

W. Rate Sheet Dated: 6/6/2022

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
4.000	99.071	98.821	98.665	4.000	98.981	98.731	98.575	2.875	95.634	95.462	95.290	3.125	N/A	N/A	N/A
4.125	99.716	99.466	99.310	4.125	99.626	99.376	99.220	3.000	95.956	95.784	95.612	3.250	N/A	N/A	N/A
4.250	99.575	99.425	99.112	4.250	99.485	99.335	99.022	3.125	96.278	96.106	95.934	3.375	N/A	N/A	N/A
4.375	100.200	100.050	99.737	4.375	100.110	99.960	99.647	3.250	96.811	96.640	96.468	3.500	N/A	N/A	N/A
4.500	100.817	100.667	100.354	4.500	100.727	100.577	100.264	3.375	97.128	96.956	96.784	3.625	N/A	N/A	N/A
4.625	101.412	101.262	100.949	4.625	101.322	101.172	100.859	3.500	97.448	97.276	97.104	Margin = 2.250		Index = 2.020	
4.750	100.677	100.527	100.121	4.750	100.587	100.437	100.031	3.625	97.762	97.590	97.418	30 Year OTC			
4.875	101.245	101.095	100.689	4.875	101.155	101.005	100.599	3.750	98.125	97.914	97.703	Rate	30 Day	45 Day	60 Day
5.000	101.782	101.632	101.226	5.000	101.692	101.542	101.136	3.875	98.426	98.215	98.004	6.750	102.750	102.500	102.250
5.125	102.271	102.121	101.715	5.125	102.181	102.031	101.625	4.000	98.717	98.506	98.295				
5.250	101.382	101.232	100.732	5.250	101.292	101.142	100.642	4.125	98.992	98.781	98.570				
5.375	101.857	101.707	101.207	5.375	101.767	101.617	101.117	4.250	99.167	98.931	98.495				
5.500	102.284	102.134	101.634	5.500	102.194	102.044	101.544	4.375	99.427	99.091	98.755				
5.625	102.666	102.516	102.016	5.625	102.576	102.426	101.926	4.500	99.671	99.335	98.999				
5.750	102.510	102.360	101.860	5.750	102.420	102.270	101.770	4.625	99.890	99.554	99.218				
5.875	102.891	102.741	102.241	5.875	102.801	102.651	102.151	4.750	99.556	99.400	99.244				
6.000	103.248	103.098	102.598	6.000	103.158	103.008	102.508	4.875	99.768	99.611	99.455				
6.125	103.596	103.446	102.946	6.125	103.506	103.356	102.856	5.000	99.955	99.799	99.643				
6.250	103.896	103.746	103.246	6.250	102.348	102.198	101.698	5.125	100.129	99.972	99.816				

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
4.000	98.871	98.771	98.521	98.365	4.000	98.781	98.681	98.431	98.275	2.875	94.764	94.664	94.492	94.320
4.125	99.516	99.416	99.166	99.010	4.125	99.426	99.326	99.076	98.920	3.000	95.086	94.986	94.814	94.642
4.250	99.375	99.275	99.125	98.812	4.250	99.285	99.185	99.035	98.722	3.125	95.408	95.308	95.136	94.964
4.375	100.000	99.900	99.750	99.437	4.375	99.910	99.810	99.660	99.347	3.250	96.541	96.441	96.270	96.098
4.500	100.617	100.517	100.367	100.054	4.500	100.527	100.427	100.277	99.964	3.375	96.858	96.758	96.586	96.414
4.625	101.212	101.112	100.962	100.649	4.625	101.122	101.022	100.872	100.559	3.500	97.178	97.078	96.906	96.734
4.750	100.477	100.377	100.227	99.821	4.750	100.387	100.287	100.137	99.731	3.625	97.492	97.392	97.220	97.048
4.875	101.045	100.945	100.795	100.389	4.875	100.955	100.855	100.705	100.299	3.750	98.355	98.255	98.044	97.833
5.000	101.582	101.482	101.332	100.926	5.000	101.492	101.392	101.242	100.836	3.875	98.656	98.556	98.345	98.134
5.125	102.071	101.971	101.821	101.415	5.125	101.981	101.881	101.731	101.325	4.000	98.947	98.847	98.636	98.425
5.250	101.182	101.082	100.932	100.432	5.250	101.092	100.992	100.842	100.342	4.125	99.222	99.122	98.911	98.700
5.375	101.657	101.557	101.407	100.907	5.375	101.567	101.467	101.317	100.817	4.250	98.697	98.597	98.261	97.925
5.500	102.084	101.984	101.834	101.334	5.500	101.994	101.894	101.744	101.244	4.375	98.957	98.857	98.521	98.185

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	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	
2 Unit	0.000	VA Jumbo	
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 4.750%-5.750%			-1.000

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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.75-5.125	0.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
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
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	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				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	6.750	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				

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)



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.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

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
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	2.750	91.966	91.794	91.622	3.500	N/A	N/A	N/A
4.500	99.010	98.860	98.548	4.500	99.020	98.870	98.558	2.875	92.283	92.111	91.939	3.625	N/A	N/A	N/A
4.625	99.605	99.455	99.143	4.625	99.615	99.465	99.153	3.000	92.604	92.432	92.260	Margin = 2.250		Index = 2.020	
4.750	99.058	98.908	98.502	4.750	99.068	98.918	98.512	3.125	92.927	92.755	92.583	30 Year OTC			
4.875	99.626	99.476	99.070	4.875	99.636	99.486	99.080	3.250	93.716	93.544	93.372	Rate	30 Day	45 Day	60 Day
5.000	100.163	100.013	99.607	5.000	100.173	100.023	99.617	3.375	94.033	93.861	93.689	4.250	N/A	N/A	N/A
5.125	100.652	100.502	100.096	5.125	100.662	100.512	100.106	3.500	94.353	94.181	94.009	4.375	N/A	N/A	N/A
5.250	99.326	99.176	98.676	5.250	99.336	99.186	98.686	3.625	94.667	94.495	94.323	4.500	N/A	N/A	N/A
5.375	99.801	99.651	99.151	5.375	99.811	99.661	99.161	3.750	95.530	95.319	95.108	4.625	N/A	N/A	N/A
5.500	100.228	100.078	99.578	5.500	100.238	100.088	99.588	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	100.610	100.460	99.960	5.625	100.620	100.470	99.970	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.750	98.110	97.960	97.460	5.750	98.120	97.970	97.470	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.875	98.491	98.341	97.841	5.875	98.501	98.351	97.851	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.000	98.848	98.698	98.198	6.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	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	5.500	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
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.125	N/A	N/A	N/A	N/A	4.125	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.250	N/A	N/A	N/A	N/A	4.250	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.375	N/A	N/A	N/A	N/A	4.375	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
4.500	99.110	99.010	98.860	98.548	4.500	99.120	99.020	98.870	98.558	2.750	91.535	91.435	91.263	91.091
4.625	99.705	99.605	99.455	99.143	4.625	99.715	99.615	99.465	99.153	2.875	91.852	91.752	91.580	91.408
4.750	99.158	99.058	98.908	98.502	4.750	99.168	99.068	98.918	98.512	3.000	92.173	92.073	91.901	91.729
4.875	99.726	99.626	99.476	99.070	4.875	99.736	99.636	99.486	99.080	3.125	92.496	92.396	92.224	92.052
5.000	100.263	100.163	100.013	99.607	5.000	100.273	100.173	100.023	99.617	3.250	94.379	94.279	94.107	93.935
5.125	100.752	100.652	100.502	100.096	5.125	100.762	100.662	100.512	100.106	3.375	94.695	94.595	94.423	94.251
5.250	99.426	99.326	99.176	98.676	5.250	99.436	99.336	99.186	98.686	3.500	95.015	94.915	94.743	94.571
5.375	99.901	99.801	99.651	99.151	5.375	99.911	99.811	99.661	99.161	3.625	95.329	95.229	95.057	94.885
5.500	100.328	100.228	100.078	99.578	5.500	100.338	100.238	100.088	99.588	3.750	96.598	96.498	96.287	96.076

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	-0.750
FICO 640 - 659	0.000		
IA, 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 Note Rate Range = 4.750%-5.750%			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	-0.250
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	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.750	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

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
4.250	97.101	96.995	96.901	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	96.210	96.088	96.010	2.000	N/A	N/A	N/A	4.250	97.045	96.942	96.841
4.375	97.649	97.543	97.449	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.919	96.775	96.719	2.125	N/A	N/A	N/A	4.375	97.593	97.490	97.389
4.500	98.117	98.011	97.917	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	97.611	97.467	97.411	2.250	N/A	N/A	N/A	4.500	98.061	97.958	97.857
4.625	98.451	98.345	98.251	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	98.223	98.079	98.023	2.375	N/A	N/A	N/A	4.625	98.445	98.314	98.197
4.750	98.917	98.789	98.717	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.806	98.662	98.606	2.500	N/A	N/A	N/A	4.750	99.034	98.899	98.773
4.875	99.421	99.292	99.221	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	99.305	99.161	99.105	2.625	N/A	N/A	N/A	4.875	99.538	99.403	99.277
4.990	99.752	99.624	99.552	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	99.558	99.414	99.358	2.750	N/A	N/A	N/A	4.990	99.869	99.734	99.608
5.000	99.852	99.724	99.652	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	99.658	99.514	99.458	2.875	N/A	N/A	N/A	5.000	99.969	99.834	99.708
5.125	100.223	100.095	100.023	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.875	99.731	99.675	2.990	N/A	N/A	N/A	5.125	100.340	100.205	100.079
5.250	100.455	100.304	100.255	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	100.188	100.022	99.988	3.000	N/A	N/A	N/A	5.250	100.666	100.523	100.389
5.375	100.761	100.610	100.561	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	100.489	100.323	100.289	3.125	N/A	N/A	N/A	5.375	100.972	100.829	100.695
5.500	101.065	100.914	100.865	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.726	100.560	100.526	3.250	N/A	N/A	N/A	5.500	101.276	101.133	100.999
5.625	101.366	101.215	101.166	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.891	100.725	100.691	3.375	N/A	N/A	N/A	5.625	101.580	101.435	101.301
5.750	101.716	101.451	101.501	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.957	100.692	100.718	3.500	N/A	N/A	N/A	5.750	101.899	101.692	101.533
5.875	102.052	101.787	101.837	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	101.290	101.025	101.051	3.625	N/A	N/A	N/A	5.875	102.235	102.028	101.869
5.990	102.252	101.987	102.037	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	101.433	101.168	101.194	3.750	N/A	N/A	N/A	5.990	102.436	102.229	102.070
6.000	102.352	102.087	102.137	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	101.533	101.268	101.294	3.875	N/A	N/A	N/A	6.000	102.536	102.329	102.170
6.125	102.573	102.308	102.358	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	101.644	101.379	101.405	3.990	N/A	N/A	N/A	6.125	102.756	102.549	102.390
6.250	102.540	102.215	102.187	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.329	101.004	100.956	4.000	N/A	N/A	N/A	6.250	102.710	102.369	101.992
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	4.250	97.932	97.766	97.732	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	96.056	95.956	95.856	3.250	95.968	95.868	95.768
2.875	N/A	N/A	N/A	4.375	98.409	98.243	98.209	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.801	96.701	96.601	3.375	96.714	96.614	96.514
2.990	N/A	N/A	N/A	4.500	98.793	98.625	98.593	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	97.243	97.143	97.043	3.500	97.155	97.055	96.955
3.000	N/A	N/A	N/A	4.625	99.366	99.177	99.166	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.665	97.565	97.465	3.625	97.578	97.478	97.378
3.125	N/A	N/A	N/A	4.750	99.853	99.664	99.653	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	98.078	97.978	97.878	3.750	97.990	97.890	97.790
3.250	N/A	N/A	N/A	4.875	100.291	100.102	100.091	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.520	98.420	98.320	3.875	98.432	98.332	98.232
3.375	N/A	N/A	N/A	4.990	100.546	100.357	100.346	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.852	98.746	98.652	3.990	98.752	98.642	98.552
3.500	N/A	N/A	N/A	5.000	100.646	100.457	100.446	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.952	98.846	98.752	4.000	98.852	98.742	98.652
3.625	N/A	N/A	N/A	5.125	100.967	100.778	100.767	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.460	99.343	99.260	4.125	99.349	99.224	99.094
3.750	N/A	N/A	N/A	5.250	101.056	100.844	100.856	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.919	99.802	99.719	4.250	99.808	99.683	99.553
3.875	N/A	N/A	N/A	5.375	101.253	101.041	101.053	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	100.328	100.211	100.128	4.375	100.217	100.092	99.962
3.990	N/A	N/A	N/A	5.500	101.486	101.274	101.286	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.698	100.581	100.498	4.500	100.587	100.462	100.332
4.000	N/A	N/A	N/A	5.625	101.729	101.517	101.529	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	101.027	100.910	100.827	4.625	100.916	100.791	100.661
4.125	N/A	N/A	N/A	5.750	102.054	101.805	101.847	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.910	100.720	100.709	4.750	100.720	100.519	100.277
4.250	N/A	N/A	N/A	5.875	102.316	102.067	102.109	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	101.271	101.081	101.070	4.875	101.081	100.880	100.638
4.375	N/A	N/A	N/A	5.990	102.437	102.188	102.230	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.506	101.316	101.305	4.990	101.316	101.115	100.873
4.500	N/A	N/A	N/A	6.000	102.537	102.288	102.330	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.606	101.416	101.405	5.000	101.416	101.215	100.973
4.625	N/A	N/A	N/A	6.125	102.692	102.443	102.485	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.930	101.740	101.729	5.125	101.739	101.538	101.296
4.750	N/A	N/A	N/A	6.250	102.742	101.932	101.901	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.524	101.260	101.242	5.250	101.241	100.951	100.611
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	95.943	95.743	95.743	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	97.176	96.976	96.976
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.543	96.343	96.343	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	97.667	97.467	97.467
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.006	96.806	96.806	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	98.108	97.908	97.908
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.431	97.231	97.231	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	98.544	98.344	98.344
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.773	97.573	97.573	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.813	98.613	98.613
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.078	97.878	97.878	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	99.268	99.068	99.068
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	98.255	98.055	98.055	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.580	99.380	99.380
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	98.355	98.155	98.155	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.680	99.480	99.480
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.623	98.423	98.423	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	100.072	99.872	99.872
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.571	98.371	98.371	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	100.168	99.968	99.968
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.858	98.658	98.658	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.475	100.275	100.275
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.114	98.914	98.914	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.826	100.626	100.626
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.62															



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.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

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
6.750	102.750	102.500	102.250	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
				6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
				6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-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	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
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	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	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	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	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
IA, 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	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 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.: 7/6/2022
45 Day Lock Exp.: 7/21/2022
60 Day Lock Exp.: 8/5/2022

W. Rate Sheet Dated: 6/6/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	95.815	95.694	95.615	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	95.833	95.712	95.633
4.125	96.455	96.332	96.255	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	96.475	96.352	96.275
4.250	97.186	97.066	96.986	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.184	97.064	96.984
4.375	97.788	97.685	97.585	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.788	97.685	97.585
4.500	98.271	98.164	98.066	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.272	98.165	98.067
4.625	98.605	98.496	98.398	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.607	98.498	98.400
4.750	99.003	98.867	98.772	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	99.216	99.080	98.985
4.875	99.557	99.417	99.322	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	99.771	99.631	99.536
4.990	99.952	99.805	99.710	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	100.167	100.020	99.925
5.000	100.052	99.905	99.810	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	100.267	100.120	100.025
5.125	100.433	100.292	100.196	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	100.650	100.509	100.413
5.250	100.616	100.469	100.373	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	101.089	100.942	100.846
5.375	100.975	100.829	100.732	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	101.448	101.302	101.205
5.500	101.243	101.099	101.000	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	101.714	101.570	101.471
5.625	101.494	101.351	101.251	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	101.970	101.827	101.727
5.750	101.817	101.609	101.414	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	101.927	101.719	101.524
5.875	102.117	101.910	101.717	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	102.228	102.021	101.828
5.990	102.277	102.069	101.880	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	102.390	102.182	101.993
6.000	102.377	102.169	101.980	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	102.490	102.282	102.093
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.000	97.083	96.926	96.842	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.971	94.800	94.762	3.000	94.971	94.800	94.762
2.875	N/A	N/A	N/A	4.125	97.766	97.605	97.521	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	95.532	95.418	95.332	3.125	95.532	95.418	95.332
2.990	N/A	N/A	N/A	4.250	98.353	98.187	98.103	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	96.118	96.002	95.918	3.250	96.118	96.002	95.918
3.000	N/A	N/A	N/A	4.375	98.870	98.701	98.617	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.896	96.778	96.696	3.375	96.899	96.781	96.699
3.125	N/A	N/A	N/A	4.500	99.325	99.156	99.072	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	97.408	97.285	97.208	3.500	97.408	97.285	97.208
3.250	N/A	N/A	N/A	4.625	99.479	99.303	99.200	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.805	97.705	97.605	3.625	97.992	97.892	97.792
3.375	N/A	N/A	N/A	4.750	99.977	99.800	99.697	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	98.252	98.151	98.052	3.750	98.236	98.135	98.036
3.500	N/A	N/A	N/A	4.875	100.470	100.292	100.189	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.680	98.577	98.480	3.875	98.667	98.564	98.467
3.625	N/A	N/A	N/A	4.990	100.655	100.475	100.373	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.995	98.885	98.795	3.990	98.979	98.869	98.779
3.750	N/A	N/A	N/A	5.000	100.755	100.575	100.473	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	99.095	98.985	98.895	4.000	99.079	98.969	98.879
3.875	N/A	N/A	N/A	5.125	100.596	100.390	100.268	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.487	99.343	99.260	4.125	99.487	99.343	99.260
3.990	N/A	N/A	N/A	5.250	101.164	100.958	100.835	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	100.042	99.893	99.810	4.250	100.042	99.893	99.810
4.000	N/A	N/A	N/A	5.375	101.410	101.204	101.081	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	100.472	100.321	100.238	4.375	100.472	100.321	100.238
4.125	N/A	N/A	N/A	5.500	101.700	101.490	101.368	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.809	100.659	100.576	4.500	100.813	100.663	100.580
4.250	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.539	100.322	100.220	4.625	101.242	101.025	100.923
4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.945	100.728	100.626	4.750	100.931	100.714	100.612
4.500	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	101.317	101.100	100.998	4.875	101.304	101.087	100.985
4.625	N/A	N/A	N/A	5.990	.100	.100	.100	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	101.582	101.361	101.259	4.990	101.566	101.345	101.243
4.750	N/A	N/A	N/A	6.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	101.682	101.461	101.359	5.000	101.666	101.445	101.343

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year >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	3.000	92.937	92.766	92.728	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	3.125	93.500	93.386	93.300	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	3.250	93.270	93.154	93.070	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	3.375	94.224	94.106	94.024	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	3.500	94.912	94.789	94.712	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	3.625	95.957	95.857	95.757	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	3.750	96.674	96.573	96.474	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	3.875	97.320	97.217	97.120	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	3.990	97.877	97.767	97.677	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	4.000	97.977	97.867	97.777	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	4.125	98.615	98.471	98.388	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	4.250	99.202	99.053	98.970	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	4.375	99.640	99.489	99.406	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	4.500	99.983	99.833	99.750	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	4.625	101.125	100.908	100.806	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	4.750	100.307	100.090	99.988	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	4.875	101.181	100.964	100.862	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	4.990	101.446	101.225	101.123	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	5.000	101.546	101.325	101.223	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

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
6.750	102.750	102.500	102.250	4.000	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
				4.125	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
				4.250	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	5.500	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	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	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 ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	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
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	0.000
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@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/6/2022
45 Day Lock Exp.: 7/21/2022
60 Day Lock Exp.: 8/5/2022

W. Rate Sheet Dated: 6/6/2022

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
4.250	0.000	0.625	0.375	0.375	0.375	0.125	0.000
4.375	0.000	0.750	0.500	0.500	0.375	0.250	0.000
4.500	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.625	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.750	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.875	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.990	0.000	0.750	0.625	0.500	0.500	0.375	0.000
5.000	0.000	0.875	0.625	0.500	0.500	0.375	0.000
5.125	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.250	0.000	1.000	0.875	0.625	0.625	0.375	0.000
5.375	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.500	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.625	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.750	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.875	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.990	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.000	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.125	0.375	0.250	0.250	0.250	0.125	0.000	0.000
4.250	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.375	0.750	0.625	0.500	0.500	0.375	0.125	0.000
4.500	0.750	0.500	0.625	0.500	0.375	0.125	0.125
4.625	0.750	0.500	0.500	0.500	0.250	0.250	0.125
4.750	1.125	0.875	0.625	0.500	0.625	0.375	0.125
4.875	1.125	0.875	0.625	0.625	0.500	0.375	0.125
4.990	1.125	0.875	0.625	0.625	0.500	0.375	0.125
5.000	1.000	0.875	0.750	0.625	0.500	0.375	0.250
5.125	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.250	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.375	1.125	0.875	0.625	0.500	0.625	0.375	0.125
5.500	1.125	0.875	0.625	0.500	0.500	0.375	0.125
5.625	1.000	0.875	0.625	0.500	0.500	0.375	0.125
5.750	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.875	0.500	0.375	0.250	0.250	0.250	0.000	0.000
5.990	0.500	0.375	0.250	0.250	0.250	0.000	0.000
6.000	0.500	0.375	0.250	0.250	0.250	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.125	0.125	0.000	0.000	0.000
4.500	0.375	0.375	0.250	0.125	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.750	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.875	0.375	0.375	0.250	0.250	0.125	0.000	0.000
4.990	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.000	0.375	0.375	0.250	0.250	0.125	0.000	0.000
5.125	0.500	0.375	0.375	0.375	0.250	0.000	0.000
5.250	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.375	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.500	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.625	0.625	0.500	0.500	0.500	0.375	0.000	0.000
5.750	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.875	0.625	0.625	0.625	0.500	0.500	0.000	0.000
5.990	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.000	0.625	0.625	0.625	0.500	0.500	0.000	0.000
6.125	0.875	0.625	0.625	0.500	0.500	0.000	0.000
6.250	1.250	1.000	0.875	0.625	0.500	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
4.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.125	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.250	0.125	0.125	0.000	0.000
4.500	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.750	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.875	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.990	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
6.000	0.000	0.000	0.000	0.000	-0.125	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
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	-0.125	0.000	-0.250	0.000	0.000
4.750	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.875	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.990	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.000	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	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
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.500	0.125	0.000	0.000	-0.125	0.000	0.000	0.000
3.625	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.750	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.125	0.250	0.125	0.000	0.000	0.000	0.000	0.000
4.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.250	0.125	0.125
4.750	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.875	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.990	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
5.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-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.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

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
4.000	95.815	95.694	95.615	4.000	97.083	96.926	96.842	3.000	94.971	94.800	94.762	4.000	94.015	93.894	93.815	3.000	93.304	93.133	93.095
4.125	96.455	96.332	96.255	4.125	97.766	97.605	97.521	3.125	95.532	95.418	95.332	4.125	94.762	94.639	94.562	3.125	93.866	93.752	93.666
4.250	97.186	97.086	96.986	4.250	98.353	98.187	98.103	3.250	96.118	96.002	95.918	4.250	95.749	95.649	95.549	3.250	94.044	93.928	93.844
4.375	97.788	97.685	97.585	4.375	98.870	98.701	98.617	3.375	96.896	96.778	96.696	4.375	96.355	96.252	96.152	3.375	94.910	94.792	94.710
4.500	98.271	98.164	98.066	4.500	99.325	99.156	99.072	3.500	97.408	97.285	97.208	4.500	96.841	96.734	96.636	3.500	95.510	95.387	95.310
4.625	98.605	98.496	98.398	4.625	99.479	99.303	99.200	3.625	97.805	97.705	97.605	4.625	97.177	97.068	96.970	3.625	96.231	96.131	96.031
4.750	99.003	98.867	98.772	4.750	99.977	99.800	99.697	3.750	98.252	98.151	98.052	4.750	97.745	97.609	97.514	3.750	96.813	96.712	96.613
4.875	99.557	99.417	99.322	4.875	100.470	100.292	100.189	3.875	98.680	98.577	98.480	4.875	98.300	98.160	98.065	3.875	97.350	97.247	97.150
4.990	99.952	99.805	99.710	4.990	100.655	100.475	100.373	3.990	98.995	98.885	98.795	4.990	98.570	98.423	98.328	3.990	97.786	97.676	97.586
5.000	100.052	99.905	99.810	5.000	100.755	100.575	100.473	4.000	99.095	98.985	98.895	5.000	98.670	98.523	98.428	4.000	97.886	97.776	97.686
5.125	100.433	100.292	100.196	5.125	100.596	100.390	100.268	4.125	99.487	99.343	99.260	5.125	98.819	98.678	98.582	4.125	98.401	98.257	98.174
5.250	100.616	100.469	100.373	5.250	101.164	100.958	100.835	4.250	100.042	99.893	99.810	5.250	98.982	98.835	98.739	4.250	98.972	98.823	98.740
5.375	100.975	100.829	100.732	5.375	101.410	101.204	101.081	4.375	100.472	100.321	100.238	5.375	99.404	99.258	99.161	4.375	99.406	99.255	99.172
5.500	101.243	101.099	101.000	5.500	101.700	101.490	101.368	4.500	100.809	100.659	100.576	5.500	99.695	99.551	99.452	4.500	99.746	99.596	99.513
5.625	101.494	101.351	101.251	5.625	101.994	101.787	101.665	4.625	100.539	100.322	100.220	5.625	99.967	99.824	99.724	4.625	100.182	99.965	99.863
5.750	101.817	101.609	101.414	5.750	101.687	101.451	101.309	4.750	100.945	100.728	100.626	5.750	99.629	99.421	99.226	4.750	99.976	99.759	99.657
5.875	102.138	101.931	101.738	5.875	102.055	101.819	101.677	4.875	101.317	101.100	100.998	5.875	100.174	99.967	99.774	4.875	100.599	100.382	100.280
5.990	102.324	102.116	101.927	5.990	102.251	102.014	101.872	4.990	101.582	101.361	101.259	5.990	100.360	100.152	99.963	4.990	100.864	100.643	100.541
6.000	102.424	102.216	102.027	6.000	102.351	102.114	101.972	5.000	101.682	101.461	101.359	6.000	100.460	100.252	100.063	5.000	100.964	100.743	100.641

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	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

All Loan Type Adjustments	
Adjusters	All Terms
IA, 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			
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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.			FHA ID# - 1358600006
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.:

7/6/2022

45 Day Lock Exp.:

7/21/2022

60 Day Lock Exp.:

8/5/2022

W. Rate Sheet Dated: 6/6/2022

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

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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



AFR Loan Center

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8/5/2022

W. Rate Sheet Dated: 6/6/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	94.300	94.175	94.050	
5.375	94.800	94.675	94.550	
5.500	95.050	94.925	94.800	
5.625	95.800	95.675	95.550	
5.750	96.425	96.300	96.175	
5.875	96.800	96.675	96.550	
5.990	97.175	97.050	96.925	
6.125	97.925	97.800	97.675	
6.250	8.175	8.050	7.925	
6.375	98.425	98.300	98.175	
6.500	99.675	99.550	99.425	
6.625	99.925	99.800	99.675	
6.750	100.175	100.050	99.925	
6.875	100.425	100.300	100.175	
6.990	100.675	100.550	100.425	
7.125	100.925	100.800	100.675	
7.250	101.175	101.050	100.925	
7.375	101.425	101.300	101.175	
7.500	101.550	101.425	101.300	
7.625	101.675	101.550	101.425	
7.750	101.800	101.675	101.550	
7.875	101.925	101.800	101.675	
7.990	102.050	101.925	101.800	
8.125	102.175	102.050	101.925	
8.250	102.300	102.175	102.050	
8.375	102.425	102.300	102.175	
8.500	102.550	102.425	102.300	
8.625	102.675	102.550	102.425	
8.750	102.800	102.675	102.550	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	94.050	93.925	93.800	
5.375	94.550	94.425	94.300	
5.500	94.800	94.675	94.550	
5.625	95.550	95.425	95.300	
5.750	96.175	96.050	95.925	
5.875	96.550	96.425	96.300	
5.990	96.925	96.800	96.675	
6.125	97.675	97.550	97.425	
6.250	7.925	7.800	7.675	
6.375	98.175	98.050	97.925	
6.500	99.425	99.300	99.175	
6.625	99.675	99.550	99.425	
6.750	99.925	99.800	99.675	
6.875	100.175	100.050	99.925	
6.990	100.425	100.300	100.175	
7.125	100.675	100.550	100.425	
7.250	100.925	100.800	100.675	
7.375	101.175	101.050	100.925	
7.500	101.300	101.175	101.050	
7.625	101.425	101.300	101.175	
7.750	101.550	101.425	101.300	
7.875	101.675	101.550	101.425	
7.990	101.800	101.675	101.550	
8.125	101.925	101.800	101.675	
8.250	102.050	101.925	101.800	
8.375	102.175	102.050	101.925	
8.500	102.300	102.175	102.050	
8.625	102.425	102.300	102.175	
8.750	102.550	102.425	102.300	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	93.800	93.675	93.550	
5.375	94.300	94.175	94.050	
5.500	94.550	94.425	94.300	
5.625	95.300	95.175	95.050	
5.750	95.925	95.800	95.675	
5.875	96.300	96.175	96.050	
5.990	96.675	96.550	96.425	
6.125	97.425	97.300	97.175	
6.250	7.675	7.550	7.425	
6.375	97.925	97.800	97.675	
6.500	99.175	99.050	98.925	
6.625	99.425	99.300	99.175	
6.750	99.675	99.550	99.425	
6.875	99.925	99.800	99.675	
6.990	100.175	100.050	99.925	
7.125	100.425	100.300	100.175	
7.250	100.675	100.550	100.425	
7.375	100.925	100.800	100.675	
7.500	101.050	100.925	100.800	
7.625	101.175	101.050	100.925	
7.750	101.300	101.175	101.050	
7.875	101.425	101.300	101.175	
7.990	101.550	101.425	101.300	
8.125	101.675	101.550	101.425	
8.250	101.800	101.675	101.550	
8.375	101.925	101.800	101.675	
8.500	102.050	101.925	101.800	
8.625	102.175	102.050	101.925	
8.750	102.300	102.175	102.050	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-1.000	-2.250
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-1.250	-2.750
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.750	-3.250
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.500	-4.250
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.250	-4.750
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-3.750	-3.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.500	-2.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	-2.500	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006		
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