

W. Rate Sheet Dated: 6/10/2022

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	98.196	97.978	97.790	4.000	98.106	97.888	97.700	2.875	94.275	94.103	93.931	3.125	N/A	N/A	N/A
4.125	98.837	98.619	98.431	4.125	98.747	98.529	98.341	3.000	94.596	94.424	94.253	3.250	N/A	N/A	N/A
4.250	98.867	98.717	98.389	4.250	98.777	98.627	98.299	3.125	94.919	94.747	94.575	3.375	N/A	N/A	N/A
4.375	99.482	99.332	99.004	4.375	99.392	99.242	98.914	3.250	95.725	95.546	95.366	3.500	N/A	N/A	N/A
4.500	100.084	99.934	99.606	4.500	99.994	99.844	99.516	3.375	96.041	95.861	95.682	3.625	N/A	N/A	N/A
4.625	100.656	100.506	100.178	4.625	100.566	100.416	100.088	3.500	96.356	96.176	95.997	Margin = 2.250		Index = 2.140	
4.750	100.112	99.962	99.556	4.750	100.022	99.872	99.466	3.625	96.662	96.483	96.303	30 Year OTC			
4.875	100.659	100.509	100.103	4.875	100.569	100.419	100.013	3.750	97.154	96.885	96.615	Rate	30 Day	45 Day	60 Day
5.000	101.166	101.016	100.610	5.000	101.076	100.926	100.520	3.875	97.447	97.178	96.908	6.750	102.750	102.500	102.250
5.125	101.634	101.484	101.078	5.125	101.544	101.394	100.988	4.000	97.728	97.459	97.189				
5.250	100.572	100.422	99.906	5.250	100.482	100.332	99.816	4.125	97.989	97.720	97.450				
5.375	101.019	100.869	100.353	5.375	100.929	100.779	100.263	4.250	98.802	98.427	98.052				
5.500	101.422	101.272	100.756	5.500	101.332	101.182	100.666	4.375	99.052	98.677	98.302				
5.625	101.776	101.626	101.110	5.625	101.686	101.536	101.020	4.500	99.282	98.907	98.532				
5.750	101.734	101.584	100.959	5.750	101.644	101.494	100.869	4.625	99.484	99.109	98.734				
5.875	102.104	101.954	101.329	5.875	102.014	101.864	101.239	4.750	N/A	N/A	N/A				
6.000	102.459	102.309	101.684	6.000	102.369	102.219	101.594	4.875	N/A	N/A	N/A				
6.125	102.807	102.657	102.032	6.125	102.717	102.567	101.942	5.000	N/A	N/A	N/A				
6.250	103.107	102.957	102.332	6.250	101.589	101.439	100.814	5.125	N/A	N/A	N/A				

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	97.996	97.896	97.678	97.490	4.000	97.906	97.806	97.588	97.400	2.875	93.405	93.305	93.133	92.961
4.125	98.637	98.537	98.319	98.131	4.125	98.547	98.447	98.229	98.041	3.000	93.726	93.626	93.454	93.283
4.250	98.667	98.567	98.417	98.089	4.250	98.577	98.477	98.327	97.999	3.125	94.049	93.949	93.777	93.605
4.375	99.282	99.182	99.032	98.704	4.375	99.192	99.092	98.942	98.614	3.250	95.455	95.355	95.176	94.996
4.500	99.884	99.784	99.634	99.306	4.500	99.794	99.694	99.544	99.216	3.375	95.771	95.671	95.491	95.312
4.625	100.456	100.356	100.206	99.878	4.625	100.366	100.266	100.116	99.788	3.500	96.086	95.986	95.806	95.627
4.750	99.912	99.812	99.662	99.256	4.750	99.822	99.722	99.572	99.166	3.625	96.392	96.292	96.113	95.933
4.875	100.459	100.359	100.209	99.803	4.875	100.369	100.269	100.119	99.713	3.750	97.384	97.284	97.015	96.745
5.000	100.966	100.866	100.716	100.310	5.000	100.876	100.776	100.626	100.220	3.875	97.677	97.577	97.308	97.038
5.125	101.434	101.334	101.184	100.778	5.125	101.344	101.244	101.094	100.688	4.000	97.958	97.858	97.589	97.319
5.250	100.372	100.272	100.122	99.606	5.250	100.282	100.182	100.032	99.516	4.125	98.219	98.119	97.850	97.580
5.375	100.819	100.719	100.569	100.053	5.375	100.729	100.629	100.479	99.963	4.250	98.332	98.232	97.857	97.482
5.500	101.222	101.122	100.972	100.456	5.500	101.132	101.032	100.882	100.366	4.375	98.582	98.482	98.107	97.732

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	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/11/2022

45 Day Lock Exp.:

7/25/2022

60 Day Lock Exp.:

8/9/2022

W. Rate Sheet Dated: 6/10/2022

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	90.607	90.435	90.263	3.500	N/A	N/A	N/A
4.500	98.278	98.128	97.800	4.500	98.288	98.138	97.810	2.875	90.924	90.752	90.580	3.625	N/A	N/A	N/A
4.625	98.850	98.700	98.372	4.625	98.860	98.710	98.382	3.000	91.245	91.073	90.901	Margin = 2.250		Index = 2.140	
4.750	98.494	98.344	97.938	4.750	98.504	98.354	97.948	3.125	91.568	91.396	91.224	30 Year OTC			
4.875	99.041	98.891	98.485	4.875	99.051	98.901	98.495	3.250	92.630	92.450	92.271	Rate	30 Day	45 Day	60 Day
5.000	99.548	99.398	98.992	5.000	99.558	99.408	99.002	3.375	92.946	92.766	92.587	4.250	N/A	N/A	N/A
5.125	100.016	99.866	99.460	5.125	100.026	99.876	99.470	3.500	93.261	93.081	92.902	4.375	N/A	N/A	N/A
5.250	98.516	98.366	97.850	5.250	98.526	98.376	97.860	3.625	93.567	93.387	93.208	4.500	N/A	N/A	N/A
5.375	98.963	98.813	98.297	5.375	98.973	98.823	98.307	3.750	94.559	94.289	94.020	4.625	N/A	N/A	N/A
5.500	99.366	99.216	98.700	5.500	99.376	99.226	98.710	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.720	99.570	99.054	5.625	99.730	99.580	99.064	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.750	97.334	97.184	96.559	5.750	97.344	97.194	96.569	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.875	97.704	97.554	96.929	5.875	97.714	97.564	96.939	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.000	98.059	97.909	97.284	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	98.378	98.278	98.128	97.800	4.500	98.388	98.288	98.138	97.810	2.750	90.176	90.076	89.904	89.732
4.625	98.950	98.850	98.700	98.372	4.625	98.960	98.860	98.710	98.382	2.875	90.492	90.392	90.220	90.048
4.750	98.594	98.494	98.344	97.938	4.750	98.604	98.504	98.354	97.948	3.000	90.814	90.714	90.542	90.370
4.875	99.141	99.041	98.891	98.485	4.875	99.151	99.051	98.901	98.495	3.125	91.136	91.036	90.864	90.692
5.000	99.648	99.548	99.398	98.992	5.000	99.658	99.558	99.408	99.002	3.250	93.293	93.193	93.013	92.834
5.125	100.116	100.016	99.866	99.460	5.125	100.126	100.026	99.876	99.470	3.375	93.608	93.508	93.328	93.149
5.250	98.616	98.516	98.366	97.850	5.250	98.626	98.526	98.376	97.860	3.500	93.923	93.823	93.643	93.464
5.375	99.063	98.963	98.813	98.297	5.375	99.073	98.973	98.823	98.307	3.625	94.230	94.130	93.950	93.771
5.500	99.466	99.366	99.216	98.700	5.500	99.476	99.376	99.226	98.710	3.750	95.628	95.528	95.258	94.989

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.: 7/11/2022

45 Day Lock Exp.: 7/25/2022

60 Day Lock Exp.: 8/9/2022

W. Rate Sheet Dated: 6/10/2022

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	96.217	96.117	96.017	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	95.485	95.364	95.285	2.000	N/A	N/A	N/A	4.250	96.176	96.076	95.976
4.375	96.775	96.675	96.575	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	96.211	96.090	96.011	2.125	N/A	N/A	N/A	4.375	96.735	96.635	96.535
4.500	97.260	97.160	97.060	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	96.917	96.796	96.717	2.250	N/A	N/A	N/A	4.500	97.220	97.120	97.020
4.625	97.643	97.522	97.443	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	97.547	97.426	97.347	2.375	N/A	N/A	N/A	4.625	97.791	97.661	97.527
4.750	98.243	98.122	98.043	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	98.140	98.019	97.940	2.500	N/A	N/A	N/A	4.750	98.390	98.260	98.126
4.875	98.751	98.630	98.551	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	98.642	98.521	98.442	2.625	N/A	N/A	N/A	4.875	98.899	98.769	98.635
4.990	99.080	98.959	98.880	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	98.891	98.770	98.691	2.750	N/A	N/A	N/A	4.990	99.228	99.098	98.964
5.000	99.180	99.059	98.980	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	98.991	98.870	98.791	2.875	N/A	N/A	N/A	5.000	99.328	99.198	99.064
5.125	99.549	99.428	99.349	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	99.206	99.085	99.006	2.990	N/A	N/A	N/A	5.125	99.696	99.566	99.432
5.250	99.798	99.669	99.598	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	99.539	99.411	99.339	3.000	N/A	N/A	N/A	5.250	100.032	99.900	99.766
5.375	100.116	99.987	99.916	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	99.852	99.724	99.652	3.125	N/A	N/A	N/A	5.375	100.350	100.218	100.084
5.500	100.425	100.296	100.225	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	100.091	99.963	99.891	3.250	N/A	N/A	N/A	5.500	100.659	100.527	100.393
5.625	100.738	100.609	100.538	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	100.266	100.138	100.066	3.375	N/A	N/A	N/A	5.625	100.972	100.840	100.706
5.750	101.030	100.826	100.830	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	100.272	100.068	100.072	3.500	N/A	N/A	N/A	5.750	101.251	101.080	100.921
5.875	101.359	101.155	101.159	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	100.597	100.393	100.397	3.625	N/A	N/A	N/A	5.875	101.580	101.409	101.250
5.990	101.557	101.353	101.357	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	100.737	100.533	100.537	3.750	N/A	N/A	N/A	5.990	101.778	101.607	101.448
6.000	101.657	101.453	101.457	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	100.837	100.633	100.637	3.875	N/A	N/A	N/A	6.000	101.878	101.707	101.548
6.125	101.872	101.668	101.672	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	100.943	100.739	100.743	3.990	N/A	N/A	N/A	6.125	102.099	101.922	101.763
6.250	102.244	101.934	101.977	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.033	100.723	100.766	4.000	N/A	N/A	N/A	6.250	102.406	102.151	101.917
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	97.176	97.076	96.976	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	95.416	95.316	95.216	3.250	95.328	95.228	95.128
2.875	N/A	N/A	N/A	4.375	97.662	97.562	97.462	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	96.170	96.070	95.970	3.375	96.082	95.982	95.882
2.990	N/A	N/A	N/A	4.500	98.181	98.060	97.981	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	96.620	96.520	96.420	3.500	96.532	96.432	96.332
3.000	N/A	N/A	N/A	4.625	98.779	98.658	98.579	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	97.068	96.968	96.868	3.625	96.973	96.873	96.773
3.125	N/A	N/A	N/A	4.750	99.275	99.154	99.075	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	97.571	97.471	97.371	3.750	97.476	97.376	97.271
3.250	N/A	N/A	N/A	4.875	99.716	99.595	99.516	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	98.025	97.925	97.825	3.875	97.930	97.830	97.725
3.375	N/A	N/A	N/A	4.990	99.964	99.843	99.764	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	98.423	98.284	98.223	3.990	98.288	98.158	98.048
3.500	N/A	N/A	N/A	5.000	100.064	99.943	99.864	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	98.523	98.384	98.323	4.000	98.388	98.258	98.148
3.625	N/A	N/A	N/A	5.125	100.384	100.263	100.184	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	99.040	98.901	98.840	4.125	98.905	98.744	98.566
3.750	N/A	N/A	N/A	5.250	100.494	100.366	100.294	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	99.500	99.361	99.300	4.250	99.365	99.204	99.026
3.875	N/A	N/A	N/A	5.375	100.701	100.573	100.501	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	99.905	99.766	99.705	4.375	99.770	99.609	99.431
3.990	N/A	N/A	N/A	5.500	100.942	100.814	100.742	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	100.256	100.117	100.056	4.500	100.121	99.960	99.782
4.000	N/A	N/A	N/A	5.625	101.182	101.054	100.982	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	100.586	100.447	100.386	4.625	100.450	100.289	100.111
4.125	N/A	N/A	N/A	5.750	101.339	101.135	101.139	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	100.604	100.406	100.393	4.750	100.407	100.196	99.970
4.250	N/A	N/A	N/A	5.875	101.602	101.398	101.402	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.973	100.775	100.762	4.875	100.775	100.564	100.338
4.375	N/A	N/A	N/A	5.990	101.723	101.519	101.523	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	101.215	101.017	101.004	4.990	101.017	100.806	100.580
4.500	N/A	N/A	N/A	6.000	101.823	101.619	101.623	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	101.315	101.117	101.104	5.000	101.117	100.906	100.680
4.625	N/A	N/A	N/A	6.125	101.980	101.776	101.780	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	101.650	101.452	101.439	5.125	101.452	101.241	101.015
4.750	N/A	N/A	N/A	6.250	101.943	101.633	101.689	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	101.148	100.884	100.842	5.250	100.861	100.554	100.215
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	95.298	95.098	95.098	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	96.501	96.301	96.301
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.911	95.711	95.711	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	96.999	96.799	96.799
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	96.476	96.276	96.276	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	97.449	97.249	97.249
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.908	96.708	96.708	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	97.890	97.690	97.690
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	97.256	97.056	97.056	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	98.298	98.098	98.098
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.573	97.373	97.373	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	98.761	98.561	98.561
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	97.764	97.564	97.564	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	99.090	98.890	98.890
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	97.864	97.664	97.664	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	99.190	98.990	98.990
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.127	97.927	97.927	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	99.587	99.387	99.387
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.145	97.945	97.945	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	99.900	99.700	99.700
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.425	98.225	98.225	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	100.209	100.009	100.009
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	98.664	98.464	98.464	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	100.562	100.362	100.362
3.375	N/A	N/A	N																				



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.:

7/11/2022

45 Day Lock Exp.:

7/25/2022

60 Day Lock Exp.:

8/9/2022

W. Rate Sheet Dated: 6/10/2022

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.: 7/11/2022
45 Day Lock Exp.: 7/25/2022
60 Day Lock Exp.: 8/9/2022

W. Rate Sheet Dated: 6/10/2022

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	94.777	94.677	94.568	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	92.905	92.805	92.696	2.750	N/A	N/A	N/A	4.000	94.712	94.612	94.503
4.125	95.436	95.336	95.226	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	93.450	93.350	93.240	2.875	N/A	N/A	N/A	4.125	95.380	95.280	95.170
4.250	96.091	95.991	95.891	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	94.879	94.779	94.679	2.990	N/A	N/A	N/A	4.250	96.029	95.929	95.829
4.375	96.654	96.554	96.454	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	95.442	95.342	95.242	3.000	N/A	N/A	N/A	4.375	96.600	96.500	96.400
4.500	97.194	97.094	96.994	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	95.980	95.880	95.780	3.125	N/A	N/A	N/A	4.500	97.150	97.050	96.950
4.625	97.615	97.515	97.415	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	96.403	96.303	96.203	3.250	N/A	N/A	N/A	4.625	97.579	97.479	97.379
4.750	98.194	98.060	97.994	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	97.294	97.160	97.094	3.375	N/A	N/A	N/A	4.750	98.190	98.056	97.990
4.875	98.739	98.602	98.539	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	97.839	97.702	97.639	3.500	N/A	N/A	N/A	4.875	98.745	98.608	98.545
4.990	99.099	98.953	98.899	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	97.931	97.785	97.731	3.625	N/A	N/A	N/A	4.990	99.112	98.966	98.912
5.000	99.199	99.053	98.999	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	98.031	97.885	97.831	3.750	N/A	N/A	N/A	5.000	99.212	99.066	99.012
5.125	99.582	99.443	99.382	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	97.916	97.777	97.716	3.875	N/A	N/A	N/A	5.125	99.673	99.534	99.473
5.250	99.902	99.780	99.665	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	98.194	98.072	97.957	3.990	N/A	N/A	N/A	5.250	100.315	100.193	100.078
5.375	100.297	100.176	100.058	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	98.727	98.606	98.488	4.000	N/A	N/A	N/A	5.375	100.719	100.598	100.480
5.500	100.542	100.420	100.301	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	99.022	98.900	98.781	4.125	N/A	N/A	N/A	5.500	100.968	100.846	100.727
5.625	100.839	100.717	100.596	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	99.359	99.237	99.116	4.250	N/A	N/A	N/A	5.625	101.272	101.150	101.029
5.750	101.116	101.016	100.369	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	100.232	100.132	99.485	4.375	N/A	N/A	N/A	5.750	101.222	101.122	100.475
5.875	101.427	101.327	100.681	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	101.027	100.927	100.281	4.500	N/A	N/A	N/A	5.875	101.539	101.439	100.793
5.990	101.595	101.495	100.850	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	101.195	101.095	100.450	4.625	N/A	N/A	N/A	5.990	101.715	101.615	100.970
6.000	101.695	101.595	100.950	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	101.295	101.195	100.550	4.750	N/A	N/A	N/A	6.000	101.815	101.715	101.070
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	96.121	95.995	95.880	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	94.304	94.156	94.104	3.000	94.147	93.999	93.947
2.875	N/A	N/A	N/A	4.125	96.819	96.689	96.574	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	94.926	94.777	94.726	3.125	94.770	94.621	94.570
2.990	N/A	N/A	N/A	4.250	97.423	97.288	97.173	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	95.518	95.368	95.318	3.250	95.365	95.215	95.165
3.000	N/A	N/A	N/A	4.375	97.952	97.817	97.702	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.304	96.153	96.104	3.375	96.154	96.003	95.954
3.125	N/A	N/A	N/A	4.500	98.433	98.290	98.175	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.823	96.671	96.623	3.500	96.680	96.528	96.480
3.250	N/A	N/A	N/A	4.625	98.867	98.727	98.539	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.160	97.030	96.960	3.625	97.275	97.145	97.075
3.375	N/A	N/A	N/A	4.750	99.383	99.191	99.053	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.602	97.468	97.402	3.750	97.576	97.442	97.376
3.500	N/A	N/A	N/A	4.875	99.895	99.699	99.562	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.036	97.898	97.836	3.875	98.014	97.876	97.814
3.625	N/A	N/A	N/A	4.990	100.071	99.877	99.739	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.345	98.197	98.139	3.990	98.321	98.173	98.115
3.750	N/A	N/A	N/A	5.000	100.171	99.977	99.839	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.445	98.297	98.239	4.000	98.421	98.273	98.215
3.875	N/A	N/A	N/A	5.125	99.923	99.736	99.514	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.965	98.775	98.698	4.125	98.913	98.723	98.646
3.990	N/A	N/A	N/A	5.250	100.511	100.322	100.100	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.495	99.299	99.222	4.250	99.447	99.251	99.174
4.000	N/A	N/A	N/A	5.375	100.771	100.581	100.359	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.896	99.698	99.621	4.375	99.850	99.652	99.575
4.125	N/A	N/A	N/A	5.500	101.071	100.880	100.659	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.198	100.001	99.924	4.500	100.155	99.958	99.881
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	100.222	100.005	99.909	4.625	100.613	100.396	100.300
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	100.622	100.405	100.308	4.750	100.581	100.364	100.267
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	100.992	100.773	100.677	4.875	100.954	100.735	100.639
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	101.257	101.037	100.940	4.990	101.222	101.002	100.905
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	101.357	101.137	101.040	5.000	101.322	101.102	101.005

15 Year 105-125					15 Year >125					15 Year SC					15 Year SC 105-125					15 Year SC >125				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	N/A	3.000	92.048	91.900	91.848		2.000	N/A	N/A	N/A	N/A		2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	N/A	3.125	92.566	92.417	92.366		2.125	N/A	N/A	N/A	N/A		2.125	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	3.250	92.806	92.656	92.606		2.250	N/A	N/A	N/A	N/A		2.250	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	3.375	93.768	93.617	93.568		2.375	N/A	N/A	N/A	N/A		2.375	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	3.500	94.439	94.287	94.239		2.500	N/A	N/A	N/A	N/A		2.500	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	3.625	95.300	95.170	95.100		2.625	N/A	N/A	N/A	N/A		2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	3.750	96.166	96.032	95.966		2.750	N/A	N/A	N/A	N/A		2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	3.875	96.814	96.676	96.614		2.875	N/A	N/A	N/A	N/A		2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	N/A	3.990	97.388	97.239	97.188		2.990	N/A	N/A	N/A	N/A		2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	4.000	97.483	97.335	97.277		3.000	N/A	N/A	N/A	N/A		3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	4.125	98.163	97.973	97.896		3.125	N/A	N/A	N/A	N/A		3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	4.250	98.731	98.535	98.458		3.250	N/A	N/A	N/A	N/A		3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	4.375	99.142	98.944	98.867		3.375	N/A	N/A	N/A	N/A		3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	4.500	99.452	99.255	99.178		3.500	N/A	N/A	N/A	N/A		3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	4.625	100.338	100.121	100.025		3.625	N/A	N/A	N/A	N/A		3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	N/A	3.750	N/A	N/A	N/A	N/A	4.750	99.990	99.773	99.676		3.750	N/A	N/A	N/A	N/A		3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	N/A	3.875	N/A	N/A	N/A	N/A	4.875	100.856	100.637	100.541		3.875	N/A	N/A	N/A	N/A		3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	N/A	3.990	N/A	N/A	N/A	N/A	4.990	101.121	100.901	100.804		3.990	N/A	N/A	N/A	N/A		3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	N/A	4.000	N/A	N/A	N/A	N/A	5.000	101.221	101.001	100.904		4.000	N/A	N/A	N/A	N/A		4.000	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.75%	-1.25%	-1.50%	-1.50%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%



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.:

7/11/2022

45 Day Lock Exp.:

7/25/2022

60 Day Lock Exp.:

8/9/2022

W. Rate Sheet Dated: 6/10/2022

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.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/11/2022

45 Day Lock Exp.:

7/25/2022

60 Day Lock Exp.:

8/9/2022

W. Rate Sheet Dated: 6/10/2022

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



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.:

7/11/2022

45 Day Lock Exp.:

7/25/2022

60 Day Lock Exp.:

8/9/2022

W. Rate Sheet Dated: 6/10/2022

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	94.777	94.677	94.568	4.000	96.121	95.995	95.880	3.000	94.304	94.156	94.104	4.000	93.166	93.066	92.957	3.000	92.526	92.378	92.326
4.125	95.436	95.336	95.226	4.125	96.819	96.689	96.574	3.125	94.926	94.777	94.726	4.125	93.768	93.668	93.558	3.125	93.096	92.947	92.896
4.250	96.091	95.991	95.891	4.250	97.423	97.288	97.173	3.250	95.518	95.368	95.318	4.250	94.810	94.710	94.610	3.250	93.512	93.362	93.312
4.375	96.654	96.554	96.454	4.375	97.952	97.817	97.702	3.375	96.304	96.153	96.104	4.375	95.373	95.273	95.173	3.375	94.386	94.235	94.186
4.500	97.194	97.094	96.994	4.500	98.433	98.290	98.175	3.500	96.823	96.671	96.623	4.500	95.912	95.812	95.712	3.500	94.981	94.829	94.781
4.625	97.615	97.515	97.415	4.625	98.867	98.777	98.539	3.625	97.160	97.030	96.960	4.625	96.334	96.234	96.134	3.625	95.580	95.450	95.380
4.750	98.194	98.060	97.994	4.750	99.383	99.191	99.053	3.750	97.602	97.468	97.402	4.750	97.069	96.935	96.869	3.750	96.234	96.100	96.034
4.875	98.739	98.602	98.539	4.875	99.895	99.699	99.562	3.875	98.036	97.898	97.836	4.875	97.614	97.477	97.414	3.875	96.775	96.637	96.575
4.990	99.099	98.953	98.899	4.990	100.071	99.877	99.739	3.990	98.345	98.197	98.139	4.990	97.840	97.694	97.640	3.990	97.214	97.066	97.008
5.000	99.199	99.053	98.999	5.000	100.171	99.977	99.839	4.000	98.445	98.297	98.239	5.000	97.940	97.794	97.740	4.000	97.314	97.166	97.108
5.125	99.582	99.443	99.382	5.125	99.923	99.736	99.514	4.125	98.965	98.775	98.698	5.125	98.074	97.935	97.874	4.125	97.914	97.724	97.647
5.250	99.902	99.780	99.665	5.250	100.511	100.322	100.100	4.250	99.495	99.299	99.222	5.250	98.373	98.251	98.136	4.250	98.463	98.267	98.190
5.375	100.297	100.176	100.058	5.375	100.771	100.581	100.359	4.375	99.896	99.698	99.621	5.375	98.837	98.716	98.598	4.375	98.869	98.671	98.594
5.500	100.542	100.420	100.301	5.500	101.071	100.880	100.659	4.500	100.198	100.001	99.924	5.500	99.107	98.985	98.866	4.500	99.175	98.978	98.901
5.625	100.839	100.717	100.596	5.625	101.382	101.189	100.968	4.625	100.222	100.005	99.909	5.625	99.424	99.302	99.181	4.625	99.630	99.413	99.317
5.750	101.116	101.016	100.369	5.750	101.074	100.872	100.286	4.750	100.622	100.405	100.308	5.750	99.999	99.899	99.252	4.750	99.656	99.439	99.342
5.875	101.440	101.340	100.694	5.875	101.439	101.238	100.652	4.875	100.992	100.773	100.677	5.875	100.565	100.465	99.819	4.875	100.274	100.055	99.959
5.990	101.627	101.527	100.882	5.990	101.630	101.429	100.843	4.990	101.257	101.037	100.940	5.990	100.752	100.652	100.007	4.990	100.539	100.319	100.222
6.000	101.727	101.627	100.982	6.000	101.730	101.529	100.943	5.000	101.357	101.137	101.040	6.000	100.852	100.752	100.107	5.000	100.639	100.419	100.322

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

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
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.:

7/11/2022

45 Day Lock Exp.:

7/25/2022

60 Day Lock Exp.:

8/9/2022

W. Rate Sheet Dated: 6/10/2022

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 †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

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Lockdesk@afrwholesale.com

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8/9/2022

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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	92.300	92.175	92.050	
5.375	92.800	92.675	92.550	
5.500	93.050	92.925	92.800	
5.625	93.800	93.675	93.550	
5.750	94.425	94.300	94.175	
5.875	94.800	94.675	94.550	
5.990	96.675	96.550	96.425	
6.125	96.925	96.800	96.675	
6.250	99.175	99.050	98.925	
6.375	99.425	99.300	99.175	
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	101.675	101.550	101.425	
7.625	101.925	101.800	101.675	
7.750	102.175	102.050	101.925	
7.875	102.425	102.300	102.175	
7.990	102.675	102.550	102.425	
8.125	102.925	102.800	102.675	
8.250	103.175	103.050	102.925	
8.375	103.425	103.300	103.175	
8.500	103.675	103.550	103.425	
8.625	103.925	103.800	103.675	
8.750	104.175	104.050	103.925	
* 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	92.050	91.925	91.800	
5.375	92.550	92.425	92.300	
5.500	92.800	92.675	92.550	
5.625	93.550	93.425	93.300	
5.750	94.175	94.050	93.925	
5.875	94.550	94.425	94.300	
5.990	96.425	96.300	96.175	
6.125	96.675	96.550	96.425	
6.250	98.925	98.800	98.675	
6.375	99.175	99.050	98.925	
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	101.425	101.300	101.175	
7.625	101.675	101.550	101.425	
7.750	101.925	101.800	101.675	
7.875	102.175	102.050	101.925	
7.990	102.425	102.300	102.175	
8.125	102.675	102.550	102.425	
8.250	102.925	102.800	102.675	
8.375	103.175	103.050	102.925	
8.500	103.425	103.300	103.175	
8.625	103.675	103.550	103.425	
8.750	103.925	103.800	103.675	
* 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	91.800	91.675	91.550	
5.375	92.300	92.175	92.050	
5.500	92.550	92.425	92.300	
5.625	93.300	93.175	93.050	
5.750	93.925	93.800	93.675	
5.875	94.300	94.175	94.050	
5.990	96.175	96.050	95.925	
6.125	96.425	96.300	96.175	
6.250	98.675	98.550	98.425	
6.375	98.925	98.800	98.675	
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	101.175	101.050	100.925	
7.625	101.425	101.300	101.175	
7.750	101.675	101.550	101.425	
7.875	101.925	101.800	101.675	
7.990	102.175	102.050	101.925	
8.125	102.425	102.300	102.175	
8.250	102.675	102.550	102.425	
8.375	102.925	102.800	102.675	
8.500	103.175	103.050	102.925	
8.625	103.425	103.300	103.175	
8.750	103.675	103.550	103.425	
* 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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