

W. Rate Sheet Dated: 6/14/2022

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	96.196	95.978	95.806	4.000	95.956	95.738	95.566	2.875	93.039	92.883	92.727	3.125	N/A	N/A	N/A
4.125	96.837	96.619	96.447	4.125	96.597	96.379	96.207	3.000	93.361	93.204	93.048	3.250	N/A	N/A	N/A
4.250	97.227	97.077	96.780	4.250	96.987	96.837	96.540	3.125	93.683	93.527	93.371	3.375	N/A	N/A	N/A
4.375	97.842	97.692	97.395	4.375	97.602	97.452	97.155	3.250	94.232	93.998	93.763	3.500	N/A	N/A	N/A
4.500	98.444	98.294	97.997	4.500	98.204	98.054	97.757	3.375	94.548	94.313	94.079	3.625	N/A	N/A	N/A
4.625	99.016	98.866	98.569	4.625	98.776	98.626	98.329	3.500	94.863	94.628	94.394	Margin = 2.250		Index = 2.340	
4.750	98.753	98.603	98.165	4.750	98.513	98.363	97.925	3.625	95.169	94.935	94.700	30 Year OTC			
4.875	99.300	99.150	98.712	4.875	99.060	98.910	98.472	3.750	96.067	95.872	95.677	Rate	30 Day	45 Day	60 Day
5.000	99.807	99.657	99.219	5.000	99.567	99.417	98.979	3.875	96.360	96.165	95.970	6.750	102.750	102.500	102.250
5.125	100.275	100.125	99.687	5.125	100.035	99.885	99.447	4.000	96.641	96.446	96.251				
5.250	100.087	99.937	99.406	5.250	99.847	99.697	99.166	4.125	96.902	96.707	96.512				
5.375	100.534	100.384	99.853	5.375	100.294	100.144	99.613	4.250	97.973	97.348	96.723				
5.500	100.937	100.787	100.256	5.500	100.697	100.547	100.016	4.375	98.223	97.598	96.973				
5.625	101.291	101.141	100.610	5.625	101.051	100.901	100.370	4.500	98.452	97.827	97.202				
5.750	100.859	100.709	99.959	5.750	100.619	100.469	99.719	4.625	98.655	98.030	97.405				
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	95.996	95.896	95.678	95.506	4.000	95.756	95.656	95.438	95.266	2.875	92.169	92.069	91.913	91.757
4.125	96.637	96.537	96.319	96.147	4.125	96.397	96.297	96.079	95.907	3.000	92.491	92.391	92.234	92.078
4.250	97.027	96.927	96.777	96.480	4.250	96.787	96.687	96.537	96.240	3.125	92.813	92.713	92.557	92.401
4.375	97.642	97.542	97.392	97.095	4.375	97.402	97.302	97.152	96.855	3.250	93.962	93.862	93.628	93.393
4.500	98.244	98.144	97.994	97.697	4.500	98.004	97.904	97.754	97.457	3.375	94.278	94.178	93.943	93.709
4.625	98.816	98.716	98.566	98.269	4.625	98.576	98.476	98.326	98.029	3.500	94.593	94.493	94.258	94.024
4.750	98.553	98.453	98.303	97.865	4.750	98.313	98.213	98.063	97.625	3.625	94.899	94.799	94.565	94.330
4.875	99.100	99.000	98.850	98.412	4.875	98.860	98.760	98.610	98.172	3.750	96.297	96.197	96.002	95.807
5.000	99.607	99.507	99.357	98.919	5.000	99.367	99.267	99.117	98.679	3.875	96.590	96.490	96.295	96.100
5.125	100.075	99.975	99.825	99.387	5.125	99.835	99.735	99.585	99.147	4.000	96.871	96.771	96.576	96.381
5.250	99.887	99.787	99.637	99.106	5.250	99.647	99.547	99.397	98.866	4.125	97.132	97.032	96.837	96.642
5.375	100.334	100.234	100.084	99.553	5.375	100.094	99.994	99.844	99.313	4.250	97.503	97.403	96.778	96.153
5.500	100.737	100.637	100.487	99.956	5.500	100.497	100.397	100.247	99.716	4.375	97.753	97.653	97.028	96.403

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				
								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.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

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	89.371	89.215	89.059	3.500	N/A	N/A	N/A
4.500	96.638	96.488	96.191	4.500	96.498	96.348	96.051	2.875	89.688	89.532	89.376	3.625	N/A	N/A	N/A
4.625	97.210	97.060	96.763	4.625	97.070	96.920	96.623	3.000	90.009	89.853	89.697	Margin = 2.250		Index = 2.340	
4.750	97.134	96.984	96.547	4.750	96.994	96.844	96.407	3.125	90.332	90.176	90.020	30 Year OTC			
4.875	97.681	97.531	97.094	4.875	97.541	97.391	96.954	3.250	91.137	90.903	90.668	Rate	30 Day	45 Day	60 Day
5.000	98.188	98.038	97.601	5.000	98.048	97.898	97.461	3.375	91.453	91.219	90.984	4.250	N/A	N/A	N/A
5.125	98.656	98.506	98.069	5.125	98.516	98.366	97.929	3.500	91.768	91.534	91.299	4.375	N/A	N/A	N/A
5.250	98.031	97.881	97.350	5.250	97.891	97.741	97.210	3.625	92.074	91.840	91.605	4.500	N/A	N/A	N/A
5.375	98.478	98.328	97.797	5.375	98.338	98.188	97.657	3.750	93.472	93.277	93.081	4.625	N/A	N/A	N/A
5.500	98.881	98.731	98.200	5.500	98.741	98.591	98.060	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.625	99.235	99.085	98.554	5.625	99.095	98.945	98.414	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	96.738	96.638	96.488	96.191	4.500	96.598	96.498	96.348	96.051	2.750	88.940	88.840	88.684	88.528
4.625	97.310	97.210	97.060	96.763	4.625	97.170	97.070	96.920	96.623	2.875	89.257	89.157	89.001	88.845
4.750	97.234	97.134	96.984	96.547	4.750	97.094	96.994	96.844	96.407	3.000	89.578	89.478	89.322	89.166
4.875	97.781	97.681	97.531	97.094	4.875	97.641	97.541	97.391	96.954	3.125	89.901	89.801	89.645	89.489
5.000	98.288	98.188	98.038	97.601	5.000	98.148	98.048	97.898	97.461	3.250	91.800	91.700	91.466	91.231
5.125	98.756	98.656	98.506	98.069	5.125	98.616	98.516	98.366	97.929	3.375	92.115	92.015	91.781	91.546
5.250	98.131	98.031	97.881	97.350	5.250	97.991	97.891	97.741	97.210	3.500	92.430	92.330	92.096	91.861
5.375	98.578	98.478	98.328	97.797	5.375	98.438	98.338	98.188	97.657	3.625	92.737	92.637	92.403	92.168
5.500	98.981	98.881	98.731	98.200	5.500	98.841	98.741	98.591	98.060	3.750	94.541	94.441	94.246	94.050

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 Phone:

Lockdesk E-mail:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	94.453	94.353	94.253	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.250	93.476	93.355	93.276	2.000	N/A	N/A	N/A	4.250	94.412	94.312	94.212
4.375	95.055	94.955	94.855	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.375	94.242	94.121	94.042	2.125	N/A	N/A	N/A	4.375	95.014	94.914	94.814
4.500	95.579	95.479	95.379	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.500	94.985	94.864	94.785	2.250	N/A	N/A	N/A	4.500	95.661	95.535	95.412
4.625	96.224	96.103	96.024	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.625	95.659	95.538	95.459	2.375	N/A	N/A	N/A	4.625	96.340	96.215	96.091
4.750	96.865	96.744	96.665	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	4.750	96.293	96.172	96.093	2.500	N/A	N/A	N/A	4.750	96.981	96.855	96.732
4.875	97.416	97.295	97.216	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	4.875	96.838	96.717	96.638	2.625	N/A	N/A	N/A	4.875	97.533	97.407	97.284
4.990	97.790	97.669	97.590	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.990	97.407	97.279	97.207	2.750	N/A	N/A	N/A	4.990	97.907	97.781	97.658
5.000	97.890	97.769	97.690	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.000	97.507	97.379	97.307	2.875	N/A	N/A	N/A	5.000	98.007	97.881	97.758
5.125	98.262	98.141	98.062	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.125	98.124	97.995	97.924	2.990	N/A	N/A	N/A	5.125	98.379	98.253	98.130
5.250	98.651	98.523	98.451	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.250	98.673	98.545	98.473	3.000	N/A	N/A	N/A	5.250	98.854	98.720	98.574
5.375	99.032	98.904	98.832	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.375	99.049	98.921	98.849	3.125	N/A	N/A	N/A	5.375	99.235	99.101	98.955
5.500	99.389	99.261	99.189	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.500	99.332	99.204	99.132	3.250	N/A	N/A	N/A	5.500	99.591	99.457	99.311
5.625	99.785	99.600	99.585	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.625	99.527	99.398	99.327	3.375	N/A	N/A	N/A	5.625	99.954	99.808	99.651
5.750	100.270	100.066	100.070	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.750	99.918	99.714	99.718	3.500	N/A	N/A	N/A	5.750	100.460	100.293	100.110
5.875	100.641	100.437	100.441	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.875	100.285	100.081	100.085	3.625	N/A	N/A	N/A	5.875	100.830	100.663	100.480
5.990	100.877	100.673	100.677	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.990	100.457	100.253	100.257	3.750	N/A	N/A	N/A	5.990	101.067	100.900	100.717
6.000	100.977	100.773	100.777	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.000	100.557	100.353	100.357	3.875	N/A	N/A	N/A	6.000	101.167	101.000	100.817
6.125	101.381	101.071	101.128	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.125	100.667	100.408	100.467	3.990	N/A	N/A	N/A	6.125	101.543	101.265	100.986
6.250	101.831	101.521	101.513	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.250	101.057	100.747	100.739	4.000	N/A	N/A	N/A	6.250	101.993	101.692	101.382
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	95.203	95.103	95.003	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	93.630	93.530	93.430	3.250	93.542	93.442	93.342
2.875	N/A	N/A	N/A	4.375	95.853	95.732	95.653	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	94.611	94.511	94.411	3.375	94.523	94.423	94.323
2.990	N/A	N/A	N/A	4.500	96.511	96.390	96.311	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	95.140	95.030	94.940	3.500	95.030	94.913	94.794
3.000	N/A	N/A	N/A	4.625	97.150	97.029	96.950	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	95.716	95.606	95.516	3.625	95.606	95.482	95.353
3.125	N/A	N/A	N/A	4.750	97.684	97.563	97.484	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	96.240	96.130	96.040	3.750	96.130	96.006	95.877
3.250	N/A	N/A	N/A	4.875	98.166	98.045	97.966	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	96.715	96.605	96.515	3.875	96.605	96.481	96.352
3.375	N/A	N/A	N/A	4.990	98.457	98.336	98.257	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	97.143	97.026	96.943	3.990	97.026	96.870	96.701
3.500	N/A	N/A	N/A	5.000	98.557	98.436	98.357	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	97.243	97.126	97.043	4.000	97.126	96.970	96.801
3.625	N/A	N/A	N/A	5.125	98.879	98.758	98.679	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	97.768	97.651	97.568	4.125	97.651	97.495	97.326
3.750	N/A	N/A	N/A	5.250	99.137	99.009	98.936	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	98.239	98.122	98.039	4.250	98.122	97.966	97.797
3.875	N/A	N/A	N/A	5.375	99.404	99.276	99.203	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.375	98.658	98.541	98.458	4.375	98.541	98.385	98.216
3.990	N/A	N/A	N/A	5.500	99.685	99.556	99.484	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.500	99.038	98.921	98.838	4.500	98.921	98.765	98.596
4.000	N/A	N/A	N/A	5.625	100.010	99.883	99.810	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.625	99.422	99.305	99.222	4.625	99.305	99.149	98.980
4.125	N/A	N/A	N/A	5.750	100.368	100.164	100.168	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.750	99.669	99.501	99.387	4.750	99.500	99.218	98.895
4.250	N/A	N/A	N/A	5.875	100.653	100.449	100.453	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.875	100.051	99.883	99.769	4.875	99.882	99.600	99.277
4.375	N/A	N/A	N/A	5.990	100.794	100.590	100.594	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.990	100.276	100.108	99.994	4.990	100.108	99.826	99.503
4.500	N/A	N/A	N/A	6.000	100.894	100.690	100.694	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.000	100.376	100.208	100.094	5.000	100.208	99.926	99.603
4.625	N/A	N/A	N/A	6.125	101.117	100.869	100.917	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.125	100.702	100.534	100.420	5.125	100.534	100.252	99.929
4.750	N/A	N/A	N/A	6.250	101.396	101.086	101.095	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.250	100.465	100.201	100.170	5.250	100.201	99.894	99.570
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	93.518	93.318	93.318	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.250	94.742	94.542	94.542
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	94.547	94.347	94.347	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.375	95.246	95.046	95.046
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	95.115	94.915	94.915	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.500	95.705	95.505	95.505
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	95.564	95.364	95.364	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.625	96.172	95.972	95.972
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	95.930	95.730	95.730	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.750	96.688	96.488	96.488
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	96.262	96.062	96.062	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.875	97.163	96.963	96.963
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	96.457	96.257	96.257	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.990	97.505	97.305	97.305
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	96.557	96.357	96.357	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	97.605	97.405	97.405
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	96.832	96.632	96.632	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.125	98.017	97.817	97.817
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	96.884	96.684	96.684	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.250	98.580	98.380	98.380
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	97.174	96.974	96.974	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	98.905	98.705	98.705
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	97.476	97.276	97.276	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	99.289	99.089	99.089
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.625	97.841	97.641	97.631	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.625	100.018		



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.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/14/2022
45 Day Lock Exp.: 7/29/2022
60 Day Lock Exp.: 8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 10:00 am ET

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Conforming FHLMC																													
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				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	92.858	92.758	92.658	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	90.524	90.424	90.324	2.750	N/A	N/A	N/A	4.000	92.999	92.899	92.799						
4.125	93.531	93.431	93.331	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	91.289	91.189	91.089	2.875	N/A	N/A	N/A	4.125	93.671	93.571	93.471						
4.250	94.387	94.287	94.187	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	93.177	93.077	92.977	2.990	N/A	N/A	N/A	4.250	94.512	94.412	94.312						
4.375	94.994	94.894	94.794	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	93.784	93.684	93.584	3.000	N/A	N/A	N/A	4.375	95.118	95.018	94.918						
4.500	95.580	95.480	95.380	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	94.372	94.272	94.172	3.125	N/A	N/A	N/A	4.500	95.706	95.606	95.506						
4.625	96.057	95.957	95.857	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	94.847	94.747	94.647	3.250	N/A	N/A	N/A	4.625	96.179	96.079	95.979						
4.750	96.745	96.645	96.545	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	95.847	95.747	95.647	3.375	N/A	N/A	N/A	4.750	96.946	96.846	96.746						
4.875	97.342	97.242	97.142	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.875	96.444	96.344	96.244	3.500	N/A	N/A	N/A	4.875	97.544	97.444	97.344						
4.990	97.757	97.652	97.557	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.990	96.581	96.476	96.381	3.625	N/A	N/A	N/A	4.990	97.955	97.850	97.755						
5.000	97.857	97.752	97.657	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.000	96.681	96.576	96.481	3.750	N/A	N/A	N/A	5.000	98.055	97.950	97.855						
5.125	98.259	98.154	98.059	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.125	96.563	96.458	96.363	3.875	N/A	N/A	N/A	5.125	98.457	98.352	98.257						
5.250	98.736	98.632	98.536	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.250	96.980	96.876	96.780	3.990	N/A	N/A	N/A	5.250	98.909	98.805	98.709						
5.375	99.205	99.099	99.005	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.375	97.589	97.483	97.389	4.000	N/A	N/A	N/A	5.375	99.378	99.272	99.178						
5.500	99.499	99.392	99.299	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	5.500	97.933	97.826	97.733	4.125	N/A	N/A	N/A	5.500	99.672	99.565	99.472						
5.625	99.828	99.717	99.628	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	5.625	98.304	98.193	98.104	4.250	N/A	N/A	N/A	5.625	99.997	99.886	99.797						
5.750	100.357	100.257	99.953	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.750	98.715	98.615	98.311	4.375	N/A	N/A	N/A	5.750	100.459	100.359	100.055						
5.875	100.705	100.605	100.294	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.875	99.573	99.473	99.162	4.500	N/A	N/A	N/A	5.875	100.804	100.704	100.393						
5.990	100.909	100.809	100.493	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.990	99.779	99.679	99.363	4.625	N/A	N/A	N/A	5.990	101.011	100.911	100.595						
6.000	101.009	100.909	100.593	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.000	99.879	99.779	99.463	4.750	N/A	N/A	N/A	6.000	101.111	101.011	100.695						

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	94.192	94.092	93.980	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.000	92.357	92.257	92.157	3.000	92.259	92.159	92.059
2.875	N/A	N/A	N/A	4.125	94.896	94.796	94.675	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	92.978	92.878	92.778	3.125	92.880	92.780	92.680
2.990	N/A	N/A	N/A	4.250	95.507	95.407	95.280	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.250	93.568	93.468	93.368	3.250	93.470	93.370	93.270
3.000	N/A	N/A	N/A	4.375	96.081	95.981	95.853	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.581	94.481	94.381	3.375	94.483	94.383	94.283
3.125	N/A	N/A	N/A	4.500	96.636	96.536	96.436	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.106	95.006	94.906	3.500	95.012	94.912	94.812
3.250	N/A	N/A	N/A	4.625	97.107	97.007	96.907	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.715	95.615	95.515	3.625	95.699	95.599	95.499
3.375	N/A	N/A	N/A	4.750	97.662	97.562	97.462	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.175	96.075	95.975	3.750	96.159	96.059	95.959
3.500	N/A	N/A	N/A	4.875	98.215	98.115	98.015	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.628	96.528	96.428	3.875	96.612	96.512	96.412
3.625	N/A	N/A	N/A	4.990	98.430	98.330	98.230	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.999	96.899	96.799	3.990	96.983	96.883	96.783
3.750	N/A	N/A	N/A	5.000	98.530	98.430	98.330	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.099	96.999	96.899	4.000	97.083	96.983	96.883
3.875	N/A	N/A	N/A	5.125	98.445	98.340	98.204	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.626	97.526	97.426	4.125	97.611	97.511	97.411
3.990	N/A	N/A	N/A	5.250	99.039	98.929	98.788	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.167	98.067	97.967	4.250	98.149	98.049	97.949
4.000	N/A	N/A	N/A	5.375	99.351	99.240	99.095	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.576	98.476	98.376	4.375	98.560	98.460	98.360
4.125	N/A	N/A	N/A	5.500	99.694	99.581	99.431	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	98.902	98.802	98.702	4.500	98.882	98.782	98.682
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	99.233	99.133	99.033	4.625	99.382	99.282	99.182
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	99.669	99.569	99.472	4.750	99.667	99.567	99.470
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	100.040	99.940	99.743	4.875	100.040	99.940	99.743
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	100.280	100.180	99.978	4.990	100.280	100.180	99.978
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	100.380	100.280	100.078	5.000	100.380	100.280	100.078

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	90.245	90.145	90.045	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	90.768	90.668	90.568	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	91.216	91.116	91.016	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	92.381	92.281	92.181	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	93.050	92.950	92.850	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	93.733	93.633	93.533	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	94.867	94.767	94.667	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	95.532	95.432	95.332	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	96.015	95.915	95.815	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	96.115	96.015	95.915	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	96.716	96.616	96.516	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	97.297	97.197	97.097	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	97.714	97.614	97.514	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	98.048	97.948	97.848	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	98.685	98.585	98.391	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	98.905	98.805	98.608	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	99.780	99.680	99.483	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	100.020	99.920	99.718	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	100.120	100.020	99.818	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

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

30 Day Lock Exp.: 7/14/2022
45 Day Lock Exp.: 7/29/2022
60 Day Lock Exp.: 8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.250	0.000	0.625	0.375	0.375	0.375	0.125	0.000
4.375	0.000	0.750	0.500	0.500	0.375	0.250	0.000
4.500	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.625	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.750	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.875	0.000	0.750	0.625	0.500	0.500	0.375	0.000
4.990	0.000	0.750	0.625	0.500	0.500	0.375	0.000
5.000	0.000	0.875	0.625	0.500	0.500	0.375	0.000
5.125	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.250	0.000	1.000	0.875	0.625	0.625	0.375	0.000
5.375	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.500	0.000	1.000	0.750	0.625	0.500	0.375	0.000
5.625	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.750	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.875	0.000	1.125	0.750	0.625	0.500	0.375	0.000
5.990	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.000	0.000	1.125	0.750	0.625	0.500	0.375	0.000
6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

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

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.125	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
4.250	0.125	0.125	0.125	0.125	0.000	0.000	0.000
4.375	0.250	0.250	0.250	0.125	0.125	0.000	0.000
4.500	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.625	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.875	0.250	0.250	0.250	0.250	0.125	0.000	0.000
4.990	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.000	0.250	0.250	0.250	0.250	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.375	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.500	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.625	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.750	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.875	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
5.990	0.000	0.000	0.000	0.000	-0.125	0.000	0.000
6.000	0.000	0.000	0.000	0.000	-0.125	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	-0.125	0.000	-0.250	0.000	0.000
4.750	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.875	0.000	0.250	0.125	0.000	0.000	0.000	0.000
4.990	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.000	0.000	0.250	0.125	0.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.500	0.125	0.000	0.000	-0.125	0.000	0.000	0.000
3.625	0.000	0.000	0.000	-0.125	0.000	0.000	0.000
3.750	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.875	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.990	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.000	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.125	0.250	0.125	0.000	0.000	0.000	0.000	0.000
4.250	0.125	0.125	0.125	0.000	0.000	0.000	0.000
4.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
4.625	0.375	0.375	0.250	0.250	0.250	0.125	0.125
4.750	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.875	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
4.990	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125
5.000	0.000	0.000	-0.125	-0.125	-0.125	-0.125	-0.125

Lock Desk Policy

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

Flood Certification = \$10.00 UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

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	92.858	92.758	92.658	4.000	94.192	94.092	93.980	3.000	92.357	92.257	92.157	4.000	91.016	90.916	90.816	3.000	90.651	90.551	90.451
4.125	93.531	93.431	93.331	4.125	94.896	94.796	94.675	3.125	92.978	92.878	92.778	4.125	91.735	91.635	91.535	3.125	91.223	91.123	91.023
4.250	94.387	94.287	94.187	4.250	95.507	95.407	95.280	3.250	93.568	93.468	93.368	4.250	93.107	93.007	92.907	3.250	91.742	91.642	91.542
4.375	94.994	94.894	94.794	4.375	96.081	95.981	95.853	3.375	94.581	94.481	94.381	4.375	93.714	93.614	93.514	3.375	92.831	92.731	92.631
4.500	95.580	95.480	95.380	4.500	96.636	96.536	96.436	3.500	95.106	95.006	94.906	4.500	94.301	94.201	94.101	3.500	93.428	93.328	93.228
4.625	96.057	95.957	95.857	4.625	97.107	97.007	96.907	3.625	95.715	95.615	95.515	4.625	94.777	94.677	94.577	3.625	94.074	93.974	93.874
4.750	96.745	96.645	96.545	4.750	97.662	97.562	97.462	3.750	96.175	96.075	95.975	4.750	95.621	95.521	95.421	3.750	94.871	94.771	94.671
4.875	97.342	97.242	97.142	4.875	98.215	98.115	98.015	3.875	96.628	96.528	96.428	4.875	96.218	96.118	96.018	3.875	95.426	95.326	95.226
4.990	97.757	97.652	97.557	4.990	98.430	98.330	98.230	3.990	96.999	96.899	96.799	4.990	96.494	96.389	96.294	3.990	95.857	95.757	95.657
5.000	97.857	97.752	97.657	5.000	98.530	98.430	98.330	4.000	97.099	96.999	96.899	5.000	96.594	96.489	96.394	4.000	95.957	95.857	95.757
5.125	98.259	98.154	98.059	5.125	98.445	98.340	98.204	4.125	97.626	97.526	97.426	5.125	96.736	96.631	96.536	4.125	96.521	96.421	96.321
5.250	98.736	98.632	98.536	5.250	99.039	98.929	98.788	4.250	98.167	98.067	97.967	5.250	97.183	97.079	96.983	4.250	97.082	96.982	96.882
5.375	99.205	99.099	99.005	5.375	99.351	99.240	99.095	4.375	98.576	98.476	98.376	5.375	97.722	97.616	97.522	4.375	97.495	97.395	97.295
5.500	99.499	99.392	99.299	5.500	99.694	99.581	99.431	4.500	98.902	98.802	98.702	5.500	98.041	97.934	97.841	4.500	97.825	97.725	97.625
5.625	99.828	99.717	99.628	5.625	100.028	99.913	99.759	4.625	99.233	99.133	98.939	5.625	98.391	98.280	98.191	4.625	98.309	98.209	98.015
5.750	100.357	100.257	99.953	5.750	100.037	99.909	99.635	4.750	99.669	99.569	99.372	5.750	98.861	98.761	98.457	4.750	98.637	98.537	98.340
5.875	100.735	100.635	100.324	5.875	100.441	100.310	100.032	4.875	100.040	99.940	99.743	5.875	99.494	99.394	99.083	4.875	99.260	99.160	98.963
5.990	100.971	100.871	100.555	5.990	100.665	100.533	100.251	4.990	100.280	100.180	99.978	5.990	99.731	99.631	99.315	4.990	99.500	99.400	99.198
6.000	101.071	100.971	100.655	6.000	100.765	100.633	100.351	5.000	100.380	100.280	100.078	6.000	99.831	99.731	99.415	5.000	99.600	99.500	99.298

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.:

7/14/2022

45 Day Lock Exp.:

7/29/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/14/2022

Release Time: 10:00 am ET

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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.

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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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W. Rate Sheet Dated: 6/14/2022

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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	90.675	90.550	90.425	
5.375	91.050	90.925	90.800	
5.500	91.425	91.300	91.175	
5.625	92.425	92.300	92.175	
5.750	92.675	92.550	92.425	
5.875	92.925	92.800	92.675	
5.990	94.800	94.675	94.550	
6.125	95.050	94.925	94.800	
6.250	95.300	95.175	95.050	
6.375	95.550	95.425	95.300	
6.500	95.800	95.675	95.550	
6.625	98.050	97.925	97.800	
6.750	98.300	98.175	98.050	
6.875	98.550	98.425	98.300	
6.990	98.800	98.675	98.550	
7.125	99.050	98.925	98.800	
7.250	99.300	99.175	99.050	
7.375	99.550	99.425	99.300	
7.500	99.800	99.675	99.550	
7.625	100.050	99.925	99.800	
7.750	100.300	100.175	100.050	
7.875	100.550	100.425	100.300	
7.990	100.800	100.675	100.550	
8.125	101.050	100.925	100.800	
8.250	101.300	101.175	101.050	
8.375	101.550	101.425	101.300	
8.500	101.800	101.675	101.550	
8.625	102.050	101.925	101.800	
8.750	102.300	102.175	102.050	
* 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	90.425	90.300	90.175	
5.375	90.800	90.675	90.550	
5.500	91.175	91.050	90.925	
5.625	92.175	92.050	91.925	
5.750	92.425	92.300	92.175	
5.875	92.675	92.550	92.425	
5.990	94.550	94.425	94.300	
6.125	94.800	94.675	94.550	
6.250	95.050	94.925	94.800	
6.375	95.300	95.175	95.050	
6.500	95.550	95.425	95.300	
6.625	97.800	97.675	97.550	
6.750	98.050	97.925	97.800	
6.875	98.300	98.175	98.050	
6.990	98.550	98.425	98.300	
7.125	98.800	98.675	98.550	
7.250	99.050	98.925	98.800	
7.375	99.300	99.175	99.050	
7.500	99.550	99.425	99.300	
7.625	99.800	99.675	99.550	
7.750	100.050	99.925	99.800	
7.875	100.300	100.175	100.050	
7.990	100.550	100.425	100.300	
8.125	100.800	100.675	100.550	
8.250	101.050	100.925	100.800	
8.375	101.300	101.175	101.050	
8.500	101.550	101.425	101.300	
8.625	101.800	101.675	101.550	
8.750	102.050	101.925	101.800	
* 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	90.175	90.050	89.925	
5.375	90.550	90.425	90.300	
5.500	90.925	90.800	90.675	
5.625	91.925	91.800	91.675	
5.750	92.175	92.050	91.925	
5.875	92.425	92.300	92.175	
5.990	94.300	94.175	94.050	
6.125	94.550	94.425	94.300	
6.250	94.800	94.675	94.550	
6.375	95.050	94.925	94.800	
6.500	95.300	95.175	95.050	
6.625	97.550	97.425	97.300	
6.750	97.800	97.675	97.550	
6.875	98.050	97.925	97.800	
6.990	98.300	98.175	98.050	
7.125	98.550	98.425	98.300	
7.250	98.800	98.675	98.550	
7.375	99.050	98.925	98.800	
7.500	99.300	99.175	99.050	
7.625	99.550	99.425	99.300	
7.750	99.800	99.675	99.550	
7.875	100.050	99.925	99.800	
7.990	100.300	100.175	100.050	
8.125	100.550	100.425	100.300	
8.250	100.800	100.675	100.550	
8.375	101.050	100.925	100.800	
8.500	101.300	101.175	101.050	
8.625	101.550	101.425	101.300	
8.750	101.800	101.675	101.550	
* 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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