.806	102.606
3.375	103.440	103.440	103.240	3.375	103.650	103.650	103.450	3.750	104.549	104.549	104.349	2.990	103.539	103.539	103.339	2.990	102.993	102.993	102.793
3.500	103.853	103.853	103.653	3.500	103.973	103.973	103.773	3.875	104.990	104.990	104.790	3.000	103.639	103.639	103.439	3.000	103.093	103.093	102.893
3.625	104.188	104.188	103.988	3.625	104.139	104.139	103.939	3.990	105.202	105.202	105.002	3.125	104.015	104.015	103.815	3.125	103.351	103.351	103.151
3.750	104.127	104.127	103.927	3.750	103.240	103.240	103.040	4.000	105.302	105.302	105.102	3.250	104.339	104.339	104.139	3.250	103.241	103.241	103.041
3.875	104.573	104.573	104.373	3.875	103.656	103.656	103.456	4.125	105.612	105.612	105.412	3.375	104.808	104.808	104.608	3.375	103.597	103.597	103.397
3.990	104.815	104.815	104.615	3.990	103.856	103.856	103.656	4.250	105.094	105.094	104.894	3.500	105.126	105.126	104.926	3.500	103.821	103.821	103.621
4.000	104.915	104.915	104.715	4.000	103.956	103.956	103.756	4.375	105.460	105.460	105.260	3.625	105.523	105.523	105.323	3.625	104.096	104.096	103.896
4.125	105.228	105.228	105.028	4.125	104.145	104.145	103.945	4.500	105.787	105.787	105.587	3.750	104.996	104.996	104.796	3.750	103.021	103.021	102.821
4.250	105.104	105.104	104.904	4.250	103.112	103.112	102.912	4.625	106.015	106.015	105.815	3.875	105.414	105.414	105.214	3.875	103.312	103.312	103.112
4.375	105.476	105.476	105.276	4.375	103.514	103.514	103.314	4.750	106.266	106.266	106.066	3.990	105.720	105.720	105.520	3.990	103.498	103.498	103.298
4.500	105.821	105.821	105.621	4.500	103.814	103.814	103.614	4.875	106.602	106.602	106.402	4.000	105.820	105.820	105.620	4.000	103.598	103.598	103.398

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	-0.500	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

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

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

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

10/18/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/16/2021

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			
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	98.620	98.620	98.389	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.940	97.940	97.709	2.750	N/A	N/A	N/A
2.625	99.538	99.538	99.308	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.858	98.858	98.628	2.875	N/A	N/A	N/A
2.750	100.356	100.356	100.129	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.676	99.676	99.449	2.990	N/A	N/A	N/A
2.875	101.019	101.019	100.797	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.339	100.339	100.117	3.000	N/A	N/A	N/A
2.990	101.392	101.392	101.175	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.712	100.712	100.495	3.125	N/A	N/A	N/A
3.000	101.492	101.492	101.275	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.812	100.812	100.595	3.250	N/A	N/A	N/A
3.125	102.146	102.146	101.925	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.974	100.974	100.753	3.375	N/A	N/A	N/A
3.250	102.826	102.826	102.609	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.654	101.654	101.437	3.500	N/A	N/A	N/A
3.375	103.509	103.509	103.294	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.337	102.337	102.122	3.625	N/A	N/A	N/A
3.500	103.862	103.862	103.649	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.690	102.690	102.477	3.750	N/A	N/A	N/A
3.625	104.176	104.176	103.964	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	103.004	103.004	102.792	3.875	N/A	N/A	N/A
3.750	104.292	104.292	104.092	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	100.674	100.674	100.474	3.990	N/A	N/A	N/A
3.875	104.691	104.691	104.491	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.073	101.073	100.873	4.000	N/A	N/A	N/A
3.990	104.896	104.896	104.696	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.278	101.278	101.078	4.125	N/A	N/A	N/A
4.000	104.996	104.996	104.796	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.378	101.378	101.178	4.250	N/A	N/A	N/A
4.125	104.821	104.821	104.621	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.521	100.521	100.321	4.375	N/A	N/A	N/A
4.250	105.204	105.204	105.004	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.904	100.904	100.704	4.500	N/A	N/A	N/A
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
4.500	105.873	105.873	105.673	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.573	101.573	101.373	4.750	N/A	N/A	N/A

30/25 Year SC >125				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	100.357	100.357	100.132	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.000	100.001	100.001	99.801
2.875	N/A	N/A	N/A	2.625	100.984	100.984	100.749	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.584	100.584	100.384
2.990	N/A	N/A	N/A	2.750	101.454	101.454	101.219	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	101.024	101.024	100.824
3.000	N/A	N/A	N/A	2.875	102.053	102.053	101.819	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.392	101.392	101.192
3.125	N/A	N/A	N/A	2.990	102.416	102.416	102.181	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.973	101.973	101.773
3.250	N/A	N/A	N/A	3.000	102.516	102.516	102.281	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.464	102.464	102.264
3.375	N/A	N/A	N/A	3.125	102.822	102.822	102.606	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.911	102.911	102.711
3.500	N/A	N/A	N/A	3.250	103.270	103.270	103.054	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.240	103.240	103.040
3.625	N/A	N/A	N/A	3.375	103.912	103.912	103.700	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.496	103.496	103.296
3.750	N/A	N/A	N/A	3.500	104.300	104.300	104.087	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.596	103.596	103.396
3.875	N/A	N/A	N/A	3.625	104.589	104.589	104.381	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.699	103.699	103.499
3.990	N/A	N/A	N/A	3.750	104.423	104.423	104.223	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.201	104.201	104.001
4.000	N/A	N/A	N/A	3.875	104.767	104.767	104.567	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.605	104.605	104.405
4.125	N/A	N/A	N/A	3.990	104.973	104.973	104.773	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.823	104.823	104.623
4.250	N/A	N/A	N/A	4.000	105.073	105.073	104.873	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.326	104.326	104.126
4.375	N/A	N/A	N/A	4.125	104.677	104.677	104.477	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	104.656	104.656	104.456
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	104.798	104.798	104.598
4.625	N/A	N/A	N/A	4.375	105.296	105.296	105.096	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	105.080	105.080	104.880
4.750	N/A	N/A	N/A	4.500	105.540	105.540	105.340	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	105.180	105.180	104.980

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	98.775	98.775	98.575	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	99.358	99.358	99.158	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	99.798	99.798	99.598	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	100.166	100.166	99.966	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	100.747	100.747	100.547	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	99.988	99.988	99.788	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	100.435	100.435	100.235	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	100.764	100.764	100.564	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	101.020	101.020	100.820	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	101.120	101.120	100.920	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	101.473	101.473	101.273	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	101.975	101.975	101.775	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	102.379	102.379	102.179	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	102.597	102.597	102.397	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	101.100	101.100	100.900	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	101.430	101.430	101.230	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.572	101.572	101.372	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.854	101.854	101.654	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.954	101.954	101.754	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/18/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/16/2021

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	100.356	100.356	100.129	2.750	99.676	99.676	99.449	2.500	100.357	100.357	100.132	2.000	100.001	100.001	99.801	2.000	98.775	98.775	98.575
2.875	101.019	101.019	100.797	2.875	100.339	100.339	100.117	2.625	100.984	100.984	100.749	2.125	100.584	100.584	100.384	2.125	99.358	99.358	99.158
2.990	101.392	101.392	101.175	2.990	100.712	100.712	100.495	2.750	101.454	101.454	101.219	2.250	101.024	101.024	100.824	2.250	99.798	99.798	99.598
3.000	101.492	101.492	101.275	3.000	100.812	100.812	100.595	2.875	102.053	102.053	101.819	2.375	101.392	101.392	101.192	2.375	100.166	100.166	99.966
3.125	102.146	102.146	101.925	3.125	100.974	100.974	100.753	2.990	102.416	102.416	102.181	2.500	101.973	101.973	101.773	2.500	100.747	100.747	100.547
3.250	102.826	102.826	102.609	3.250	101.654	101.654	101.437	3.000	102.516	102.516	102.281	2.625	102.464	102.464	102.264	2.625	99.988	99.988	99.788
3.375	103.509	103.509	103.294	3.375	102.337	102.337	102.122	3.125	102.822	102.822	102.606	2.750	102.911	102.911	102.711	2.750	100.435	100.435	100.235
3.500	103.862	103.862	103.649	3.500	102.690	102.690	102.477	3.250	103.270	103.270	103.054	2.875	103.240	103.240	103.040	2.875	100.764	100.764	100.564
3.625	104.176	104.176	103.964	3.625	103.004	103.004	102.792	3.375	103.912	103.912	103.700	2.990	103.496	103.496	103.296	2.990	101.020	101.020	100.820
3.750	104.292	104.292	104.092	3.750	100.674	100.674	100.474	3.500	104.300	104.300	104.087	3.000	103.596	103.596	103.396	3.000	101.120	101.120	100.920
3.875	104.691	104.691	104.491	3.875	101.073	101.073	100.873	3.625	104.589	104.589	104.381	3.125	103.699	103.699	103.499	3.125	101.473	101.473	101.273
3.990	104.896	104.896	104.696	3.990	101.278	101.278	101.078	3.750	104.423	104.423	104.223	3.250	104.201	104.201	104.001	3.250	101.975	101.975	101.775
4.000	104.996	104.996	104.796	4.000	101.378	101.378	101.178	3.875	104.767	104.767	104.567	3.375	104.605	104.605	104.405	3.375	102.379	102.379	102.179
4.125	104.821	104.821	104.621	4.125	100.521	100.521	100.321	3.990	104.973	104.973	104.773	3.500	104.823	104.823	104.623	3.500	102.597	102.597	102.397
4.250	105.204	105.204	105.004	4.250	100.904	100.904	100.704	4.000	105.073	105.073	104.873	3.625	104.326	104.326	104.126	3.625	101.100	101.100	100.900
4.375	105.570	105.570	105.370	4.375	101.270	101.270	101.070	4.125	104.677	104.677	104.477	3.750	104.656	104.656	104.456	3.750	101.430	101.430	101.230
4.500	105.873	105.873	105.673	4.500	101.573	101.573	101.373	4.250	105.067	105.067	104.867	3.875	104.798	104.798	104.598	3.875	101.572	101.572	101.372
4.625	106.032	106.032	105.832	4.625	101.356	101.356	101.156	4.375	105.296	105.296	105.096	3.990	105.080	105.080	104.880	3.990	101.854	101.854	101.654
4.750	106.401	106.401	106.201	4.750	101.725	101.725	101.525	4.500	105.540	105.540	105.340	4.000	105.180	105.180	104.980	4.000	101.954	101.954	101.754

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.			



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.:

10/18/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.000	-0.250
2.625	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.750	0.625	0.500	0.375	0.375	0.250	0.125	-0.250
2.875	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
2.990	0.750	0.625	0.500	0.375	0.250	0.125	-0.250
3.000	1.000	0.750	0.625	0.500	0.375	0.125	-0.125
3.125	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.250	1.125	1.000	0.875	0.750	0.500	0.375	0.000
3.375	1.250	1.000	0.875	0.750	0.500	0.375	0.000
3.500	1.375	1.125	1.000	0.750	0.500	0.375	0.000
3.625	1.625	1.250	1.125	0.875	0.625	0.375	0.000
3.750	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.875	2.000	1.750	1.625	1.375	1.125	0.750	0.375
3.990	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.000	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.125	2.000	1.750	1.625	1.375	1.125	0.750	0.375
4.250	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.375	2.250	2.000	1.750	1.500	1.125	0.750	0.500
4.500	2.250	2.000	1.750	1.500	1.125	0.750	0.500

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.375	0.375	0.250	0.250	0.125	0.000	0.000
2.625	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.750	0.625	0.500	0.500	0.375	0.375	0.250	0.125
2.875	0.875	0.625	0.500	0.500	0.375	0.250	0.125
2.990	0.875	0.625	0.500	0.500	0.375	0.250	0.125
3.000	1.000	0.750	0.625	0.625	0.375	0.250	0.125
3.125	1.125	0.875	0.750	0.750	0.500	0.250	0.125
3.250	1.125	1.000	0.875	0.750	0.625	0.375	0.125
3.375	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.500	1.500	1.125	0.875	0.750	0.625	0.375	0.125
3.625	1.625	1.250	0.875	0.875	0.750	0.375	0.125
3.750	1.625	1.250	1.000	0.875	0.750	0.375	0.125
3.875	2.250	1.750	1.500	1.375	1.250	0.875	0.500
3.990	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.000	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.125	2.250	1.750	1.500	1.375	1.250	0.875	0.500
4.250	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.375	2.750	2.250	1.875	1.750	1.500	1.000	0.625
4.500	2.750	2.250	1.875	1.750	1.500	1.000	0.625

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
2.625	0.125	0.125	0.000	0.000	0.000	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.990	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.000	0.375	0.375	0.250	0.250	0.250	0.000	0.000
3.125	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.250	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.375	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.500	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.625	0.875	0.750	0.625	0.500	0.500	0.000	0.000
3.750	1.375	1.250	1.000	0.875	0.625	0.000	0.000
3.875	1.375	1.250	1.000	0.875	0.625	0.000	0.000
3.990	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.000	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.125	1.375	1.250	1.000	0.875	0.625	0.000	0.000
4.250	1.125	1.125	1.000	1.000	0.625	0.000	0.000
4.375	1.125	1.125	1.000	1.000	0.625	0.000	0.000
4.500	1.250	1.125	1.000	1.000	0.625	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.990	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.000	0.375	0.250	0.250	0.250	0.250	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.000	0.000
3.250	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.375	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.500	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.875	0.750	0.500	0.500	0.375	0.000	0.000
3.750	1.000	0.750	0.500	0.500	0.375	0.000	0.000
3.875	1.500	1.125	0.875	0.875	0.750	0.000	0.000
3.990	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.000	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.125	1.500	1.125	0.875	0.875	0.750	0.000	0.000
4.250	1.500	1.250	1.000	1.000	0.875	0.000	0.000
4.375	1.750	1.500	1.000	1.000	0.875	0.000	0.000
4.500	1.750	1.500	1.000	1.000	0.875	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.125	0.000	0.000
2.375	0.250	0.250	0.250	0.250	0.125	0.000	0.000
2.500	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.625	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.750	0.375	0.250	0.250	0.250	0.250	0.000	0.000
2.875	0.500	0.375	0.375	0.250	0.250	0.000	0.000
2.990	0.500	0.375	0.375	0.250	0.250	0.000	0.000
3.000	0.625	0.500	0.375	0.375	0.250	0.000	0.000
3.125	0.625	0.500	0.500	0.375	0.375	0.000	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.000	0.000
3.500	0.750	0.750	0.500	0.500	0.375	0.000	0.000
3.625	0.750	0.750	0.500	0.500	0.250	0.000	0.000
3.750	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.875	1.250	1.125	1.000	0.875	0.625	0.000	0.000
3.990	1.250	1.125	1.000	0.875	0.625	0.000	0.000
4.000	1.250	1.125	1.000	0.875	0.625	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.000	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.125	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
2.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
2.500	0.250	0.250	0.125	0.125	0.125	0.000	0.000
2.625	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.750	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.875	0.375	0.375	0.250	0.250	0.250	0.125	0.000
2.990	0.375	0.375	0.250	0.250	0.250	0.125	0.000
3.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.250	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.375	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.500	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.625	0.750	0.625	0.500	0.500	0.375	0.375	0.000
3.750	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.875	1.125	1.000	0.750	0.750	0.500	0.500	0.000
3.990	1.125	1.000	0.750	0.750	0.500	0.500	0.000
4.000	1.125	1.000	0.750	0.750	0.500	0.500	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/18/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/16/2021

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	98.620	98.620	98.389	2.500	100.357	100.357	100.132	2.000	100.001	100.001	99.801	2.500	97.605	97.605	97.374	2.000	98.738	98.738	98.538
2.625	99.538	99.538	99.308	2.625	100.984	100.984	100.749	2.125	100.584	100.584	100.384	2.625	98.523	98.523	98.293	2.125	99.321	99.321	99.121
2.750	100.356	100.356	100.129	2.750	101.454	101.454	101.219	2.250	101.024	101.024	100.824	2.750	99.341	99.341	99.114	2.250	99.761	99.761	99.561
2.875	101.019	101.019	100.797	2.875	102.053	102.053	101.819	2.375	101.392	101.392	101.192	2.875	100.004	100.004	99.782	2.375	100.129	100.129	99.929
2.990	101.392	101.392	101.175	2.990	102.416	102.416	102.181	2.500	101.973	101.973	101.773	2.990	100.377	100.377	100.160	2.500	100.710	100.710	100.510
3.000	101.492	101.492	101.275	3.000	102.516	102.516	102.281	2.625	102.464	102.464	102.264	3.000	100.477	100.477	100.260	2.625	100.576	100.576	100.376
3.125	102.146	102.146	101.925	3.125	102.822	102.822	102.606	2.750	102.911	102.911	102.711	3.125	100.885	100.885	100.664	2.750	101.023	101.023	100.823
3.250	102.826	102.826	102.609	3.250	103.270	103.270	103.054	2.875	103.240	103.240	103.040	3.250	101.565	101.565	101.348	2.875	101.352	101.352	101.152
3.375	103.509	103.509	103.294	3.375	103.912	103.912	103.700	2.990	103.496	103.496	103.296	3.375	102.248	102.248	102.033	2.990	101.608	101.608	101.408
3.500	103.862	103.862	103.649	3.500	104.300	104.300	104.087	3.000	103.596	103.596	103.396	3.500	102.601	102.601	102.388	3.000	101.708	101.708	101.508
3.625	104.176	104.176	103.964	3.625	104.589	104.589	104.381	3.125	103.699	103.699	103.499	3.625	102.915	102.915	102.703	3.125	101.936	101.936	101.736
3.750	104.292	104.292	104.092	3.750	104.423	104.423	104.223	3.250	104.201	104.201	104.001	3.750	101.808	101.808	101.608	3.250	102.438	102.438	102.238
3.875	104.691	104.691	104.491	3.875	104.767	104.767	104.567	3.375	104.605	104.605	104.405	3.875	102.207	102.207	102.007	3.375	102.842	102.842	102.642
3.990	104.896	104.896	104.696	3.990	104.973	104.973	104.773	3.500	104.823	104.823	104.623	3.990	102.412	102.412	102.212	3.500	103.060	103.060	102.860
4.000	104.996	104.996	104.796	4.000	105.073	105.073	104.873	3.625	104.326	104.326	104.126	4.000	102.512	102.512	102.312	3.625	102.063	102.063	101.863
4.125	104.821	104.821	104.621	4.125	104.677	104.677	104.477	3.750	104.656	104.656	104.456	4.125	101.996	101.996	101.796	3.750	102.393	102.393	102.193
4.250	105.204	105.204	105.004	4.250	105.067	105.067	104.867	3.875	104.798	104.798	104.598	4.250	102.379	102.379	102.179	3.875	102.535	102.535	102.335
4.375	105.570	105.570	105.370	4.375	105.296	105.296	105.096	3.990	105.080	105.080	104.880	4.375	102.745	102.745	102.545	3.990	102.817	102.817	102.617
4.500	105.873	105.873	105.673	4.500	105.540	105.540	105.340	4.000	105.180	105.180	104.980	4.500	103.048	103.048	102.848	4.000	102.917	102.917	102.717

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/18/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/15/2021

W. Rate Sheet Dated: 9/16/2021

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)