

W. Rate Sheet Dated: 6/13/2022

Release Time: 12:30 pm 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	96.540	96.337	96.165	4.000	96.300	96.097	95.925	2.875	93.043	92.859	92.676	3.125	N/A	N/A	N/A
4.125	97.181	96.978	96.806	4.125	96.941	96.738	96.566	3.000	93.365	93.181	92.997	3.250	N/A	N/A	N/A
4.250	97.586	97.436	97.124	4.250	97.346	97.196	96.884	3.125	93.687	93.503	93.320	3.375	N/A	N/A	N/A
4.375	98.201	98.051	97.739	4.375	97.961	97.811	97.499	3.250	94.732	94.451	94.170	3.500	N/A	N/A	N/A
4.500	98.803	98.653	98.341	4.500	98.563	98.413	98.101	3.375	95.048	94.766	94.485	3.625	N/A	N/A	N/A
4.625	99.375	99.225	98.913	4.625	99.135	98.985	98.673	3.500	95.363	95.081	94.800	Margin = 2.250		Index = 2.140	
4.750	99.065	98.915	98.509	4.750	98.825	98.675	98.269	3.625	95.669	95.388	95.107	30 Year OTC			
4.875	99.612	99.462	99.056	4.875	99.372	99.222	98.816	3.750	96.173	95.829	95.485	Rate	30 Day	45 Day	60 Day
5.000	100.119	99.969	99.563	5.000	99.879	99.729	99.323	3.875	96.466	96.122	95.778	6.750	102.750	102.500	102.250
5.125	100.587	100.437	100.031	5.125	100.347	100.197	99.791	4.000	96.747	96.403	96.059				
5.250	100.181	100.031	99.516	5.250	99.941	99.791	99.276	4.125	97.008	96.664	96.320				
5.375	100.628	100.478	99.963	5.375	100.388	100.238	99.723	4.250	98.215	97.645	97.074				
5.500	101.031	100.881	100.366	5.500	100.791	100.641	100.126	4.375	98.465	97.895	97.324				
5.625	101.385	101.235	100.720	5.625	101.145	100.995	100.480	4.500	98.694	98.124	97.554				
5.750	100.859	100.709	99.959	5.750	100.619	100.469	99.719	4.625	98.897	98.327	97.756				
5.875	101.229	101.079	100.329	5.875	100.989	100.839	100.089	4.750	N/A	N/A	N/A				
6.000	101.584	101.434	100.684	6.000	101.344	101.194	100.444	4.875	N/A	N/A	N/A				
6.125	101.932	101.782	101.032	6.125	101.692	101.542	100.792	5.000	N/A	N/A	N/A				
6.250	102.232	102.082	101.332	6.250	100.564	100.414	99.664	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	96.340	96.240	96.037	95.865	4.000	96.100	96.000	95.797	95.625	2.875	92.173	92.073	91.889	91.706
4.125	96.981	96.881	96.678	96.506	4.125	96.741	96.641	96.438	96.266	3.000	92.495	92.395	92.211	92.027
4.250	97.386	97.286	97.136	96.824	4.250	97.146	97.046	96.896	96.584	3.125	92.817	92.717	92.533	92.350
4.375	98.001	97.901	97.751	97.439	4.375	97.761	97.661	97.511	97.199	3.250	94.462	94.362	94.081	93.800
4.500	98.603	98.503	98.353	98.041	4.500	98.363	98.263	98.113	97.801	3.375	94.778	94.678	94.396	94.115
4.625	99.175	99.075	98.925	98.613	4.625	98.935	98.835	98.685	98.373	3.500	95.093	94.993	94.711	94.430
4.750	98.865	98.765	98.615	98.209	4.750	98.625	98.525	98.375	97.969	3.625	95.399	95.299	95.018	94.737
4.875	99.412	99.312	99.162	98.756	4.875	99.172	99.072	98.922	98.516	3.750	96.403	96.303	95.959	95.615
5.000	99.919	99.819	99.669	99.263	5.000	99.679	99.579	99.429	99.023	3.875	96.696	96.596	96.252	95.908
5.125	100.387	100.287	100.137	99.731	5.125	100.147	100.047	99.897	99.491	4.000	96.977	96.877	96.533	96.189
5.250	99.981	99.881	99.731	99.216	5.250	99.741	99.641	99.491	98.976	4.125	97.238	97.138	96.794	96.450
5.375	100.428	100.328	100.178	99.663	5.375	100.188	100.088	99.938	99.423	4.250	97.745	97.645	97.075	96.504
5.500	100.831	100.731	100.581	100.066	5.500	100.591	100.491	100.341	99.826	4.375	97.995	97.895	97.325	96.754

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			
								0.000	N/A	N/A	N/A	203(k) / 203(k)s		-0.250	
								0.000	N/A	N/A	N/A	203(k) & 203(k)s are Borrower Paid only			
								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.:

7/13/2022

45 Day Lock Exp.:

7/28/2022

60 Day Lock Exp.:

8/12/2022

W. Rate Sheet Dated: 6/13/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
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	89.375	89.191	89.008	3.500	N/A	N/A	N/A
4.500	96.997	96.847	96.535	4.500	96.857	96.707	96.395	2.875	89.692	89.508	89.325	3.625	N/A	N/A	N/A
4.625	97.569	97.419	97.107	4.625	97.429	97.279	96.967	3.000	90.013	89.829	89.646	Margin = 2.250		Index = 2.140	
4.750	97.447	97.297	96.891	4.750	97.307	97.157	96.751	3.125	90.336	90.152	89.969	30 Year OTC			
4.875	97.994	97.844	97.438	4.875	97.854	97.704	97.298	3.250	91.637	91.356	91.075	Rate	30 Day	45 Day	60 Day
5.000	98.501	98.351	97.945	5.000	98.361	98.211	97.805	3.375	91.953	91.672	91.391	4.250	N/A	N/A	N/A
5.125	98.969	98.819	98.413	5.125	98.829	98.679	98.273	3.500	92.268	91.987	91.706	4.375	N/A	N/A	N/A
5.250	98.125	97.975	97.459	5.250	97.985	97.835	97.319	3.625	92.574	92.293	92.012	4.500	N/A	N/A	N/A
5.375	98.572	98.422	97.906	5.375	98.432	98.282	97.766	3.750	93.578	93.234	92.891	4.625	N/A	N/A	N/A
5.500	98.975	98.825	98.309	5.500	98.835	98.685	98.169	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.329	99.179	98.663	5.625	99.189	99.039	98.523	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
5.750	96.459	96.309	95.559	5.750	96.319	96.169	95.419	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.875	96.829	96.679	95.929	5.875	96.689	96.539	95.789	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.000	97.184	97.034	96.284	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	97.097	96.997	96.847	96.535	4.500	96.957	96.857	96.707	96.395	2.750	88.944	88.844	88.660	88.477
4.625	97.669	97.569	97.419	97.107	4.625	97.529	97.429	97.279	96.967	2.875	89.261	89.161	88.977	88.794
4.750	97.547	97.447	97.297	96.891	4.750	97.407	97.307	97.157	96.751	3.000	89.582	89.482	89.298	89.115
4.875	98.094	97.994	97.844	97.438	4.875	97.954	97.854	97.704	97.298	3.125	89.905	89.805	89.621	89.438
5.000	98.601	98.501	98.351	97.945	5.000	98.461	98.361	98.211	97.805	3.250	92.300	92.200	91.919	91.638
5.125	99.069	98.969	98.819	98.413	5.125	98.929	98.829	98.679	98.273	3.375	92.615	92.515	92.234	91.953
5.250	98.225	98.125	97.975	97.459	5.250	98.085	97.985	97.835	97.319	3.500	92.930	92.830	92.549	92.268
5.375	98.672	98.572	98.422	97.906	5.375	98.532	98.432	98.282	97.766	3.625	93.237	93.137	92.856	92.575
5.500	99.075	98.975	98.825	98.309	5.500	98.935	98.835	98.685	98.169	3.750	94.646	94.546	94.202	93.859

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.:

7/13/2022

45 Day Lock Exp.:

7/28/2022

60 Day Lock Exp.:

8/12/2022

W. Rate Sheet Dated: 6/13/2022

Release Time: 12:30 pm 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	94.246	94.146	94.046	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	93.316	93.195	93.116	2.000	N/A	N/A	N/A	4.250	94.206	94.106	94.006	
4.375	94.836	94.736	94.636	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	94.073	93.952	93.873	2.125	N/A	N/A	N/A	4.375	94.795	94.695	94.595	
4.500	95.343	95.231	95.143	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	94.776	94.655	94.576	2.250	N/A	N/A	N/A	4.500	95.450	95.325	95.200	
4.625	95.973	95.852	95.773	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	95.408	95.287	95.208	2.375	N/A	N/A	N/A	4.625	96.090	95.965	95.840	
4.750	96.572	96.451	96.372	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	96.001	95.880	95.801	2.500	N/A	N/A	N/A	4.750	96.688	96.563	96.438	
4.875	97.084	96.963	96.884	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	96.598	96.470	96.398	2.625	N/A	N/A	N/A	4.875	97.200	97.075	96.950	
4.990	97.418	97.297	97.218	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	97.149	97.021	96.949	2.750	N/A	N/A	N/A	4.990	97.535	97.410	97.285	
5.000	97.518	97.397	97.318	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	97.249	97.121	97.049	2.875	N/A	N/A	N/A	5.000	97.635	97.510	97.385	
5.125	97.891	97.770	97.691	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	97.866	97.738	97.666	2.990	N/A	N/A	N/A	5.125	98.041	97.915	97.790	
5.250	98.389	98.261	98.189	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	98.411	98.283	98.211	3.000	N/A	N/A	N/A	5.250	98.591	98.465	98.340	
5.375	98.768	98.640	98.568	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	98.786	98.658	98.586	3.125	N/A	N/A	N/A	5.375	98.971	98.845	98.720	
5.500	99.068	98.939	98.868	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	99.014	98.886	98.814	3.250	N/A	N/A	N/A	5.500	99.271	99.145	99.020	
5.625	99.406	99.241	99.206	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	99.173	99.044	98.973	3.375	N/A	N/A	N/A	5.625	99.574	99.444	99.319	
5.750	99.848	99.644	99.648	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	99.496	99.292	99.296	3.500	N/A	N/A	N/A	5.750	100.038	99.876	99.717	
5.875	100.206	100.002	100.006	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	99.849	99.645	99.649	3.625	N/A	N/A	N/A	5.875	100.396	100.234	100.075	
5.990	100.421	100.203	100.221	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	99.991	99.787	99.791	3.750	N/A	N/A	N/A	5.990	100.599	100.434	100.274	
6.000	100.521	100.303	100.321	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	100.091	99.887	99.891	3.875	N/A	N/A	N/A	6.000	100.699	100.534	100.374	
6.125	101.032	100.722	100.777	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	100.286	99.998	100.086	3.990	N/A	N/A	N/A	6.125	101.194	100.955	100.721	
6.250	101.497	101.187	101.242	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	100.724	100.414	100.469	4.000	N/A	N/A	N/A	6.250	101.659	101.420	101.186	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.250	95.110	94.996	94.910	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	93.971	93.871	93.771	3.250	93.883	93.783	93.683
2.875	N/A	N/A	N/A	N/A	4.375	95.773	95.652	95.573	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	94.705	94.605	94.505	3.375	94.617	94.517	94.417
2.990	N/A	N/A	N/A	N/A	4.500	96.390	96.269	96.190	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	95.154	95.054	94.954	3.500	95.066	94.966	94.866
3.000	N/A	N/A	N/A	N/A	4.625	96.990	96.869	96.790	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	95.643	95.523	95.443	3.625	95.523	95.418	95.321
3.125	N/A	N/A	N/A	N/A	4.750	97.485	97.364	97.285	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	96.144	96.020	95.944	3.750	96.019	95.913	95.816
3.250	N/A	N/A	N/A	N/A	4.875	97.930	97.809	97.730	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	96.679	96.547	96.479	3.875	96.547	96.414	96.281
3.375	N/A	N/A	N/A	N/A	4.990	98.183	98.062	97.983	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	97.169	97.037	96.969	3.990	97.037	96.864	96.670
3.500	N/A	N/A	N/A	N/A	5.000	98.283	98.162	98.083	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	97.269	97.137	97.069	4.000	97.137	96.964	96.770
3.625	N/A	N/A	N/A	N/A	5.125	98.608	98.487	98.408	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	97.789	97.657	97.589	4.125	97.657	97.484	97.290
3.750	N/A	N/A	N/A	N/A	5.250	98.967	98.838	98.767	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	98.252	98.120	98.052	4.250	98.120	97.947	97.753
3.875	N/A	N/A	N/A	N/A	5.375	99.235	99.107	99.035	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	98.662	98.530	98.462	4.375	98.530	98.357	98.163
3.990	N/A	N/A	N/A	N/A	5.500	99.463	99.335	99.263	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	99.029	98.897	98.829	4.500	98.898	98.725	98.531
4.000	N/A	N/A	N/A	N/A	5.625	99.750	99.587	99.550	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	99.388	99.256	99.188	4.625	99.256	99.083	98.889
4.125	N/A	N/A	N/A	N/A	5.750	100.068	99.864	99.868	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	99.710	99.512	99.493	4.750	99.512	99.295	99.069
4.250	N/A	N/A	N/A	N/A	5.875	100.339	100.135	100.139	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.074	99.876	99.857	4.875	99.876	99.659	99.433
4.375	N/A	N/A	N/A	N/A	5.990	100.467	100.263	100.267	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.318	100.120	100.101	4.990	100.121	99.904	99.678
4.500	N/A	N/A	N/A	N/A	6.000	100.567	100.363	100.367	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.418	100.220	100.201	5.000	100.221	100.004	99.778
4.625	N/A	N/A	N/A	N/A	6.125	100.810	100.534	100.610	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.758	100.560	100.541	5.125	100.560	100.343	100.117
4.750	N/A	N/A	N/A	N/A	6.250	101.104	100.794	100.865	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.319	100.041	100.022	5.250	100.014	99.722	99.431
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	93.850	93.650	93.650	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	95.053	94.853	94.853
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	94.475	94.275	94.275	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.549	95.349	95.349
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	95.034	94.834	94.834	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	95.998	95.798	95.798
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	95.477	95.277	95.277	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.444	96.244	96.244
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	95.826	95.626	95.626	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	96.811	96.611	96.611
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	96.141	95.941	95.941	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.278	97.078	97.078
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	96.331	96.131	96.131	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	97.608	97.408	97.408
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	96.431	96.231	96.231	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	97.708	97.508	97.508
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	96.706	96.506	96.506	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.106	97.906	97.906
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	96.891	96.691	96.691	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.574	98.374	98.374
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	97.176	96.976	96.976	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.890	98.690	98.690
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	97.557	97.345	97.343	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.277	99.077	99.077
3.3																								



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.:

7/13/2022

45 Day Lock Exp.:

7/28/2022

60 Day Lock Exp.:

8/12/2022

W. Rate Sheet Dated: 6/13/2022

Release Time: 12:30 pm 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.: 7/13/2022
45 Day Lock Exp.: 7/28/2022
60 Day Lock Exp.: 8/12/2022

W. Rate Sheet Dated: 6/13/2022

Release Time: 12:30 pm 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	Rate	30 Day	45 Day	60 Day		
4.000	92.720	92.620	92.520	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	91.008	90.908	90.808	2.750	N/A	N/A	N/A	4.000	93.235	93.135	93.035	4.000	93.235	93.135	93.035		
4.125	93.408	93.308	93.208	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	91.582	91.482	91.382	2.875	N/A	N/A	N/A	4.125	93.908	93.808	93.708	4.125	93.908	93.808	93.708		
4.250	94.299	94.199	94.099	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	93.089	92.989	92.889	2.990	N/A	N/A	N/A	4.250	94.715	94.615	94.515	4.250	94.715	94.615	94.515		
4.375	94.916	94.816	94.716	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	93.708	93.608	93.508	3.000	N/A	N/A	N/A	4.375	95.323	95.223	95.123	4.375	95.323	95.223	95.123		
4.500	95.485	95.385	95.285	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	94.275	94.175	94.075	3.125	N/A	N/A	N/A	4.500	95.882	95.782	95.682	4.500	95.882	95.782	95.682		
4.625	95.938	95.838	95.738	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	94.728	94.628	94.528	3.250	N/A	N/A	N/A	4.625	96.326	96.226	96.126	4.625	96.326	96.226	96.126		
4.750	96.634	96.529	96.434	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	95.736	95.631	95.536	3.375	N/A	N/A	N/A	4.750	97.197	97.092	96.997	4.750	97.197	97.092	96.997		
4.875	97.217	97.107	97.017	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	96.319	96.209	96.119	3.500	N/A	N/A	N/A	4.875	97.768	97.658	97.568	4.875	97.768	97.658	97.568		
4.990	97.613	97.498	97.413	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	96.439	96.324	96.239	3.625	N/A	N/A	N/A	4.990	98.151	98.036	97.951	4.990	98.151	98.036	97.951		
5.000	97.713	97.598	97.513	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	96.539	96.424	96.339	3.750	N/A	N/A	N/A	5.000	98.251	98.136	98.051	5.000	98.251	98.136	98.051		
5.125	98.132	98.021	97.932	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	96.444	96.333	96.244	3.875	N/A	N/A	N/A	5.125	98.663	98.552	98.463	5.125	98.663	98.552	98.463		
5.250	98.518	98.404	98.318	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	96.774	96.660	96.574	3.990	N/A	N/A	N/A	5.250	99.256	99.142	99.056	5.250	99.256	99.142	99.056		
5.375	99.009	98.894	98.809	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	97.405	97.290	97.205	4.000	N/A	N/A	N/A	5.375	99.734	99.619	99.534	5.375	99.734	99.619	99.534		
5.500	99.258	99.142	99.055	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	97.708	97.592	97.505	4.125	N/A	N/A	N/A	5.500	99.976	99.860	99.773	5.500	99.976	99.860	99.773		
5.625	99.559	99.438	99.348	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	98.049	97.928	97.838	4.250	N/A	N/A	N/A	5.625	100.267	100.146	100.056	5.625	100.267	100.146	100.056		
5.750	99.959	99.859	99.585	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	99.151	99.051	98.777	4.375	N/A	N/A	N/A	5.750	100.269	100.169	99.895	5.750	100.269	100.169	99.895		
5.875	100.306	100.206	99.926	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	100.002	99.902	99.622	4.500	N/A	N/A	N/A	5.875	100.606	100.506	100.226	5.875	100.606	100.506	100.226		
5.990	100.510	100.410	100.126	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	100.206	100.106	99.822	4.625	N/A	N/A	N/A	5.990	100.800	100.700	100.416	5.990	100.800	100.700	100.416		
6.000	100.610	100.510	100.226	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	100.306	100.206	99.922	4.750	N/A	N/A	N/A	6.000	100.900	100.800	100.516	6.000	100.900	100.800	100.516		
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment									
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	4.000	94.153	94.053	93.953	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	92.659	92.541	92.459	3.000	92.991	92.873	92.791	3.000	92.991	92.873	92.791		
2.875	N/A	N/A	N/A	4.125	94.867	94.767	94.659	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	93.285	93.166	93.085	3.125	93.558	93.439	93.358	3.125	93.558	93.439	93.358		
2.990	N/A	N/A	N/A	4.250	95.491	95.391	95.273	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	93.882	93.762	93.682	3.250	93.988	93.868	93.788	3.250	93.988	93.868	93.788		
3.000	N/A	N/A	N/A	4.375	96.099	95.999	95.882	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.659	94.540	94.459	3.375	94.762	94.643	94.562	3.375	94.762	94.643	94.562		
3.125	N/A	N/A	N/A	4.500	96.703	96.603	96.478	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.197	95.074	94.997	3.500	95.294	95.171	95.094	3.500	95.294	95.171	95.094		
3.250	N/A	N/A	N/A	4.625	97.153	97.053	96.921	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.766	95.617	95.558	3.625	95.909	95.760	95.701	3.625	95.909	95.760	95.701		
3.375	N/A	N/A	N/A	4.750	97.688	97.588	97.448	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.223	96.071	96.012	3.750	96.460	96.308	96.249	3.750	96.460	96.308	96.249		
3.500	N/A	N/A	N/A	4.875	98.225	98.122	97.977	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.678	96.514	96.455	3.875	97.004	96.840	96.781	3.875	97.004	96.840	96.781		
3.625	N/A	N/A	N/A	4.990	98.419	98.312	98.163	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.115	96.947	96.872	3.990	97.439	97.271	97.096	3.990	97.439	97.271	97.096		
3.750	N/A	N/A	N/A	5.000	98.519	98.412	98.263	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.215	96.947	96.872	4.000	97.539	97.271	97.196	4.000	97.539	97.271	97.196		
3.875	N/A	N/A	N/A	5.125	98.362	98.246	98.075	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.755	97.483	97.405	4.125	98.073	97.801	97.723	4.125	98.073	97.801	97.723		
3.990	N/A	N/A	N/A	5.250	98.974	98.855	98.678	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.304	98.025	97.947	4.250	98.616	98.337	98.259	4.250	98.616	98.337	98.259		
4.000	N/A	N/A	N/A	5.375	99.307	99.187	98.906	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.722	98.442	98.364	4.375	99.030	98.750	98.672	4.375	99.030	98.750	98.672		
4.125	N/A	N/A	N/A	5.500	99.610	99.484	99.302	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.051	98.772	98.694	4.500	99.355	99.076	98.998	4.500	99.355	99.076	98.998		
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	99.324	99.101	99.004	4.625	99.837	99.614	99.517	4.625	99.837	99.614	99.517		
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	99.732	99.508	99.411	4.750	99.787	99.563	99.466	4.750	99.787	99.563	99.466		
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	100.103	99.878	99.782	4.875	100.154	99.929	99.833	4.875	100.154	99.929	99.833		
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	100.388	100.154	100.057	4.990	100.430	100.196	100.099	4.990	100.430	100.196	100.099		
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	100.488	100.254	100.157	5.000	100.530	100.296	100.199	5.000	100.530	100.296	100.199		
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	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	90.621	90.503	90.421	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	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	91.585	91.466	91.385	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	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	91.194	91.074	90.994	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	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	92.137	92.018	91.937	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	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.:

7/13/2022

45 Day Lock Exp.:

7/28/2022

60 Day Lock Exp.:

8/12/2022

W. Rate Sheet Dated: 6/13/2022

Release Time: 12:30 pm 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@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/13/2022
45 Day Lock Exp.: 7/28/2022
60 Day Lock Exp.: 8/12/2022

W. Rate Sheet Dated: 6/13/2022

Release Time: 12:30 pm 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.:

7/13/2022

45 Day Lock Exp.:

7/28/2022

60 Day Lock Exp.:

8/12/2022

W. Rate Sheet Dated: 6/13/2022

Release Time: 12:30 pm 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	92.720	92.620	92.520	4.000	94.153	94.053	93.953	3.000	92.659	92.541	92.459	4.000	91.189	91.089	90.989	3.000	90.990	90.872	90.790
4.125	93.408	93.308	93.208	4.125	94.867	94.767	94.659	3.125	93.285	93.166	93.085	4.125	91.820	91.720	91.620	3.125	91.785	91.666	91.585
4.250	94.299	94.199	94.099	4.250	95.491	95.391	95.273	3.250	93.882	93.762	93.682	4.250	93.019	92.919	92.819	3.250	91.888	91.768	91.688
4.375	94.916	94.816	94.716	4.375	96.099	95.999	95.882	3.375	94.659	94.540	94.459	4.375	93.637	93.537	93.437	3.375	92.748	92.629	92.548
4.500	95.485	95.385	95.285	4.500	96.703	96.603	96.478	3.500	95.197	95.074	94.997	4.500	94.205	94.105	94.005	3.500	93.356	93.233	93.156
4.625	95.938	95.838	95.738	4.625	97.153	97.053	96.921	3.625	95.766	95.617	95.558	4.625	94.658	94.558	94.458	3.625	94.184	94.035	93.976
4.750	96.634	96.529	96.434	4.750	97.688	97.588	97.448	3.750	96.223	96.071	96.012	4.750	95.510	95.405	95.310	3.750	95.178	95.026	94.967
4.875	97.217	97.107	97.017	4.875	98.225	98.122	97.977	3.875	96.678	96.514	96.455	4.875	96.093	95.983	95.893	3.875	95.636	95.472	95.413
4.990	97.613	97.498	97.413	4.990	98.419	98.312	98.163	3.990	97.115	96.847	96.772	4.990	96.351	96.236	96.151	3.990	96.077	95.809	95.734
5.000	97.713	97.598	97.513	5.000	98.519	98.412	98.263	4.000	97.215	96.947	96.872	5.000	96.451	96.336	96.251	4.000	96.177	95.909	95.834
5.125	98.132	98.021	97.932	5.125	98.362	98.246	98.075	4.125	97.755	97.483	97.405	5.125	96.613	96.502	96.413	4.125	96.755	96.483	96.405
5.250	98.518	98.404	98.318	5.250	98.974	98.855	98.678	4.250	98.304	98.025	97.947	5.250	96.971	96.857	96.771	4.250	97.324	97.045	96.967
5.375	99.009	98.894	98.809	5.375	99.307	99.187	99.006	4.375	98.722	98.442	98.364	5.375	97.532	97.417	97.332	4.375	97.746	97.466	97.388
5.500	99.258	99.142	99.055	5.500	99.610	99.484	99.302	4.500	99.051	98.772	98.694	5.500	97.808	97.692	97.605	4.500	98.079	97.800	97.722
5.625	99.559	99.438	99.348	5.625	99.916	99.791	99.606	4.625	99.324	99.101	99.004	5.625	98.129	98.008	97.918	4.625	98.801	98.578	98.481
5.750	99.959	99.859	99.585	5.750	99.734	99.595	99.382	4.750	99.732	99.508	99.411	5.750	98.880	98.780	98.506	4.750	98.762	98.538	98.441
5.875	100.339	100.239	99.959	5.875	100.144	100.003	99.784	4.875	100.103	99.878	99.782	5.875	99.512	99.412	99.132	4.875	99.385	99.160	99.064
5.990	100.556	100.456	100.172	5.990	100.345	100.202	99.985	4.990	100.388	100.154	100.057	5.990	99.729	99.629	99.345	4.990	99.670	99.436	99.339
6.000	100.656	100.556	100.272	6.000	100.445	100.302	100.085	5.000	100.488	100.254	100.157	6.000	99.829	99.729	99.445	5.000	99.770	99.536	99.439

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	-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		
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/13/2022

45 Day Lock Exp.:

7/28/2022

60 Day Lock Exp.:

8/12/2022

W. Rate Sheet Dated: 6/13/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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



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.:

7/13/2022

45 Day Lock Exp.:

7/28/2022

60 Day Lock Exp.:

8/12/2022

W. Rate Sheet Dated: 6/13/2022

Release Time: 12:30 pm ET

Prices are subject to change without notice.

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									

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 buyout = \$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)