

W. Rate Sheet Dated: 6/15/2022

Release Time: 5:30 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
4.500	99.084	98.788	98.506	4.500	98.844	98.548	98.266	2.875	93.344	93.194	93.044	3.125	N/A	N/A	N/A
4.625	99.656	99.360	99.078	4.625	99.416	99.120	98.838	3.000	93.665	93.515	93.365	3.250	N/A	N/A	N/A
4.750	99.597	99.447	98.947	4.750	99.357	99.207	98.707	3.125	93.988	93.838	93.688	3.375	N/A	N/A	N/A
4.875	100.144	99.994	99.494	4.875	99.904	99.754	99.254	3.250	95.009	94.859	94.709	3.500	N/A	N/A	N/A
5.000	100.651	100.501	100.001	5.000	100.411	100.261	99.761	3.375	95.325	95.175	95.025	3.625	N/A	N/A	N/A
5.125	101.119	100.969	100.469	5.125	100.879	100.729	100.229	3.500	95.640	95.490	95.340	Margin = 2.250		Index = 2.340	
5.250	100.697	100.547	99.984	5.250	100.457	100.307	99.744	3.625	95.946	95.796	95.646	30 Year OTC			
5.375	101.144	100.994	100.431	5.375	100.904	100.754	100.191	3.750	96.290	96.140	95.990	Rate	30 Day	45 Day	60 Day
5.500	101.547	101.397	100.834	5.500	101.307	101.157	100.594	3.875	96.583	96.433	96.283	6.750	102.750	102.500	102.250
5.625	101.901	101.751	101.188	5.625	101.661	101.511	100.948	4.000	96.864	96.714	96.564				
5.750	100.859	100.709	99.959	5.750	100.619	100.469	99.719	4.125	97.125	96.975	96.825				
5.875	101.229	101.079	100.329	5.875	100.989	100.839	100.089	4.250	97.934	97.684	97.434				
6.000	101.584	101.434	100.684	6.000	101.344	101.194	100.444	4.375	98.184	97.934	97.684				
6.125	101.932	101.782	101.032	6.125	101.692	101.542	100.792	4.500	98.413	98.163	97.913				
6.250	101.804	101.654	100.904	6.250	101.564	101.414	100.664	4.625	98.616	98.366	98.116				
6.375	102.151	102.001	101.251	6.375	101.911	101.761	101.011	4.750	N/A	N/A	N/A				
6.500	102.498	102.348	101.598	6.500	102.258	102.108	101.358	4.875	N/A	N/A	N/A				
6.625	102.850	102.700	101.950	6.625	102.610	102.460	101.710	5.000	N/A	N/A	N/A				
6.750	103.150	103.000	102.250	6.750	102.910	102.760	102.010	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
4.500	98.884	98.784	98.488	98.206	4.500	98.644	98.544	98.248	97.966	2.875	92.474	92.374	92.224	92.074
4.625	99.456	99.356	99.060	98.778	4.625	99.216	99.116	98.820	98.538	3.000	92.795	92.695	92.545	92.395
4.750	99.397	99.297	99.147	98.647	4.750	99.157	99.057	98.907	98.407	3.125	93.118	93.018	92.868	92.718
4.875	99.944	99.844	99.694	99.194	4.875	99.704	99.604	99.454	98.954	3.250	94.739	94.639	94.489	94.339
5.000	100.451	100.351	100.201	99.701	5.000	100.211	100.111	99.961	99.461	3.375	95.055	94.955	94.805	94.655
5.125	100.919	100.819	100.669	100.169	5.125	100.679	100.579	100.429	99.929	3.500	95.370	95.270	95.120	94.970
5.250	100.497	100.397	100.247	99.684	5.250	100.257	100.157	100.007	99.444	3.625	95.676	95.576	95.426	95.276
5.375	100.944	100.844	100.694	100.131	5.375	100.704	100.604	100.454	99.891	3.750	96.520	96.420	96.270	96.120
5.500	101.347	101.247	101.097	100.534	5.500	101.107	101.007	100.857	100.294	3.875	96.813	96.713	96.563	96.413
5.625	101.701	101.601	101.451	100.888	5.625	101.461	101.361	101.211	100.648	4.000	97.094	96.994	96.844	96.694
5.750	100.659	100.559	100.409	99.659	5.750	100.419	100.319	100.169	99.419	4.125	97.355	97.255	97.105	96.955
5.875	101.029	100.929	100.779	100.029	5.875	100.789	100.689	100.539	99.789	4.250	97.464	97.364	97.114	96.864
6.000	101.384	101.284	101.134	100.384	6.000	101.144	101.044	100.894	100.144	4.375	97.714	97.614	97.364	97.114

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
4.25-4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	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
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	6.750	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/15/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/15/2022

Release Time: 5:30 pm 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
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	89.676	89.526	89.376	3.500	N/A	N/A	N/A
5.000	99.032	98.882	98.382	5.000	98.892	98.742	98.242	2.875	89.993	89.843	89.693	3.625	N/A	N/A	N/A
5.125	99.500	99.350	98.850	5.125	99.360	99.210	98.710	3.000	90.314	90.164	90.014	Margin = 2.250		Index = 2.340	
5.250	98.641	98.491	97.929	5.250	98.501	98.351	97.789	3.125	90.637	90.487	90.337	30 Year OTC			
5.375	99.088	98.938	98.376	5.375	98.948	98.798	98.236	3.250	91.914	91.764	91.614	Rate	30 Day	45 Day	60 Day
5.500	99.491	99.341	98.779	5.500	99.351	99.201	98.639	3.375	92.230	92.080	91.930	4.250	N/A	N/A	N/A
5.625	99.845	99.695	99.133	5.625	99.705	99.555	98.993	3.500	92.545	92.395	92.245	4.375	N/A	N/A	N/A
5.750	93.959	93.809	93.059	5.750	93.819	93.669	92.919	3.625	92.851	92.701	92.551	4.500	N/A	N/A	N/A
5.875	94.329	94.179	93.429	5.875	94.189	94.039	93.289	3.750	93.695	93.545	93.395	4.625	N/A	N/A	N/A
6.000	94.684	94.534	93.784	6.000	94.544	94.394	93.644	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.032	94.882	94.132	6.125	94.892	94.742	93.992	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	93.904	93.754	93.004	6.250	94.764	94.614	93.864	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	95.251	95.101	94.351	6.375	95.111	94.961	94.211	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	95.598	95.448	94.698	6.500	95.458	95.308	94.558	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.625	N/A	N/A	N/A	6.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.750	N/A	N/A	N/A	6.750	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
4.500	N/A	N/A	N/A	N/A	4.500	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
5.000	99.132	99.032	98.882	98.382	5.000	98.992	98.892	98.742	98.242	2.750	89.245	89.145	88.995	88.845
5.125	99.600	99.500	99.350	98.850	5.125	99.460	99.360	99.210	98.710	2.875	89.561	89.461	89.311	89.161
5.250	98.741	98.641	98.491	97.929	5.250	98.601	98.501	98.351	97.789	3.000	89.883	89.783	89.633	89.483
5.375	99.188	99.088	98.938	98.376	5.375	99.048	98.948	98.798	98.236	3.125	90.205	90.105	89.955	89.805
5.500	99.591	99.491	99.341	98.779	5.500	99.451	99.351	99.201	98.639	3.250	92.577	92.477	92.327	92.177
5.625	99.945	99.845	99.695	99.133	5.625	99.805	99.705	99.555	98.993	3.375	92.892	92.792	92.642	92.492
5.750	94.059	93.959	93.809	93.059	5.750	93.919	93.819	93.669	92.919	3.500	93.207	93.107	92.957	92.807
5.875	94.429	94.329	94.179	93.429	5.875	94.289	94.189	94.039	93.289	3.625	93.514	93.414	93.264	93.114
6.000	94.784	94.684	94.534	93.784	6.000	94.644	94.544	94.394	93.644	3.750	94.764	94.664	94.514	94.364

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.:

7/15/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/15/2022

Release Time: 5:30 pm 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
4.625	96.601	96.501	96.401	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	95.973	95.873	95.773	2.000	N/A	N/A	N/A	4.625	96.707	96.590	96.474
4.750	97.242	97.142	97.042	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	96.609	96.509	96.409	2.125	N/A	N/A	N/A	4.750	97.349	97.232	97.116
4.875	97.797	97.697	97.597	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.284	97.169	97.084	2.250	N/A	N/A	N/A	4.875	97.904	97.787	97.671
4.990	98.173	98.073	97.973	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	97.878	97.763	97.678	2.375	N/A	N/A	N/A	4.990	98.280	98.163	98.047
5.000	98.273	98.173	98.073	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	97.978	97.863	97.778	2.500	N/A	N/A	N/A	5.000	98.380	98.263	98.147
5.125	98.665	98.553	98.465	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.599	98.484	98.399	2.625	N/A	N/A	N/A	5.125	98.850	98.733	98.617
5.250	99.224	99.110	99.024	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.153	99.038	98.953	2.750	N/A	N/A	N/A	5.250	99.411	99.294	99.178
5.375	99.612	99.498	99.412	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.536	99.421	99.336	2.875	N/A	N/A	N/A	5.375	99.799	99.682	99.566
5.500	99.978	99.864	99.778	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	99.826	99.711	99.626	2.990	N/A	N/A	N/A	5.500	100.164	100.047	99.931
5.625	100.328	100.210	100.128	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.117	99.979	99.917	3.000	N/A	N/A	N/A	5.625	100.534	100.403	100.277
5.750	100.822	100.683	100.622	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.625	100.486	100.425	3.125	N/A	N/A	N/A	5.750	101.046	100.879	100.713
5.875	101.200	101.061	101.000	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.000	100.861	100.800	3.250	N/A	N/A	N/A	5.875	101.424	101.257	101.091
5.990	101.443	101.304	101.243	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.180	101.041	100.980	3.375	N/A	N/A	N/A	5.990	101.667	101.500	101.334
6.000	101.543	101.404	101.343	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.280	101.141	101.080	3.500	N/A	N/A	N/A	6.000	101.767	101.600	101.434
6.125	101.827	101.643	101.610	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.340	101.201	101.140	3.625	N/A	N/A	N/A	6.125	102.112	101.853	101.614
6.250	102.288	102.091	101.870	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.640	101.443	101.222	3.750	N/A	N/A	N/A	6.250	102.564	102.162	101.783
6.375	102.628	102.431	102.210	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.975	101.778	101.556	3.875	N/A	N/A	N/A	6.375	102.904	102.502	102.123
6.500	102.764	102.567	102.346	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.064	101.867	101.646	3.990	N/A	N/A	N/A	6.500	103.040	102.638	102.259
6.625	102.925	102.728	102.507	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.133	101.936	101.715	4.000	N/A	N/A	N/A	6.625	103.200	102.798	102.419
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	4.625	97.589	97.486	97.389	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.432	94.332	94.232	3.375	94.366	94.266	94.166
2.875	N/A	N/A	N/A	4.750	98.125	98.022	97.925	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.016	94.916	94.816	3.500	94.935	94.835	94.735
2.990	N/A	N/A	N/A	4.875	98.610	98.507	98.410	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.581	95.481	95.381	3.625	95.501	95.401	95.301
3.000	N/A	N/A	N/A	4.990	98.906	98.803	98.706	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.095	95.995	95.895	3.750	96.015	95.915	95.815
3.125	N/A	N/A	N/A	5.000	99.006	98.903	98.806	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.564	96.464	96.364	3.875	96.483	96.383	96.283
3.250	N/A	N/A	N/A	5.125	99.331	99.228	99.131	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.025	96.925	96.825	3.990	96.937	96.829	96.716
3.375	N/A	N/A	N/A	5.250	99.711	99.593	99.511	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.125	97.025	96.925	4.000	97.037	96.929	96.816
3.500	N/A	N/A	N/A	5.375	99.984	99.866	99.784	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.111	98.011	97.911	4.125	98.023	97.915	97.802
3.625	N/A	N/A	N/A	5.500	100.273	100.155	100.073	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.577	98.477	98.377	4.250	98.489	98.381	98.268
3.750	N/A	N/A	N/A	5.625	100.600	100.462	100.400	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.993	98.893	98.793	4.375	98.905	98.797	98.684
3.875	N/A	N/A	N/A	5.750	100.983	100.845	100.783	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.373	99.273	99.173	4.500	99.285	99.177	99.064
3.990	N/A	N/A	N/A	5.875	101.277	101.139	101.077	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.778	99.678	99.578	4.625	99.674	99.563	99.450
4.000	N/A	N/A	N/A	5.990	101.424	101.286	101.224	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.181	100.042	99.959	4.750	100.042	99.820	99.593
4.125	N/A	N/A	N/A	6.000	101.524	101.386	101.324	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.564	100.425	100.342	4.875	100.425	100.203	99.976
4.250	N/A	N/A	N/A	6.125	101.708	101.570	101.508	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.788	100.649	100.566	4.990	100.649	100.427	100.200
4.375	N/A	N/A	N/A	6.250	101.965	101.769	101.563	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.888	100.749	100.666	5.000	100.749	100.527	100.300
4.500	N/A	N/A	N/A	6.375	102.242	102.046	101.840	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.218	101.079	100.996	5.125	101.079	100.857	100.630
4.625	N/A	N/A	N/A	6.500	102.303	102.107	101.901	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.010	100.812	100.725	5.250	100.812	100.515	100.207
4.750	N/A	N/A	N/A	6.625	102.438	102.242	102.036	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.381	101.183	101.096	5.375	101.183	100.885	100.577
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	3.375	94.429	94.229	94.229	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.543	95.343	95.343
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	94.990	94.790	94.790	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.992	95.792	95.792
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.430	95.230	95.230	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.505	96.305	96.305
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.791	95.591	95.591	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.019	96.819	96.819
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.117	95.917	95.917	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.488	97.288	97.288
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.314	96.114	96.114	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.822	97.622	97.622
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.414	96.214	96.214	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.922	97.722	97.722
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.159	96.959	96.959	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.332	98.132	98.132
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.226	97.026	97.026	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.443	98.243	98.243
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.519	97.319	97.319	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.805	98.605	98.605
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.974	97.774	97.774	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.198	98.998	98.998
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.357	98.157	98.122	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.876	99.676	99.676
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.659	98.459	98.424	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.:

7/15/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/15/2022

Release Time: 5:30 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.: 7/15/2022
45 Day Lock Exp.: 8/1/2022
60 Day Lock Exp.: 8/15/2022

W. Rate Sheet Dated: 6/15/2022

Release Time: 5:30 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
4.625	96.414	96.314	96.214	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	95.216	95.116	95.016	2.750	N/A	N/A	N/A	4.625	95.919	95.819	95.719
4.750	97.370	97.265	97.170	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.474	96.369	96.274	2.875	N/A	N/A	N/A	4.750	96.797	96.692	96.597
4.875	97.920	97.815	97.720	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.024	96.919	96.824	2.990	N/A	N/A	N/A	4.875	97.371	97.266	97.171
4.990	98.286	98.182	98.086	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.122	97.018	96.922	3.000	N/A	N/A	N/A	4.990	97.760	97.656	97.560
5.000	98.386	98.282	98.186	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.222	97.118	97.022	3.125	N/A	N/A	N/A	5.000	97.860	97.756	97.660
5.125	98.818	98.714	98.593	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.202	97.098	96.977	3.250	N/A	N/A	N/A	5.125	98.251	98.147	98.026
5.250	99.417	99.311	99.175	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.701	97.595	97.459	3.375	N/A	N/A	N/A	5.250	98.805	98.699	98.563
5.375	99.845	99.738	99.593	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.261	98.154	98.009	3.500	N/A	N/A	N/A	5.375	99.257	99.150	99.005
5.500	100.113	100.006	99.856	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.577	98.470	98.320	3.625	N/A	N/A	N/A	5.500	99.541	99.434	99.284
5.625	100.436	100.336	100.160	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	98.938	98.838	98.662	3.750	N/A	N/A	N/A	5.625	99.857	99.757	99.581
5.750	100.957	100.857	100.610	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.415	99.315	99.068	3.875	N/A	N/A	N/A	5.750	100.007	99.907	99.660
5.875	101.300	101.200	100.949	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.232	100.132	99.881	3.990	N/A	N/A	N/A	5.875	100.369	100.269	100.018
5.990	101.508	101.408	101.156	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.438	100.338	100.086	4.000	N/A	N/A	N/A	5.990	100.597	100.497	100.245
6.000	101.608	101.508	101.256	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.538	100.438	100.186	4.125	N/A	N/A	N/A	6.000	100.697	100.597	100.345
6.125	101.955	101.791	101.492	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.701	100.537	100.238	4.250	N/A	N/A	N/A	6.125	100.946	100.782	100.483
6.250	102.189	102.025	101.725	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.773	98.609	98.309	4.375	N/A	N/A	N/A	6.250	101.206	101.042	100.742
6.375	102.484	102.298	102.032	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.764	98.578	98.312	4.500	N/A	N/A	N/A	6.375	101.643	101.457	101.191
6.500	102.864	102.679	102.407	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.814	98.629	98.357	4.625	N/A	N/A	N/A	6.500	102.040	101.855	101.583
6.625	103.206	103.021	102.747	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.938	98.753	98.479	4.750	N/A	N/A	N/A	6.625	102.401	102.216	101.942
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	3.500	90.613	90.513	90.413	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	93.142	93.042	92.942	3.125	92.816	92.716	92.616
2.875	N/A	N/A	N/A	3.625	91.437	91.337	91.237	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	93.762	93.662	93.562	3.250	93.398	93.298	93.198
2.990	N/A	N/A	N/A	3.750	92.597	92.497	92.390	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.359	94.259	94.159	3.375	93.921	93.821	93.721
3.000	N/A	N/A	N/A	3.875	93.343	93.243	93.133	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	94.947	94.847	94.747	3.500	94.436	94.336	94.236
3.125	N/A	N/A	N/A	3.990	94.064	93.964	93.851	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.612	95.512	95.412	3.625	95.071	94.971	94.871
3.250	N/A	N/A	N/A	4.000	94.164	94.064	93.951	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.055	95.955	95.855	3.750	95.521	95.421	95.321
3.375	N/A	N/A	N/A	4.125	95.375	95.275	95.159	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.590	96.490	96.375	3.875	96.062	95.962	95.847
3.500	N/A	N/A	N/A	4.250	95.952	95.852	95.733	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.006	96.906	96.667	3.990	96.485	96.385	96.146
3.625	N/A	N/A	N/A	4.375	96.508	96.408	96.268	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.106	97.006	96.767	4.000	96.585	96.485	96.246
3.750	N/A	N/A	N/A	4.500	97.100	97.000	96.848	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.081	97.981	97.693	4.125	97.571	97.471	97.183
3.875	N/A	N/A	N/A	4.625	97.544	97.444	97.288	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.593	98.493	98.201	4.250	98.096	97.996	97.704
3.990	N/A	N/A	N/A	4.750	98.066	97.966	97.804	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.983	98.883	98.588	4.375	98.496	98.396	98.101
4.000	N/A	N/A	N/A	4.875	98.582	98.482	98.317	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.292	99.192	98.894	4.500	98.810	98.710	98.412
4.125	N/A	N/A	N/A	4.990	98.774	98.674	98.507	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.437	99.337	99.048	4.625	99.297	99.197	98.908
4.250	N/A	N/A	N/A	5.000	98.874	98.774	98.607	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.850	99.750	99.561	4.750	99.492	99.392	99.203
4.375	N/A	N/A	N/A	5.125	99.206	99.086	98.923	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.203	100.102	99.912	4.875	99.855	99.754	99.564
4.500	N/A	N/A	N/A	5.250	99.732	99.611	99.444	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.424	100.318	100.128	4.990	100.082	99.976	99.786
4.625	N/A	N/A	N/A	5.375	100.024	99.903	99.733	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.524	100.418	100.228	5.000	100.182	100.076	99.886
4.750	N/A	N/A	N/A	5.500	100.345	100.224	100.051	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.590	100.469	100.370	5.125	100.619	100.498	100.399
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.125	90.742	90.642	90.542	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	3.250	91.446	91.346	91.246	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	3.375	92.209	92.109	92.009	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	3.500	92.949	92.849	92.749	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	3.625	93.768	93.668	93.568	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	3.750	94.965	94.865	94.765	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	3.875	95.512	95.412	95.297	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	3.990	95.936	95.836	95.597	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	4.000	96.036	95.936	95.697	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	4.125	97.083	96.983	96.695	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	4.250	97.635	97.535	97.243	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	4.375	98.033	97.933	97.638	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	4.500	98.350	98.250	97.952	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	4.625	98.963	98.863	98.674	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	4.750	99.222	99.122	98.933	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	4.875	100.067	99.966	99.776	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	4.990	100.288	100.182	99.992	3.875	N/A	N/A	N/A	3.875.							



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.:

7/15/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/15/2022

Release Time: 5:30 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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/15/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/15/2022

Release Time: 5:30 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
4.625	0.000	0.250	0.250	0.250	0.250	0.125	0.000
4.750	0.000	0.250	0.250	0.250	0.250	0.125	0.000
4.875	0.000	0.375	0.250	0.250	0.250	0.125	0.000
4.990	0.000	0.375	0.250	0.250	0.250	0.125	0.000
5.000	0.000	0.375	0.375	0.250	0.250	0.250	0.000
5.125	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.250	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.375	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.500	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.625	0.000	0.500	0.375	0.375	0.375	0.250	0.000
5.750	0.000	0.500	0.375	0.375	0.375	0.250	0.000
5.875	0.000	0.625	0.500	0.375	0.375	0.250	0.000
5.990	0.000	0.625	0.500	0.375	0.375	0.250	0.000
6.000	0.000	0.625	0.500	0.500	0.375	0.250	0.000
6.125	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.250	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.375	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	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
4.625	0.250	0.250	0.125	0.125	0.125	0.125	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.125	0.125
4.875	0.250	0.250	0.250	0.250	0.250	0.125	0.125
4.990	0.250	0.250	0.250	0.250	0.250	0.125	0.125
5.000	0.250	0.250	0.250	0.250	0.250	0.125	0.125
5.125	0.375	0.250	0.250	0.250	0.250	0.125	0.125
5.250	0.500	0.375	0.375	0.250	0.250	0.125	0.125
5.375	0.500	0.375	0.375	0.250	0.250	0.125	0.125
5.500	0.500	0.375	0.375	0.250	0.250	0.250	0.250
5.625	0.500	0.375	0.375	0.375	0.250	0.250	0.250
5.750	0.500	0.375	0.375	0.375	0.250	0.250	0.125
5.875	0.500	0.375	0.375	0.375	0.250	0.250	0.125
5.990	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.000	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.125	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.250	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.375	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.625	0.500	0.375	0.375	0.250	0.250	0.250	0.125

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.750	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.875	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.990	0.125	0.125	0.125	0.125	0.125	0.000	0.000
5.000	0.125	0.125	0.125	0.125	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.500	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.750	0.250	0.250	0.250	0.125	0.000	0.000	0.000
5.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
5.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
6.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
6.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.250	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.375	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.500	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.625	0.375	0.375	0.375	0.250	0.250	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
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.125	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.250	0.250	0.125	0.125	0.125	0.125	0.125
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	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
3.375	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	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000
4.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
5.250	-0.125	0.125	0.125	0.000	0.000	0.000	0.000
5.375	-0.125	0.125	0.125	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
3.125	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	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.625	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.750	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.875	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.990	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
4.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	0.000
4.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000
4.250	-0.125	-0.125	0.000	-0.125	-0.125	-0.125	0.000
4.375	0.000	-0.125	0.000	-0.125	-0.125	-0.125	0.000
4.500	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
4.875	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
4.990	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
5.000	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
5.125	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only and should



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.:

7/15/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/15/2022

Release Time: 5:30 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
4.625	96.414	96.314	96.214	3.500	90.613	90.513	90.413	3.125	93.142	93.042	92.942	4.625	95.140	95.040	94.940	3.125	91.292	91.192	91.092
4.750	97.370	97.265	97.170	3.625	91.437	91.337	91.237	3.250	93.762	93.662	93.562	4.750	96.247	96.142	96.047	3.250	91.954	91.854	91.754
4.875	97.920	97.815	97.720	3.750	92.597	92.497	92.390	3.375	94.359	94.259	94.159	4.875	96.797	96.692	96.597	3.375	92.634	92.534	92.434
4.990	98.286	98.182	98.086	3.875	93.343	93.243	93.133	3.500	94.947	94.847	94.747	4.990	97.029	96.925	96.829	3.500	93.298	93.198	93.098
5.000	98.386	98.282	98.186	3.990	94.064	93.964	93.851	3.625	95.612	95.512	95.412	5.000	97.129	97.025	96.929	3.625	94.040	93.940	93.840
5.125	98.818	98.714	98.593	4.000	94.164	94.064	93.951	3.750	96.055	95.955	95.855	5.125	97.335	97.231	97.110	3.750	94.860	94.760	94.660
5.250	99.417	99.311	99.175	4.125	95.375	95.275	95.159	3.875	96.590	96.490	96.375	5.250	97.884	97.778	97.642	3.875	95.401	95.301	95.186
5.375	99.845	99.738	99.593	4.250	95.952	95.852	95.733	3.990	97.006	96.906	96.667	5.375	98.378	98.271	98.126	3.990	95.821	95.721	95.482
5.500	100.113	100.006	99.856	4.375	96.508	96.408	96.268	4.000	97.106	97.006	96.767	5.500	98.670	98.563	98.413	4.000	95.921	95.821	95.582
5.625	100.436	100.336	100.160	4.500	97.100	97.000	96.848	4.125	98.081	97.981	97.693	5.625	99.012	98.912	98.736	4.125	96.932	96.832	96.544
5.750	100.957	100.857	100.610	4.625	97.544	97.444	97.288	4.250	98.593	98.493	98.201	5.750	99.511	99.411	99.164	4.250	97.464	97.364	97.072
5.875	101.300	101.200	100.949	4.750	98.066	97.966	97.804	4.375	98.983	98.883	98.588	5.875	100.091	99.991	99.740	4.375	97.858	97.758	97.463
5.990	101.508	101.408	101.156	4.875	98.582	98.482	98.317	4.500	99.292	99.192	98.894	5.990	100.298	100.198	99.946	4.500	98.171	98.071	97.773
6.000	101.608	101.508	101.256	4.990	98.774	98.674	98.507	4.625	99.437	99.337	99.148	6.000	100.398	100.298	100.046	4.625	98.550	98.450	98.261
6.125	101.955	101.791	101.492	5.000	98.874	98.774	98.607	4.750	99.850	99.750	99.561	6.125	100.653	100.489	100.190	4.750	98.886	98.786	98.597
6.250	102.189	102.025	101.725	5.125	99.206	99.086	98.923	4.875	100.203	100.102	99.912	6.250	99.806	99.642	99.342	4.875	99.485	99.384	99.194
6.375	102.484	102.298	102.032	5.250	99.732	99.611	99.444	4.990	100.424	100.318	100.128	6.375	99.949	99.763	99.497	4.990	99.706	99.600	99.410
6.500	102.889	102.704	102.432	5.375	100.024	99.903	99.733	5.000	100.524	100.418	100.228	6.500	100.189	100.004	99.732	5.000	99.806	99.700	99.510
6.625	103.229	103.044	102.770	5.500	100.345	100.224	100.051	5.125	100.590	100.469	100.370	6.625	100.420	100.235	99.961	5.125	100.287	100.166	100.067

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)	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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/15/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/15/2022

Release Time: 5:30 pm 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	0.500	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 ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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



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W. Rate Sheet Dated: 6/15/2022

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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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