

W. Rate Sheet Dated: 6/15/2022

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
4.500	98.538	98.388	98.122	4.500	98.298	98.148	97.882	2.875	92.891	92.741	92.591	3.125	N/A	N/A	N/A
4.625	99.110	98.960	98.694	4.625	98.870	98.720	98.454	3.000	93.212	93.062	92.912	3.250	N/A	N/A	N/A
4.750	99.003	98.853	98.337	4.750	98.763	98.613	98.097	3.125	93.535	93.385	93.235	3.375	N/A	N/A	N/A
4.875	99.550	99.400	98.884	4.875	99.310	99.160	98.644	3.250	94.439	94.289	94.139	3.500	N/A	N/A	N/A
5.000	100.057	99.907	99.391	5.000	99.817	99.667	99.151	3.375	94.755	94.605	94.455	3.625	N/A	N/A	N/A
5.125	100.525	100.375	99.859	5.125	100.285	100.135	99.619	3.500	95.070	94.920	94.770	Margin = 2.250		Index = 2.340	
5.250	100.259	100.109	99.578	5.250	100.019	99.869	99.338	3.625	95.376	95.226	95.076	30 Year OTC			
5.375	100.706	100.556	100.025	5.375	100.466	100.316	99.785	3.750	95.805	95.655	95.505	Rate	30 Day	45 Day	60 Day
5.500	101.109	100.959	100.428	5.500	100.869	100.719	100.188	3.875	96.098	95.948	95.798	6.750	102.750	102.500	102.250
5.625	101.463	101.313	100.782	5.625	101.223	101.073	100.542	4.000	96.379	96.229	96.079				
5.750	100.859	100.709	99.959	5.750	100.619	100.469	99.719	4.125	96.640	96.490	96.340				
5.875	101.229	101.079	100.329	5.875	100.989	100.839	100.089	4.250	97.434	97.215	96.996				
6.000	101.584	101.434	100.684	6.000	101.344	101.194	100.444	4.375	97.684	97.465	97.246				
6.125	101.932	101.782	101.032	6.125	101.692	101.542	100.792	4.500	97.913	97.694	97.476				
6.250	101.804	101.654	100.904	6.250	101.564	101.414	100.664	4.625	98.116	97.897	97.678				
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	98.338	98.238	98.088	97.822	4.500	98.098	97.998	97.848	97.582	2.875	92.021	91.921	91.771	91.621
4.625	98.910	98.810	98.660	98.394	4.625	98.670	98.570	98.420	98.154	3.000	92.342	92.242	92.092	91.942
4.750	98.803	98.703	98.553	98.037	4.750	98.563	98.463	98.313	97.797	3.125	92.665	92.565	92.415	92.265
4.875	99.350	99.250	99.100	98.584	4.875	99.110	99.010	98.860	98.344	3.250	94.169	94.069	93.919	93.769
5.000	99.857	99.757	99.607	99.091	5.000	99.617	99.517	99.367	98.851	3.375	94.485	94.385	94.235	94.085
5.125	100.325	100.225	100.075	99.559	5.125	100.085	99.985	99.835	99.319	3.500	94.800	94.700	94.550	94.400
5.250	100.059	99.959	99.809	99.278	5.250	99.819	99.719	99.569	99.038	3.625	95.106	95.006	94.856	94.706
5.375	100.506	100.406	100.256	99.725	5.375	100.266	100.166	100.016	99.485	3.750	96.035	95.935	95.785	95.635
5.500	100.909	100.809	100.659	100.128	5.500	100.669	100.569	100.419	99.888	3.875	96.328	96.228	96.078	95.928
5.625	101.263	101.163	101.013	100.482	5.625	101.023	100.923	100.773	100.242	4.000	96.609	96.509	96.359	96.209
5.750	100.659	100.559	100.409	99.659	5.750	100.419	100.319	100.169	99.419	4.125	96.870	96.770	96.620	96.470
5.875	101.029	100.929	100.779	100.029	5.875	100.789	100.689	100.539	99.789	4.250	96.964	96.864	96.645	96.426
6.000	101.384	101.284	101.134	100.384	6.000	101.144	101.044	100.894	100.144	4.375	97.214	97.114	96.895	96.676

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@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: 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
4.500	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	89.223	89.073	88.923	3.500	N/A	N/A	N/A
5.000	98.438	98.288	97.772	5.000	98.298	98.148	97.632	2.875	89.539	89.389	89.239	3.625	N/A	N/A	N/A
5.125	98.906	98.756	98.240	5.125	98.766	98.616	98.100	3.000	89.861	89.711	89.561	Margin = 2.250		Index = 2.340	
5.250	98.203	98.053	97.522	5.250	98.063	97.913	97.382	3.125	90.183	90.033	89.883	30 Year OTC			
5.375	98.650	98.500	97.969	5.375	98.510	98.360	97.829	3.250	91.344	91.194	91.044	Rate	30 Day	45 Day	60 Day
5.500	99.053	98.903	98.372	5.500	98.913	98.763	98.232	3.375	91.660	91.510	91.360	4.250	N/A	N/A	N/A
5.625	99.407	99.257	98.726	5.625	99.267	99.117	98.586	3.500	91.975	91.825	91.675	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	92.281	92.131	91.981	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	93.210	93.060	92.910	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	98.538	98.438	98.288	97.772	5.000	98.398	98.298	98.148	97.632	2.750	88.792	88.692	88.542	88.392
5.125	99.006	98.906	98.756	98.240	5.125	98.866	98.766	98.616	98.100	2.875	89.108	89.008	88.858	88.708
5.250	98.303	98.203	98.053	97.522	5.250	98.163	98.063	97.913	97.382	3.000	89.430	89.330	89.180	89.030
5.375	98.750	98.650	98.500	97.969	5.375	98.610	98.510	98.360	97.829	3.125	89.752	89.652	89.502	89.352
5.500	99.153	99.053	98.903	98.372	5.500	99.013	98.913	98.763	98.232	3.250	92.007	91.907	91.757	91.607
5.625	99.507	99.407	99.257	98.726	5.625	99.367	99.267	99.117	98.586	3.375	92.322	92.222	92.072	91.922
5.750	94.059	93.959	93.809	93.059	5.750	93.919	93.819	93.669	92.919	3.500	92.637	92.537	92.387	92.237
5.875	94.429	94.329	94.179	93.429	5.875	94.289	94.189	94.039	93.289	3.625	92.944	92.844	92.694	92.544
6.000	94.784	94.684	94.534	93.784	6.000	94.644	94.544	94.394	93.644	3.750	94.279	94.179	94.029	93.879

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: 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	
4.625	96.070	95.970	95.870	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	95.442	95.342	95.242	2.000	N/A	N/A	N/A	4.625	96.176	96.059	95.943	
4.750	96.711	96.611	96.511	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	96.077	95.977	95.877	2.125	N/A	N/A	N/A	4.750	96.818	96.701	96.585	
4.875	97.266	97.166	97.066	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	96.691	96.576	96.491	2.250	N/A	N/A	N/A	4.875	97.372	97.255	97.139	
4.990	97.642	97.542	97.442	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	97.285	97.170	97.085	2.375	N/A	N/A	N/A	4.990	97.749	97.632	97.516	
5.000	97.742	97.642	97.542	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	97.385	97.270	97.185	2.500	N/A	N/A	N/A	5.000	97.849	97.732	97.616	
5.125	98.120	98.020	97.920	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.005	97.890	97.805	2.625	N/A	N/A	N/A	5.125	98.256	98.131	98.008	
5.250	98.631	98.517	98.431	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	98.560	98.445	98.360	2.750	N/A	N/A	N/A	5.250	98.816	98.691	98.568	
5.375	99.018	98.904	98.818	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	98.942	98.827	98.742	2.875	N/A	N/A	N/A	5.375	99.204	99.078	98.956	
5.500	99.384	99.270	99.184	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	99.233	99.118	99.033	2.990	N/A	N/A	N/A	5.500	99.570	99.445	99.322	
5.625	99.730	99.616	99.530	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	99.442	99.316	99.242	3.000	N/A	N/A	N/A	5.625	99.916	99.791	99.668	
5.750	100.134	99.995	99.934	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	99.938	99.799	99.738	3.125	N/A	N/A	N/A	5.750	100.358	100.191	100.026	
5.875	100.512	100.373	100.312	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.313	100.174	100.113	3.250	N/A	N/A	N/A	5.875	100.737	100.570	100.405	
5.990	100.755	100.616	100.555	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	100.493	100.354	100.293	3.375	N/A	N/A	N/A	5.990	100.980	100.813	100.648	
6.000	100.855	100.716	100.655	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	100.593	100.454	100.393	3.500	N/A	N/A	N/A	6.000	101.080	100.913	100.748	
6.125	101.155	100.971	100.929	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	100.652	100.513	100.452	3.625	N/A	N/A	N/A	6.125	101.439	101.171	100.927	
6.250	101.617	101.426	101.299	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	100.968	100.777	100.650	3.750	N/A	N/A	N/A	6.250	101.899	101.598	101.307	
6.375	101.956	101.765	101.638	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.304	101.113	100.986	3.875	N/A	N/A	N/A	6.375	102.238	101.937	101.646	
6.500	102.093	101.902	101.775	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.392	101.201	101.074	3.990	N/A	N/A	N/A	6.500	102.375	102.074	101.783	
6.625	102.253	102.063	101.935	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.461	101.270	101.143	4.000	N/A	N/A	N/A	6.625	102.535	102.234	101.943	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.625	97.058	96.955	96.858	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	93.808	93.708	93.608	3.375	93.741	93.641	93.541
2.875	N/A	N/A	N/A	N/A	4.750	97.594	97.491	97.394	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	94.438	94.338	94.238	3.500	94.357	94.250	94.137
2.990	N/A	N/A	N/A	N/A	4.875	98.079	97.976	97.879	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.003	94.903	94.803	3.625	94.922	94.815	94.702
3.000	N/A	N/A	N/A	N/A	4.990	98.375	98.272	98.175	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	95.538	95.438	95.338	3.750	95.450	95.337	95.218
3.125	N/A	N/A	N/A	N/A	5.000	98.475	98.372	98.275	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.158	96.058	95.958	3.875	96.070	95.943	95.805
3.250	N/A	N/A	N/A	N/A	5.125	98.800	98.697	98.600	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.650	96.550	96.450	3.990	96.562	96.435	96.297
3.375	N/A	N/A	N/A	N/A	5.250	99.118	98.999	98.918	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	96.750	96.650	96.550	4.000	96.662	96.535	96.397
3.500	N/A	N/A	N/A	N/A	5.375	99.390	99.271	99.190	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.736	97.636	97.536	4.125	97.648	97.521	97.383
3.625	N/A	N/A	N/A	N/A	5.500	99.679	99.560	99.479	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.202	98.102	98.002	4.250	98.114	97.987	97.849
3.750	N/A	N/A	N/A	N/A	5.625	99.950	99.831	99.750	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.618	98.518	98.418	4.375	98.530	98.403	98.265
3.875	N/A	N/A	N/A	N/A	5.750	100.295	100.157	100.095	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	98.998	98.898	98.798	4.500	98.910	98.783	98.645
3.990	N/A	N/A	N/A	N/A	5.875	100.589	100.451	100.389	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.403	99.299	99.203	4.625	99.299	99.168	99.031
4.000	N/A	N/A	N/A	N/A	5.990	100.736	100.598	100.536	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.806	99.667	99.545	4.750	99.667	99.406	99.100
4.125	N/A	N/A	N/A	N/A	6.000	100.836	100.698	100.636	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.189	100.050	99.928	4.875	100.050	99.789	99.483
4.250	N/A	N/A	N/A	N/A	6.125	101.021	100.883	100.821	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.413	100.274	100.152	4.990	100.274	100.013	99.707
4.375	N/A	N/A	N/A	N/A	6.250	101.293	101.104	100.992	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.513	100.374	100.252	5.000	100.374	100.113	99.807
4.500	N/A	N/A	N/A	N/A	6.375	101.570	101.381	101.269	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.843	100.704	100.582	5.125	100.704	100.443	100.137
4.625	N/A	N/A	N/A	N/A	6.500	101.631	101.442	101.330	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.807	100.609	100.522	5.250	100.610	100.312	99.973
4.750	N/A	N/A	N/A	N/A	6.625	101.766	101.578	101.485	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.178	100.980	100.893	5.375	100.980	100.682	100.343
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	93.850	93.650	93.650	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	94.918	94.718	94.718
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	94.411	94.211	94.211	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.372	95.172	95.172
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	94.852	94.652	94.652	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.927	95.727	95.727
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.213	95.013	95.013	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.441	96.241	96.241
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	95.539	95.339	95.339	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.910	96.710	96.710
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	95.736	95.536	95.536	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.244	97.044	97.044
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	95.836	95.636	95.636	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.344	97.144	97.144
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	96.581	96.381	96.381	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.807	97.607	97.607
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.851	96.651	96.651	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.068	97.868	97.868
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.144	96.944	96.944	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.430	98.230	98.230
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.599	97.399	97.392	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.823	98.623	98.623
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.982	97.782	97.727	3.250	N/A	N/A	N/A	3.250	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.:

7/15/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/15/2022

Release Time: 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

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Lockdesk Phone:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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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
4.625	95.936	95.836	95.736	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	94.738	94.638	94.538	2.750	N/A	N/A	N/A	4.625	95.919	95.819	95.719
4.750	96.799	96.693	96.599	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	95.903	95.797	95.703	2.875	N/A	N/A	N/A	4.750	96.797	96.691	96.597
4.875	97.369	97.264	97.169	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	96.473	96.368	96.273	2.990	N/A	N/A	N/A	4.875	97.371	97.266	97.171
4.990	97.759	97.654	97.559	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	96.595	96.490	96.395	3.000	N/A	N/A	N/A	4.990	97.760	97.655	97.560
5.000	97.859	97.754	97.659	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	96.695	96.590	96.495	3.125	N/A	N/A	N/A	5.000	97.860	97.755	97.660
5.125	98.245	98.140	98.045	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	96.629	96.524	96.429	3.250	N/A	N/A	N/A	5.125	98.251	98.146	98.051
5.250	98.790	98.690	98.590	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.074	96.974	96.874	3.375	N/A	N/A	N/A	5.250	98.805	98.705	98.605
5.375	99.241	99.141	99.041	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	97.657	97.557	97.457	3.500	N/A	N/A	N/A	5.375	99.257	99.157	99.057
5.500	99.524	99.424	99.324	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	97.988	97.888	97.788	3.625	N/A	N/A	N/A	5.500	99.541	99.441	99.341
5.625	99.919	99.819	99.719	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	98.421	98.321	98.221	3.750	N/A	N/A	N/A	5.625	99.857	99.757	99.657
5.750	100.467	100.367	100.267	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	98.925	98.825	98.725	3.875	N/A	N/A	N/A	5.750	100.007	99.907	99.807
5.875	100.828	100.728	100.628	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.760	99.660	99.560	3.990	N/A	N/A	N/A	5.875	100.369	100.269	100.169
5.990	101.054	100.954	100.854	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	99.984	99.884	99.784	4.000	N/A	N/A	N/A	5.990	100.597	100.497	100.397
6.000	101.154	101.054	100.954	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.084	99.984	99.884	4.125	N/A	N/A	N/A	6.000	100.697	100.597	100.497
6.125	101.477	101.377	101.277	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.223	100.123	100.023	4.250	N/A	N/A	N/A	6.125	100.946	100.846	100.746
6.250	101.725	101.625	101.525	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.309	98.209	98.109	4.375	N/A	N/A	N/A	6.250	101.206	101.106	101.006
6.375	102.009	101.844	101.679	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.289	98.189	98.089	4.500	N/A	N/A	N/A	6.375	101.643	101.543	101.443
6.500	102.240	102.075	101.910	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.190	98.090	97.990	4.625	N/A	N/A	N/A	6.500	102.040	101.940	101.840
6.625	102.433	102.268	102.103	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.165	98.065	97.965	4.750	N/A	N/A	N/A	6.625	102.401	102.301	102.201

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	90.152	90.052	89.951	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	92.629	92.529	92.429	3.125	92.816	92.716	92.616
2.875	N/A	N/A	N/A	3.625	90.982	90.882	90.778	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	93.210	93.110	93.010	3.250	93.398	93.298	93.198
2.990	N/A	N/A	N/A	3.750	92.053	91.953	91.850	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	93.807	93.707	93.607	3.375	93.921	93.821	93.721
3.000	N/A	N/A	N/A	3.875	92.805	92.705	92.598	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	94.398	94.298	94.198	3.500	94.436	94.336	94.236
3.125	N/A	N/A	N/A	3.990	93.537	93.437	93.325	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.071	94.971	94.871	3.625	95.071	94.971	94.871
3.250	N/A	N/A	N/A	4.000	93.637	93.537	93.425	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	95.521	95.421	95.321	3.750	95.521	95.421	95.321
3.375	N/A	N/A	N/A	4.125	94.860	94.760	94.644	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.062	95.962	95.849	3.875	96.062	95.962	95.849
3.500	N/A	N/A	N/A	4.250	95.451	95.351	95.231	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	96.485	96.385	96.257	3.990	96.485	96.385	96.257
3.625	N/A	N/A	N/A	4.375	96.006	95.906	95.780	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	96.585	96.485	96.357	4.000	96.585	96.485	96.357
3.750	N/A	N/A	N/A	4.500	96.562	96.462	96.310	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	97.570	97.470	97.338	4.125	97.571	97.471	97.339
3.875	N/A	N/A	N/A	4.625	97.017	96.917	96.761	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.094	97.994	97.858	4.250	98.096	97.996	97.860
3.990	N/A	N/A	N/A	4.750	97.553	97.453	97.292	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.493	98.393	98.254	4.375	98.496	98.396	98.257
4.000	N/A	N/A	N/A	4.875	98.086	97.986	97.821	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	98.810	98.710	98.568	4.500	98.810	98.710	98.568
4.125	N/A	N/A	N/A	4.990	98.288	98.188	98.021	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.083	98.983	98.794	4.625	99.297	99.197	99.008
4.250	N/A	N/A	N/A	5.000	98.388	98.288	98.121	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.505	99.405	99.216	4.750	99.492	99.392	99.203
4.375	N/A	N/A	N/A	5.125	98.657	98.557	98.374	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	99.867	99.767	99.574	4.875	99.855	99.755	99.562
4.500	N/A	N/A	N/A	5.250	99.199	99.078	98.911	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.093	99.991	99.801	4.990	100.082	99.980	99.790
4.625	N/A	N/A	N/A	5.375	99.501	99.380	99.209	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.193	100.091	99.901	5.000	100.182	100.080	99.890
4.750	N/A	N/A	N/A	5.500	99.832	99.710	99.538	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.079	99.958	99.859	5.125	100.619	100.498	100.399

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 – 100.00%	>105%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750	-0.750	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500	
660 – 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	-2.250	-2.250	
640 – 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750	-2.750	
620 – 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500	-3.500	

Cash Out Refi				
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

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 – 100.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750



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: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.000	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
				4.125	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
				4.250	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	5.500	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	0.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/15/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/15/2022

Release Time: 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
4.625	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



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W. Rate Sheet Dated: 6/15/2022

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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	95.936	95.836	95.736	3.500	90.152	90.052	89.951	3.125	92.629	92.529	92.429	4.625	94.662	94.562	94.462	3.125	90.779	90.679	90.579
4.750	96.799	96.693	96.599	3.625	90.982	90.882	90.778	3.250	93.210	93.110	93.010	4.750	95.676	95.570	95.476	3.250	91.402	91.302	91.202
4.875	97.369	97.264	97.169	3.750	92.053	91.953	91.850	3.375	93.807	93.707	93.607	4.875	96.246	96.141	96.046	3.375	92.082	91.982	91.882
4.990	97.759	97.654	97.559	3.875	92.805	92.705	92.598	3.500	94.398	94.298	94.198	4.990	96.502	96.397	96.302	3.500	92.749	92.649	92.549
5.000	97.859	97.754	97.659	3.990	93.537	93.437	93.325	3.625	95.071	94.971	94.871	5.000	96.602	96.497	96.402	3.625	93.499	93.399	93.299
5.125	98.245	98.140	98.045	4.000	93.637	93.537	93.425	3.750	95.521	95.421	95.321	5.125	96.762	96.657	96.562	3.750	94.326	94.226	94.126
5.250	98.790	98.690	98.590	4.125	94.860	94.760	94.644	3.875	96.062	95.962	95.849	5.250	97.257	97.157	97.057	3.875	94.873	94.773	94.660
5.375	99.241	99.141	99.041	4.250	95.451	95.351	95.231	3.990	96.485	96.385	96.257	5.375	97.774	97.674	97.574	3.990	95.300	95.200	95.072
5.500	99.524	99.424	99.324	4.375	96.006	95.906	95.780	4.000	96.585	96.485	96.357	5.500	98.081	97.981	97.881	4.000	95.400	95.300	95.172
5.625	99.919	99.819	99.719	4.500	96.562	96.462	96.310	4.125	97.570	97.470	97.338	5.625	98.495	98.395	98.249	4.125	96.421	96.321	96.189
5.750	100.467	100.367	100.150	4.625	97.017	96.917	96.761	4.250	98.094	97.994	97.858	5.750	99.021	98.921	98.704	4.250	96.965	96.865	96.729
5.875	100.828	100.728	100.508	4.750	97.553	97.453	97.292	4.375	98.493	98.393	98.254	5.875	99.619	99.519	99.299	4.375	97.368	97.268	97.129
5.990	101.054	100.954	100.730	4.875	98.086	97.986	97.821	4.500	98.810	98.710	98.568	5.990	99.844	99.744	99.520	4.500	97.689	97.589	97.447
6.000	101.154	101.054	100.830	4.990	98.288	98.188	98.021	4.625	99.083	98.983	98.794	6.000	99.944	99.844	99.620	4.625	98.196	98.096	97.907
6.125	101.477	101.312	101.056	5.000	98.388	98.288	98.121	4.750	99.505	99.405	99.216	6.125	100.175	100.010	99.754	4.750	98.541	98.441	98.252
6.250	101.725	101.560	101.261	5.125	98.657	98.536	98.374	4.875	99.867	99.763	99.574	6.250	99.342	99.177	98.878	4.875	99.149	99.045	98.856
6.375	102.009	101.844	101.544	5.250	99.199	99.078	98.911	4.990	100.093	99.991	99.801	6.375	99.474	99.309	99.009	4.990	99.375	99.273	99.083
6.500	102.265	102.100	101.798	5.375	99.501	99.380	99.209	5.000	100.193	100.091	99.901	6.500	99.565	99.400	99.098	5.000	99.475	99.373	99.183
6.625	102.456	102.291	101.992	5.500	99.832	99.710	99.538	5.125	100.079	99.958	99.859	6.625	99.647	99.482	99.183	5.125	99.776	99.655	99.556

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

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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.		



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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.

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

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: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	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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