



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.: 10/18/2021

45 Day Lock Exp.: 11/1/2021

60 Day Lock Exp.: 11/16/2021

W. Rate Sheet Dated: 9/17/2021

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	100.330	100.330	99.970	2.250	100.206	100.206	99.847	2.250	98.291	98.291	97.991	3.125	96.164	96.164	95.864
2.375	100.544	100.544	100.185	2.375	100.383	100.383	100.024	2.500	98.621	98.621	98.321	3.250	97.742	97.742	97.442
2.500	100.760	100.760	100.400	2.500	100.561	100.561	100.202	2.625	98.784	98.784	98.484	3.375	97.820	97.820	97.520
2.625	100.959	100.959	100.599	2.625	100.737	100.737	100.378	2.750	100.501	100.501	100.201	3.500	97.898	97.898	97.598
2.750	102.107	102.107	101.779	2.750	102.004	102.004	101.676	2.875	100.660	100.660	100.360	3.625	97.664	97.664	97.364
2.875	102.314	102.314	101.986	2.875	102.175	102.175	101.847	3.000	100.788	100.788	100.488	Margin = 2.250		Index = 0.080	
3.000	102.514	102.514	102.186	3.000	102.316	102.316	101.988	3.125	100.930	100.930	100.630	30 Year OTC			
3.125	102.702	102.702	102.373	3.125	102.471	102.471	102.142	3.250	102.023	102.023	101.723	Rate	30 Day	45 Day	60 Day
3.250	103.300	103.300	102.925	3.250	103.152	103.152	102.777	3.375	102.157	102.157	101.857	4.000	101.666	101.666	101.166
3.375	103.397	103.397	103.022	3.375	103.197	103.197	102.822	3.500	102.256	102.256	101.956	4.125	101.825	101.825	101.325
3.500	103.585	103.585	103.210	3.500	103.256	103.256	102.881	3.625	102.355	102.355	102.055	4.375	102.275	102.275	101.775
3.625	103.771	103.771	103.396	3.625	103.365	103.365	102.990	3.750	103.322	103.322	103.022	4.500	102.423	102.423	101.923
3.750	103.626	103.626	103.326	3.750	103.474	103.474	103.174	3.875	103.433	103.433	103.133	4.625	102.553	102.553	102.053
3.875	103.704	103.704	103.404	3.875	103.494	103.494	103.194	4.000	103.523	103.523	103.223	4.875	102.683	102.683	102.183
4.000	103.841	103.841	103.541	4.000	103.592	103.592	103.292	4.125	103.622	103.622	103.322	5.000	102.830	102.830	102.330
4.125	104.000	104.000	103.700	4.125	103.701	103.701	103.401	4.250	103.258	103.258	102.958	5.125	102.961	102.961	102.461
4.250	103.725	103.725	103.525	4.250	103.604	103.604	103.404	4.375	103.369	103.369	103.069	5.500	103.582	103.582	103.082
4.375	103.750	103.750	103.550	4.375	103.624	103.624	103.424	4.500	103.459	103.459	103.159	5.625	103.713	103.713	103.213
6.250	106.000	106.000	105.800	6.250	104.029	104.029	103.829	4.625	103.558	103.558	103.258	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	100.430	100.330	100.330	99.970	2.250	100.156	100.056	100.056	99.697	2.250	100.421	100.321	100.321	100.021	
2.375	100.644	100.544	100.544	100.185	2.375	100.333	100.233	100.233	99.874	2.375	100.585	100.485	100.485	100.185	
2.500	100.860	100.760	100.760	100.400	2.500	100.511	100.411	100.411	100.052	2.500	100.751	100.651	100.651	100.351	
2.625	101.059	100.959	100.959	100.599	2.625	100.687	100.587	100.587	100.228	2.625	100.914	100.814	100.814	100.514	
2.750	102.207	102.107	102.107	101.779	2.750	101.829	101.729	101.729	101.401	2.750	101.531	101.431	101.431	101.131	
2.875	102.414	102.314	102.314	101.986	2.875	102.000	101.900	101.900	101.572	2.875	101.690	101.590	101.590	101.290	
3.000	102.614	102.514	102.514	102.186	3.000	102.141	102.041	102.041	101.713	3.000	101.818	101.718	101.718	101.418	
3.125	102.802	102.702	102.702	102.373	3.125	102.296	102.196	102.196	101.867	3.125	101.960	101.860	101.860	101.560	
3.250	103.400	103.300	103.300	102.925	3.250	102.952	102.852	102.852	102.477	3.250	103.653	103.553	103.553	103.253	
3.375	103.597	103.497	103.497	103.122	3.375	103.097	102.997	102.997	102.622	3.375	103.787	103.687	103.687	103.387	
3.500	103.785	103.685	103.685	103.310	3.500	103.156	103.056	103.056	102.681	3.500	103.886	103.786	103.786	103.486	
3.625	103.971	103.871	103.871	103.496	3.625	103.265	103.165	103.165	102.790	3.625	103.985	103.885	103.885	103.585	
3.750	103.826	103.726	103.726	103.426	3.750	103.574	103.574	103.574	103.274	3.750	105.452	105.352	105.352	105.052	

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	98.916	98.916	98.416	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.075	99.075	98.575	4.750	100.000	100.000	100.500
3.875	99.646	99.646	99.146	6.250	103.750	103.750	103.500	4.375	99.525	99.525	99.025	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.509	99.509	99.009					4.500	99.673	99.673	99.173	Rate	30 Day	45 Day	60 Day
4.125	99.350	99.350	98.850					4.625	99.803	99.803	99.303	5.750	103.000	103.000	102.500
4.250	100.712	100.712	100.212					4.875	99.933	99.933	99.433	6.250	105.750	105.750	105.250
4.375	100.587	100.587	100.087					5.000	100.080	100.080	99.580		DPA Advantage Adjustment		
4.500	100.440	100.440	99.940					5.125	100.211	100.211	99.711		203(k) / 203(k)s		-1.000
4.625	100.309	100.309	99.809					5.500	100.832	100.832	100.332		203(k) & 203(k)s are Borrower Paid		
4.750	101.148	101.148	100.648					5.625	100.963	100.963	100.463		only		
Borrower Paid Comp Only				Lender Paid Only				6.250	100.625	100.625	100.125				

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



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30 Day Lock Exp.:

10/18/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/16/2021

W. Rate Sheet Dated: 9/17/2021

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	99.050	99.050	98.750	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	99.208	99.208	98.908	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	99.337	99.337	99.037	Margin = 2.250		Index = .080	
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.125	99.479	99.479	99.179	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.250	100.828	100.828	100.528	Rate	30 Day	45 Day	60 Day
3.250	102.118	102.118	101.743	3.250	102.071	102.071	101.696	3.375	100.962	100.962	100.662	3.250	102.118	102.118	101.618
3.375	102.316	102.316	101.941	3.375	102.216	102.216	101.841	3.500	101.061	101.061	100.761	3.375	102.316	102.316	101.816
3.500	102.503	102.503	102.128	3.500	102.275	102.275	101.900	3.625	101.160	101.160	100.860	3.500	102.503	102.503	102.003
3.625	102.690	102.690	102.315	3.625	102.384	102.384	102.009	3.750	102.627	102.627	102.327	3.625	102.690	102.690	102.190
3.750	101.813	101.813	101.513	3.750	101.762	101.762	101.462	3.875	N/A	N/A	N/A	3.750	101.813	101.813	101.313
3.875	101.992	101.992	101.692	3.875	101.881	101.881	101.581	4.000	N/A	N/A	N/A	3.875	101.992	101.992	101.492
4.000	102.129	102.129	101.829	4.000	101.980	101.980	101.680	4.125	N/A	N/A	N/A	4.000	102.129	102.129	101.629
4.125	102.287	102.287	101.987	4.125	102.088	102.088	101.788	4.250	N/A	N/A	N/A	4.125	102.287	102.287	101.787
4.250	102.175	102.175	101.975	4.250	102.154	102.154	101.954	4.375	N/A	N/A	N/A	4.250	102.175	102.175	101.675
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	101.670	101.570	101.570	101.242	2.750	101.642	101.542	101.542	101.214	2.750	101.244	101.144	101.144	100.844
2.875	101.876	101.776	101.776	101.448	2.875	101.812	101.712	101.712	101.384	2.875	101.402	101.302	101.302	101.002
3.000	102.076	101.976	101.976	101.648	3.000	101.953	101.853	101.853	101.525	3.000	101.531	101.431	101.431	101.131
3.125	102.264	102.164	102.164	101.836	3.125	102.108	102.008	102.008	101.680	3.125	101.673	101.573	101.573	101.273
3.250	102.218	102.118	102.118	101.743	3.250	102.171	102.071	102.071	101.696	3.250	102.772	102.672	102.672	102.372
3.375	102.416	102.316	102.316	101.941	3.375	102.316	102.216	102.216	101.841	3.375	102.906	102.806	102.806	102.506
3.500	102.603	102.503	102.503	102.128	3.500	102.375	102.275	102.275	101.900	3.500	103.004	102.904	102.904	102.604
3.625	102.790	102.690	102.690	102.315	3.625	102.484	102.384	102.384	102.009	3.625	103.104	103.004	103.004	102.704
3.750	101.913	101.813	101.813	101.513	3.750	101.862	101.762	101.762	101.462	3.750	103.540	103.440	103.440	103.140

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/18/2021

45 Day Lock Exp.:

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60 Day Lock Exp.:

11/16/2021

W. Rate Sheet Dated: 9/17/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																													
30/25 Year					30/25 Year 105-125					30/25 Year >125					30/25 Year High Balance					30/25 Year 105-125 High Balance					30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
2.500	98.392	98.392	98.392	98.192	2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	N/A	2.500	98.902	98.902	98.702	98.702	2.000	N/A	N/A	N/A	N/A	2.500	98.556	98.411	98.314	
2.625	99.199	99.199	99.199	98.999	2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	2.625	99.729	99.729	99.529	99.529	2.125	N/A	N/A	N/A	N/A	2.625	99.461	99.316	99.218	
2.750	100.028	100.028	100.028	99.828	2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A	2.750	100.483	100.483	100.283	100.283	2.250	N/A	N/A	N/A	N/A	2.750	100.290	100.145	100.048	
2.875	100.696	100.696	100.696	100.496	2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A	2.875	101.096	101.096	100.896	100.896	2.375	N/A	N/A	N/A	N/A	2.875	100.959	100.814	100.717	
2.990	101.136	101.136	101.136	100.936	2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A	2.990	101.431	101.431	101.231	101.231	2.500	N/A	N/A	N/A	N/A	2.990	101.617	101.463	101.358	
3.000	101.236	101.236	101.236	101.036	2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A	3.000	101.531	101.531	101.331	101.331	2.625	N/A	N/A	N/A	N/A	3.000	101.717	101.563	101.458	
3.125	101.850	101.850	101.850	101.650	2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	3.125	102.154	102.154	101.954	101.954	2.750	N/A	N/A	N/A	N/A	3.125	102.661	102.507	102.402	
3.250	102.580	102.580	102.580	102.380	2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	3.250	102.825	102.825	102.625	102.625	2.875	N/A	N/A	N/A	N/A	3.250	103.391	103.237	103.132	
3.375	103.293	103.293	103.293	103.093	2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	3.375	103.503	103.503	103.303	103.303	2.990	N/A	N/A	N/A	N/A	3.375	104.103	103.949	103.844	
3.500	103.709	103.709	103.709	103.509	3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	3.500	103.829	103.829	103.629	103.629	3.000	N/A	N/A	N/A	N/A	3.500	104.522	104.377	104.300	
3.625	104.047	104.047	104.047	103.847	3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	3.625	103.996	103.996	103.796	103.796	3.125	N/A	N/A	N/A	N/A	3.625	105.217	105.117	105.017	
3.750	104.095	104.095	104.095	103.895	3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	3.750	103.208	103.208	103.008	103.008	3.250	N/A	N/A	N/A	N/A	3.750	105.961	105.861	105.761	
3.875	104.545	104.545	104.545	104.345	3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	3.875	103.626	103.626	103.426	103.426	3.375	N/A	N/A	N/A	N/A	3.875	106.411	106.311	106.211	
3.990	104.791	104.791	104.791	104.591	3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	3.990	103.828	103.828	103.628	103.628	3.500	N/A	N/A	N/A	N/A	3.990	106.657	106.557	106.457	
4.000	104.891	104.891	104.891	104.691	3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	4.000	103.928	103.928	103.728	103.728	3.625	N/A	N/A	N/A	N/A	4.000	106.757	106.657	106.557	
4.125	105.206	105.206	105.206	105.006	3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	4.125	104.119	104.119	103.919	103.919	3.750	N/A	N/A	N/A	N/A	4.125	107.072	106.972	106.872	
4.250	105.055	105.055	105.055	104.855	3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	4.250	103.063	103.063	102.863	102.863	3.875	N/A	N/A	N/A	N/A	4.250	106.868	106.757	106.668	
4.375	105.429	105.429	105.429	105.229	3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	4.375	103.467	103.467	103.267	103.267	3.990	N/A	N/A	N/A	N/A	4.375	107.241	107.130	107.041	
4.500	105.776	105.776	105.776	105.576	4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	4.500	103.769	103.769	103.569	103.569	4.000	N/A	N/A	N/A	N/A	4.500	107.489	107.378	107.289	
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	100.613	100.613	100.413		2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.000	99.715	99.715	99.515	99.515	2.000	99.666	99.530	99.438	
2.875	N/A	N/A	N/A	N/A	2.625	101.124	101.124	100.924		2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	2.125	100.314	100.314	100.114	100.114	2.125	100.265	100.129	100.037	
2.990	N/A	N/A	N/A	N/A	2.750	101.475	101.475	101.275		3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.250	100.828	100.828	100.628	100.628	2.250	100.779	100.643	100.551	
3.000	N/A	N/A	N/A	N/A	2.875	102.136	102.136	101.936		3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.375	101.254	101.254	101.054	101.054	2.375	101.204	101.068	100.976	
3.125	N/A	N/A	N/A	N/A	2.990	102.536	102.536	102.336		3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	2.500	101.681	101.681	101.481	101.481	2.500	101.765	101.628	101.536	
3.250	N/A	N/A	N/A	N/A	3.000	102.636	102.636	102.436		3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	2.625	102.221	102.221	102.021	102.021	2.625	102.305	102.168	102.076	
3.375	N/A	N/A	N/A	N/A	3.125	103.061	103.061	102.861		3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	2.750	102.720	102.720	102.520	102.520	2.750	102.804	102.667	102.575	
3.500	N/A	N/A	N/A	N/A	3.250	103.201	103.201	103.001		3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	2.875	103.101	103.101	102.901	102.901	2.875	103.185	103.048	102.956	
3.625	N/A	N/A	N/A	N/A	3.375	103.866	103.866	103.666		3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	2.990	103.423	103.423	103.223	103.223	2.990	103.507	103.377	103.294	
3.750	N/A	N/A	N/A	N/A	3.500	104.249	104.249	104.049		3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	3.000	103.523	103.523	103.323	103.323	3.000	103.607	103.477	103.394	
3.875	N/A	N/A	N/A	N/A	3.625	104.584	104.584	104.384		3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	3.125	103.897	103.897	103.697	103.697	3.125	104.016	103.916	103.816	
3.990	N/A	N/A	N/A	N/A	3.750	104.518	104.518	104.318		4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	3.250	104.313	104.313	104.113	104.113	3.250	104.642	104.542	104.442	
4.000	N/A	N/A	N/A	N/A	3.875	104.963	104.963	104.763		4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A	3.375	104.786	104.786	104.586	104.586	3.375	105.115	105.015	104.915	
4.125	N/A	N/A	N/A	N/A	3.990	105.179	105.179	104.979		4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A	3.500	105.107	105.107	104.907	104.907	3.500	105.437	105.337	105.237	
4.250	N/A	N/A	N/A	N/A	4.000	105.279	105.279	105.079		4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A	3.625	105.501	105.501	105.301	105.301	3.625	105.831	105.731	105.631	
4.375	N/A	N/A	N/A	N/A	4.125	105.591	105.591	105.391		4.500	N/A	N/A	N/A	N/A	4.500	N/A	N/A	N/A	N/A	3.750	104.966	104.966	104.766	104.766	3.750	105.345	105.217	105.133	
4.500	N/A	N/A	N/A	N/A	4.250	105.045	105.045	104.845		4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	3.875	105.386	105.386	105.186	105.186	3.875	105.766	105.638	105.554	
4.625	N/A	N/A	N/A	N/A	4.375	105.414	105.414	105.214		4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A	3.990	105.695	105.695	105.495	105.495	3.990	106.074	105.946	105.862	
4.750	N/A	N/A	N/A	N/A	4.500	105.743	105.743	105.543		4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A	4.000	105.795	105.795	105.595	105.595	4.000	106.174	106.046	105.962	
15 Year 105-125					15 Year >125					15 Year High Balance					15 Year 105-125 High Balance					15 Year >125 High Balance					10 Year				



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.:

11/16/2021

W. Rate Sheet Dated: 9/17/2021

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	98.392	98.392	98.192	2.500	98.902	98.902	98.702	2.875	102.136	102.136	101.936	2.000	99.715	99.715	99.515	2.000	99.922	99.922	99.722
2.625	99.199	99.199	98.999	2.625	99.729	99.729	99.529	2.990	102.536	102.536	102.336	2.125	100.314	100.314	100.114	2.125	100.377	100.377	100.177
2.750	100.028	100.028	99.828	2.750	100.483	100.483	100.283	3.000	102.636	102.636	102.436	2.250	100.828	100.828	100.628	2.250	100.735	100.735	100.535
2.875	100.696	100.696	100.496	2.875	101.096	101.096	100.896	3.125	103.061	103.061	102.861	2.375	101.254	101.254	101.054	2.375	101.159	101.159	100.959
2.990	101.136	101.136	100.936	2.990	101.431	101.431	101.231	3.250	103.201	103.201	103.001	2.500	101.681	101.681	101.481	2.500	101.671	101.671	101.471
3.000	101.236	101.236	101.036	3.000	101.531	101.531	101.331	3.375	103.866	103.866	103.666	2.625	102.221	102.221	102.021	2.625	102.075	102.075	101.875
3.125	101.850	101.850	101.650	3.125	102.154	102.154	101.954	3.500	104.249	104.249	104.049	2.750	102.720	102.720	102.520	2.750	102.422	102.422	102.222
3.250	102.580	102.580	102.380	3.250	102.825	102.825	102.625	3.625	104.584	104.584	104.384	2.875	103.101	103.101	102.901	2.875	102.683	102.683	102.483
3.375	103.293	103.293	103.093	3.375	103.503	103.503	103.303	3.750	104.518	104.518	104.318	2.990	103.423	103.423	103.223	2.990	102.873	102.873	102.673
3.500	103.709	103.709	103.509	3.500	103.829	103.829	103.629	3.875	104.963	104.963	104.763	3.000	103.523	103.523	103.323	3.000	102.973	102.973	102.773
3.625	104.047	104.047	103.847	3.625	103.996	103.996	103.796	3.990	105.179	105.179	104.979	3.125	103.897	103.897	103.697	3.125	103.233	103.233	103.033
3.750	104.095	104.095	103.895	3.750	103.208	103.208	103.008	4.000	105.279	105.279	105.079	3.250	104.313	104.313	104.113	3.250	103.213	103.213	103.013
3.875	104.545	104.545	104.345	3.875	103.626	103.626	103.426	4.125	105.591	105.591	105.391	3.375	104.786	104.786	104.586	3.375	103.571	103.571	103.371
3.990	104.791	104.791	104.591	3.990	103.828	103.828	103.628	4.250	105.045	105.045	104.845	3.500	105.107	105.107	104.907	3.500	103.793	103.793	103.593
4.000	104.891	104.891	104.691	4.000	103.928	103.928	103.728	4.375	105.414	105.414	105.214	3.625	105.501	105.501	105.301	3.625	104.069	104.069	103.869
4.125	105.206	105.206	105.006	4.125	104.119	104.119	103.919	4.500	105.743	105.743	105.543	3.750	104.966	104.966	104.766	3.750	102.989	102.989	102.789
4.250	105.055	105.055	104.855	4.250	103.063	103.063	102.863	4.625	105.973	105.973	105.773	3.875	105.386	105.386	105.186	3.875	103.284	103.284	103.084
4.375	105.429	105.429	105.229	4.375	103.467	103.467	103.267	4.750	106.217	106.217	106.017	3.990	105.695	105.695	105.495	3.990	103.468	103.468	103.268
4.500	105.776	105.776	105.576	4.500	103.769	103.769	103.569	4.875	106.556	106.556	106.356	4.000	105.795	105.795	105.595	4.000	103.568	103.568	103.368

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@afwholesale.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.: 11/16/2021

W. Rate Sheet Dated: 9/17/2021

Release Time: 10:00 am ET

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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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.500	98.383	98.383	98.139	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	97.717	97.717	97.473	2.750	N/A	N/A	N/A	2.500	98.133	98.033	97.889	2.500	98.133	98.033	97.889	2.500	98.133	98.033	97.889				
2.625	99.304	99.304	99.060	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	98.638	98.638	98.394	2.875	N/A	N/A	N/A	2.625	99.054	98.954	98.810	2.625	99.054	98.954	98.810	2.625	99.054	98.954	98.810				
2.750	100.127	100.127	99.886	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	99.461	99.461	99.220	2.990	N/A	N/A	N/A	2.750	99.877	99.777	99.636	2.750	99.877	99.777	99.636	2.750	99.877	99.777	99.636				
2.875	100.796	100.796	100.559	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	100.130	100.130	99.893	3.000	N/A	N/A	N/A	2.875	100.546	100.446	100.309	2.875	100.546	100.446	100.309	2.875	100.546	100.446	100.309				
2.990	101.176	101.176	100.945	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	100.510	100.510	100.279	3.125	N/A	N/A	N/A	2.990	100.926	100.826	100.695	2.990	100.926	100.826	100.695	2.990	100.926	100.826	100.695				
3.000	101.276	101.276	101.045	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	100.610	100.610	100.379	3.250	N/A	N/A	N/A	3.000	101.026	100.926	100.795	3.000	101.026	100.926	100.795	3.000	101.026	100.926	100.795				
3.125	101.975	101.975	101.753	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.125	100.931	100.931	100.709	3.375	N/A	N/A	N/A	3.125	101.725	101.600	101.503	3.125	101.725	101.600	101.503	3.125	101.725	101.600	101.503				
3.250	102.662	102.662	102.445	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.250	101.618	101.618	101.401	3.500	N/A	N/A	N/A	3.250	102.412	102.292	102.195	3.250	102.412	102.292	102.195	3.250	102.412	102.292	102.195				
3.375	103.350	103.350	103.136	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.375	102.306	102.306	102.092	3.625	N/A	N/A	N/A	3.375	103.100	102.982	102.886	3.375	103.100	102.982	102.886	3.375	103.100	102.982	102.886				
3.500	103.707	103.707	103.495	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.500	102.663	102.663	102.451	3.750	N/A	N/A	N/A	3.500	103.457	103.340	103.245	3.500	103.457	103.340	103.245	3.500	103.457	103.340	103.245				
3.625	104.024	104.024	103.815	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.625	102.980	102.980	102.771	3.875	N/A	N/A	N/A	3.625	103.774	103.658	103.565	3.625	103.774	103.658	103.565	3.625	103.774	103.658	103.565				
3.750	104.176	104.176	103.971	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.750	103.634	103.634	103.429	3.990	N/A	N/A	N/A	3.750	103.926	103.826	103.721	3.750	103.926	103.826	103.721	3.750	103.926	103.826	103.721				
3.875	104.580	104.580	104.377	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.875	101.038	101.038	100.835	4.000	N/A	N/A	N/A	3.875	104.330	104.230	104.127	3.875	104.330	104.230	104.127	3.875	104.330	104.230	104.127				
3.990	104.790	104.790	104.589	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.990	101.248	101.248	101.047	4.125	N/A	N/A	N/A	3.990	104.540	104.440	104.339	3.990	104.540	104.440	104.339	3.990	104.540	104.440	104.339				
4.000	104.890	104.890	104.689	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.000	101.348	101.348	101.147	4.250	N/A	N/A	N/A	4.000	104.640	104.540	104.439	4.000	104.640	104.540	104.439	4.000	104.640	104.540	104.439				
4.125	104.751	104.751	104.551	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.125	100.451	100.451	100.251	4.375	N/A	N/A	N/A	4.125	104.501	104.401	104.301	4.125	104.501	104.401	104.301	4.125	104.501	104.401	104.301				
4.250	105.137	105.137	104.937	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.250	100.837	100.837	100.637	4.500	N/A	N/A	N/A	4.250	104.887	104.787	104.687	4.250	104.887	104.787	104.687	4.250	104.887	104.787	104.687				
4.375	105.509	105.509	105.309	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	101.209	101.209	101.009	4.625	N/A	N/A	N/A	4.375	105.259	105.159	105.059	4.375	105.259	105.159	105.059	4.375	105.259	105.159	105.059				
4.500	105.819	105.819	105.619	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.519	101.519	101.319	4.750	N/A	N/A	N/A	4.500	105.569	105.469	105.369	4.500	105.569	105.469	105.369	4.500	105.569	105.469	105.369				
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						15 Year						15 Year Investment					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	N/A	N/A	N/A	2.500	100.034	100.034	99.823	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	99.829	99.829	99.629	2.000	99.579	99.479	99.379	2.000	99.579	99.479	99.379	2.000	99.579	99.479	99.379				
2.875	N/A	N/A	N/A	2.625	100.753	100.753	100.499	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.125	100.414	100.414	99.964	2.125	100.414	100.414	99.964	2.125	100.414	100.414	99.964				
2.990	N/A	N/A	N/A	2.750	101.225	101.225	100.970	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	100.856	100.856	100.406	2.250	100.856	100.856	100.406	2.250	100.856	100.856	100.406				
3.000	N/A	N/A	N/A	2.875	101.829	101.829	101.573	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	101.229	101.229	100.779	2.375	101.229	101.229	100.779	2.375	101.229	101.229	100.779				
3.125	N/A	N/A	N/A	2.990	102.195	102.195	101.941	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	101.847	101.847	101.397	2.500	101.847	101.847	101.397	2.500	101.847	101.847	101.397				
3.250	N/A	N/A	N/A	3.000	102.295	102.295	102.041	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	102.341	102.341	101.891	2.625	102.341	102.341	101.891	2.625	102.341	102.341	101.891				
3.375	N/A	N/A	N/A	3.125	102.653	102.653	102.432	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	102.790	102.790	102.340	2.750	102.790	102.790	102.340	2.750	102.790	102.790	102.340				
3.500	N/A	N/A	N/A	3.250	103.104	103.104	102.883	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	103.121	103.121	102.671	2.875	103.121	103.121	102.671	2.875	103.121	103.121	102.671				
3.625	N/A	N/A	N/A	3.375	103.752	103.752	103.535	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.990	103.379	103.379	102.929	2.990	103.379	103.379	102.929	2.990	103.379	103.379	102.929				
3.750	N/A	N/A	N/A	3.500	104.141	104.141	103.926	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	103.479	103.479	103.029	3.000	103.479	103.479	103.029	3.000	103.479	103.479	103.029				
3.875	N/A	N/A	N/A	3.625	104.433	104.433	104.219	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	103.640	103.640	103.190	3.125	103.640	103.640	103.190	3.125	103.640	103.640	103.190				
3.990	N/A	N/A	N/A	3.750	104.312	104.312	104.112	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	104.145	104.145	103.695	3.250	104.145	104.145	103.695	3.250	104.145	104.145	103.695				
4.000	N/A	N/A	N/A	3.875	104.660	104.660	104.460	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	104.553	104.553	104.103	3.375	104.553	104.553	104.103	3.375	104.553	104.553	104.103				
4.125	N/A	N/A	N/A	3.990	104.871	104.871	104.671	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	104.774	104.774	104.324	3.500	104.774	104.774	104.324	3.500	104.774	104.774	104.324				
4.250	N/A	N/A	N/A	4.000	104.971	104.971	104.771	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	104.381	104.381	103.931	3.625	104.381	104.381	103.931	3.625	104.381	104.381	103.931				
4.375	N/A	N/A	N/A	4.125	104.6																														



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.:

10/18/2021

45 Day Lock Exp.:

11/1/2021

60 Day Lock Exp.:

11/16/2021

W. Rate Sheet Dated: 9/17/2021

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			
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	100.127	100.127	99.886	2.750	99.461	99.461	99.220	2.500	100.034	100.034	99.823	2.000	99.829	99.829	99.629
2.875	100.796	100.796	100.559	2.875	100.130	100.130	99.893	2.625	100.753	100.753	100.499	2.125	100.414	100.414	100.214
2.990	101.176	101.176	100.945	2.990	100.510	100.510	100.279	2.750	101.225	101.225	100.970	2.250	100.856	100.856	100.656
3.000	101.276	101.276	101.045	3.000	100.610	100.610	100.379	2.875	101.829	101.829	101.573	2.375	101.229	101.229	101.029
3.125	101.975	101.975	101.753	3.125	100.931	100.931	100.709	2.990	102.195	102.195	101.941	2.500	101.847	101.847	101.647
3.250	102.662	102.662	102.445	3.250	101.618	101.618	101.401	3.000	102.295	102.295	102.041	2.625	102.341	102.341	102.141
3.375	103.350	103.350	103.136	3.375	102.306	102.306	102.092	3.125	102.653	102.653	102.432	2.750	102.790	102.790	102.590
3.500	103.707	103.707	103.495	3.500	102.663	102.663	102.451	3.250	103.104	103.104	102.883	2.875	103.121	103.121	102.921
3.625	104.024	104.024	103.815	3.625	102.980	102.980	102.771	3.375	103.752	103.752	103.535	2.990	103.379	103.379	103.179
3.750	104.176	104.176	103.971	3.750	100.634	100.634	100.429	3.500	104.141	104.141	103.926	3.000	103.479	103.479	103.279
3.875	104.580	104.580	104.377	3.875	101.038	101.038	100.835	3.625	104.433	104.433	104.219	3.125	103.640	103.640	103.440
3.990	104.790	104.790	104.589	3.990	101.248	101.248	101.047	3.750	104.312	104.312	104.112	3.250	104.145	104.145	103.945
4.000	104.890	104.890	104.689	4.000	101.348	101.348	101.147	3.875	104.660	104.660	104.460	3.375	104.553	104.553	104.353
4.125	104.751	104.751	104.551	4.125	100.451	100.451	100.251	3.990	104.871	104.871	104.671	3.500	104.774	104.774	104.574
4.250	105.137	105.137	104.937	4.250	100.837	100.837	100.637	4.000	104.971	104.971	104.771	3.625	104.381	104.381	104.181
4.375	105.509	105.509	105.309	4.375	101.209	101.209	101.009	4.125	104.610	104.610	104.410	3.750	104.713	104.713	104.513
4.500	105.819	105.819	105.619	4.500	101.519	101.519	101.319	4.250	105.003	105.003	104.803	3.875	104.858	104.858	104.658
4.625	105.992	105.992	105.792	4.625	101.316	101.316	101.116	4.375	105.235	105.235	105.035	3.990	105.071	105.071	104.871
4.750	106.365	106.365	106.165	4.750	101.689	101.689	101.489	4.500	105.505	105.505	105.305	4.000	105.171	105.171	104.971

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:

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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.:

11/16/2021

W. Rate Sheet Dated: 9/17/2021

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	98.383	98.383	98.139	2.500	100.034	100.034	99.823	2.000	99.829	99.829	99.629	2.500	97.375	97.375	97.131	2.000	98.629	98.629	98.429
2.625	99.304	99.304	99.060	2.625	100.753	100.753	100.499	2.125	100.414	100.414	100.214	2.625	98.296	98.296	98.052	2.125	99.214	99.214	99.014
2.750	100.127	100.127	99.886	2.750	101.225	101.225	100.970	2.250	100.856	100.856	100.656	2.750	99.119	99.119	98.878	2.250	99.656	99.656	99.456
2.875	100.796	100.796	100.559	2.875	101.829	101.829	101.573	2.375	101.229	101.229	101.029	2.875	99.788	99.788	99.551	2.375	100.029	100.029	99.829
2.990	101.176	101.176	100.945	2.990	102.195	102.195	101.941	2.500	101.847	101.847	101.647	2.990	100.168	100.168	99.937	2.500	100.647	100.647	100.447
3.000	101.276	101.276	101.045	3.000	102.295	102.295	102.041	2.625	102.341	102.341	102.141	3.000	100.268	100.268	100.037	2.625	100.453	100.453	100.253
3.125	101.975	101.975	101.753	3.125	102.653	102.653	102.432	2.750	102.790	102.790	102.590	3.125	100.778	100.778	100.556	2.750	100.902	100.902	100.702
3.250	102.662	102.662	102.445	3.250	103.104	103.104	102.883	2.875	103.121	103.121	102.921	3.250	101.465	101.465	101.248	2.875	101.233	101.233	101.033
3.375	103.350	103.350	103.136	3.375	103.752	103.752	103.535	2.990	103.379	103.379	103.179	3.375	102.153	102.153	101.939	2.990	101.491	101.491	101.291
3.500	103.707	103.707	103.495	3.500	104.141	104.141	103.926	3.000	103.479	103.479	103.279	3.500	102.510	102.510	102.298	3.000	101.591	101.591	101.391
3.625	104.024	104.024	103.815	3.625	104.433	104.433	104.219	3.125	103.640	103.640	103.440	3.625	102.827	102.827	102.618	3.125	101.877	101.877	101.677
3.750	104.176	104.176	103.971	3.750	104.312	104.312	104.112	3.250	104.145	104.145	103.945	3.750	101.730	101.730	101.525	3.250	102.382	102.382	102.182
3.875	104.580	104.580	104.377	3.875	104.660	104.660	104.460	3.375	104.553	104.553	104.353	3.875	102.134	102.134	101.931	3.375	102.790	102.790	102.590
3.990	104.790	104.790	104.589	3.990	104.871	104.871	104.671	3.500	104.774	104.774	104.574	3.990	102.344	102.344	102.143	3.500	103.011	103.011	102.811
4.000	104.890	104.890	104.689	4.000	104.971	104.971	104.771	3.625	104.381	104.381	104.181	4.000	102.444	102.444	102.243	3.625	102.118	102.118	101.918
4.125	104.751	104.751	104.551	4.125	104.610	104.610	104.410	3.750	104.713	104.713	104.513	4.125	101.926	101.926	101.726	3.750	102.450	102.450	102.250
4.250	105.137	105.137	104.937	4.250	105.003	105.003	104.803	3.875	104.858	104.858	104.658	4.250	102.312	102.312	102.112	3.875	102.595	102.595	102.395
4.375	105.509	105.509	105.309	4.375	105.235	105.235	105.035	3.990	105.071	105.071	104.871	4.375	102.684	102.684	102.484	3.990	102.808	102.808	102.608
4.500	105.819	105.819	105.619	4.500	105.505	105.505	105.305	4.000	105.171	105.171	104.971	4.500	102.994	102.994	102.794	4.000	102.908	102.908	102.708

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	-2.125	-2.125	-2.125	-3.375	-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
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@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.:

11/16/2021

W. Rate Sheet Dated: 9/17/2021

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)