

W. Rate Sheet Dated: 6/16/2022

Release Time: 11:40 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	98.600	98.450	98.169	4.500	98.360	98.210	97.929	2.875	92.754	92.604	92.454	3.125	N/A	N/A	N/A
4.625	99.172	99.022	98.741	4.625	98.932	98.782	98.501	3.000	93.075	92.925	92.775	3.250	N/A	N/A	N/A
4.750	99.175	99.025	98.509	4.750	98.935	98.785	98.269	3.125	93.398	93.248	93.098	3.375	N/A	N/A	N/A
4.875	99.722	99.572	99.056	4.875	99.482	99.332	98.816	3.250	94.318	94.168	94.018	3.500	N/A	N/A	N/A
5.000	100.229	100.079	99.563	5.000	99.989	99.839	99.323	3.375	94.633	94.483	94.333	3.625	N/A	N/A	N/A
5.125	100.697	100.547	100.031	5.125	100.457	100.307	99.791	3.500	94.948	94.798	94.648	Margin = 2.250		Index = 2.340	
5.250	100.306	100.156	99.547	5.250	100.066	99.916	99.307	3.625	95.255	95.105	94.955	30 Year OTC			
5.375	100.753	100.603	99.994	5.375	100.513	100.363	99.754	3.750	95.829	95.679	95.529	Rate	30 Day	45 Day	60 Day
5.500	101.156	101.006	100.397	5.500	100.916	100.766	100.157	3.875	96.122	95.972	95.822	6.750	102.750	102.500	102.250
5.625	101.510	101.360	100.751	5.625	101.270	101.120	100.511	4.000	96.403	96.253	96.103				
5.750	100.859	100.709	99.959	5.750	100.619	100.469	99.719	4.125	96.664	96.514	96.364				
5.875	101.229	101.079	100.329	5.875	100.989	100.839	100.089	4.250	97.738	97.582	97.426				
6.000	101.584	101.434	100.684	6.000	101.344	101.194	100.444	4.375	97.988	97.832	97.676				
6.125	101.932	101.782	101.032	6.125	101.692	101.542	100.792	4.500	98.218	98.062	97.905				
6.250	101.804	101.654	100.904	6.250	101.564	101.414	100.664	4.625	98.420	98.264	98.108				
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	98.400	98.300	98.150	97.869	4.500	98.160	98.060	97.910	97.629	2.875	91.884	91.784	91.634	91.484
4.625	98.972	98.872	98.722	98.441	4.625	98.732	98.632	98.482	98.201	3.000	92.205	92.105	91.955	91.805
4.750	98.975	98.875	98.725	98.209	4.750	98.735	98.635	98.485	97.969	3.125	92.528	92.428	92.278	92.128
4.875	99.522	99.422	99.272	98.756	4.875	99.282	99.182	99.032	98.516	3.250	94.048	93.948	93.798	93.648
5.000	100.029	99.929	99.779	99.263	5.000	99.789	99.689	99.539	99.023	3.375	94.363	94.263	94.113	93.963
5.125	100.497	100.397	100.247	99.731	5.125	100.257	100.157	100.007	99.491	3.500	94.678	94.578	94.428	94.278
5.250	100.106	100.006	99.856	99.247	5.250	99.866	99.766	99.616	99.007	3.625	94.985	94.885	94.735	94.585
5.375	100.553	100.453	100.303	99.694	5.375	100.313	100.213	100.063	99.454	3.750	96.059	95.959	95.809	95.659
5.500	100.956	100.856	100.706	100.097	5.500	100.716	100.616	100.466	99.857	3.875	96.352	96.252	96.102	95.952
5.625	101.310	101.210	101.060	100.451	5.625	101.070	100.970	100.820	100.211	4.000	96.633	96.533	96.383	96.233
5.750	100.659	100.559	100.409	99.659	5.750	100.419	100.319	100.169	99.419	4.125	96.894	96.794	96.644	96.494
5.875	101.029	100.929	100.779	100.029	5.875	100.789	100.689	100.539	99.789	4.250	97.268	97.168	97.012	96.856
6.000	101.384	101.284	101.134	100.384	6.000	101.144	101.044	100.894	100.144	4.375	97.518	97.418	97.262	97.106

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" (JA & 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.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 11:40 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	89.086	88.936	88.786	3.500	N/A	N/A	N/A
5.000	98.610	98.460	97.944	5.000	98.470	98.320	97.804	2.875	89.403	89.253	89.103	3.625	N/A	N/A	N/A
5.125	99.078	98.928	98.412	5.125	98.938	98.788	98.272	3.000	89.724	89.574	89.424	Margin = 2.250		Index = 2.340	
5.250	98.250	98.100	97.491	5.250	98.110	97.960	97.351	3.125	90.047	89.897	89.747	30 Year OTC			
5.375	98.697	98.547	97.938	5.375	98.557	98.407	97.798	3.250	91.223	91.073	90.923	Rate	30 Day	45 Day	60 Day
5.500	99.100	98.950	98.341	5.500	98.960	98.810	98.201	3.375	91.538	91.388	91.238	4.250	N/A	N/A	N/A
5.625	99.454	99.304	98.695	5.625	99.314	99.164	98.555	3.500	91.853	91.703	91.553	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	92.160	92.010	91.860	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	93.234	93.084	92.934	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	98.710	98.610	98.460	97.944	5.000	98.570	98.470	98.320	97.804	2.750	88.655	88.555	88.405	88.255
5.125	99.178	99.078	98.928	98.412	5.125	99.038	98.938	98.788	98.272	2.875	88.971	88.871	88.721	88.571
5.250	98.350	98.250	98.100	97.491	5.250	98.210	98.110	97.960	97.351	3.000	89.293	89.193	89.043	88.893
5.375	98.797	98.697	98.547	97.938	5.375	98.657	98.557	98.407	97.798	3.125	89.615	89.515	89.365	89.215
5.500	99.200	99.100	98.950	98.341	5.500	99.060	98.960	98.810	98.201	3.250	91.885	91.785	91.635	91.485
5.625	99.554	99.454	99.304	98.695	5.625	99.414	99.314	99.164	98.555	3.375	92.201	92.101	91.951	91.801
5.750	94.059	93.959	93.809	93.059	5.750	93.919	93.819	93.669	92.919	3.500	92.516	92.416	92.266	92.116
5.875	94.429	94.329	94.179	93.429	5.875	94.289	94.189	94.039	93.289	3.625	92.822	92.722	92.572	92.422
6.000	94.784	94.684	94.534	93.784	6.000	94.644	94.544	94.394	93.644	3.750	94.303	94.203	94.053	93.903

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.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 11:40 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	95.769	95.669	95.569	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	95.141	95.040	94.941	2.000	N/A	N/A	N/A	4.625	95.874	95.757	95.641
4.750	96.367	96.267	96.167	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	95.821	95.705	95.621	2.125	N/A	N/A	N/A	4.750	96.522	96.405	96.289
4.875	96.932	96.832	96.732	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	96.546	96.430	96.346	2.250	N/A	N/A	N/A	4.875	97.087	96.970	96.855
4.990	97.319	97.219	97.119	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	97.140	97.024	96.940	2.375	N/A	N/A	N/A	4.990	97.474	97.357	97.242
5.000	97.419	97.319	97.219	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	97.240	97.124	97.040	2.500	N/A	N/A	N/A	5.000	97.574	97.457	97.342
5.125	97.876	97.762	97.676	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	97.860	97.744	97.660	2.625	N/A	N/A	N/A	5.125	98.112	97.995	97.880
5.250	98.440	98.326	98.240	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	98.419	98.303	98.219	2.750	N/A	N/A	N/A	5.250	98.677	98.560	98.444
5.375	98.938	98.824	98.738	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	98.910	98.794	98.710	2.875	N/A	N/A	N/A	5.375	99.174	99.057	98.942
5.500	99.375	99.261	99.175	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	99.269	99.153	99.069	2.990	N/A	N/A	N/A	5.500	99.611	99.494	99.378
5.625	99.750	99.636	99.550	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	99.556	99.417	99.356	3.000	N/A	N/A	N/A	5.625	99.987	99.870	99.754
5.750	100.239	100.097	100.039	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.093	99.951	99.893	3.125	N/A	N/A	N/A	5.750	100.512	100.345	100.178
5.875	100.719	100.577	100.519	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.566	100.424	100.366	3.250	N/A	N/A	N/A	5.875	100.991	100.824	100.657
5.990	101.036	100.894	100.836	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	100.809	100.667	100.609	3.375	N/A	N/A	N/A	5.990	101.309	101.142	100.975
6.000	101.136	100.994	100.936	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	100.909	100.767	100.709	3.500	N/A	N/A	N/A	6.000	101.409	101.242	101.075
6.125	101.412	101.225	101.190	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	100.939	100.797	100.739	3.625	N/A	N/A	N/A	6.125	101.741	101.477	101.239
6.250	101.873	101.669	101.521	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.274	101.070	100.922	3.750	N/A	N/A	N/A	6.250	102.193	101.858	101.539
6.375	102.268	102.064	101.917	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.665	101.461	101.313	3.875	N/A	N/A	N/A	6.375	102.588	102.253	101.934
6.500	102.613	102.409	102.262	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.945	101.741	101.593	3.990	N/A	N/A	N/A	6.500	102.933	102.598	102.279
6.625	102.863	102.659	102.511	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.065	101.861	101.713	4.000	N/A	N/A	N/A	6.625	103.183	102.848	102.529
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	96.709	96.602	96.509	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	93.856	93.756	93.656	3.375	93.790	93.690	93.590
2.875	N/A	N/A	N/A	4.750	97.248	97.141	97.048	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	94.400	94.300	94.200	3.500	94.320	94.220	94.120
2.990	N/A	N/A	N/A	4.875	97.737	97.630	97.537	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	94.968	94.868	94.768	3.625	94.887	94.787	94.687
3.000	N/A	N/A	N/A	4.990	98.034	97.927	97.834	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	95.485	95.385	95.285	3.750	95.404	95.304	95.204
3.125	N/A	N/A	N/A	5.000	98.134	98.027	97.934	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	95.977	95.877	95.777	3.875	95.898	95.798	95.698
3.250	N/A	N/A	N/A	5.125	98.469	98.354	98.269	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.471	96.371	96.271	3.990	96.383	96.273	96.160
3.375	N/A	N/A	N/A	5.250	98.924	98.801	98.724	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	96.571	96.471	96.371	4.000	96.483	96.373	96.260
3.500	N/A	N/A	N/A	5.375	99.351	99.228	99.151	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.559	97.459	97.359	4.125	97.471	97.361	97.248
3.625	N/A	N/A	N/A	5.500	99.705	99.582	99.505	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.024	97.924	97.824	4.250	97.936	97.826	97.713
3.750	N/A	N/A	N/A	5.625	100.040	99.900	99.840	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.440	98.340	98.240	4.375	98.353	98.243	98.130
3.875	N/A	N/A	N/A	5.750	100.457	100.317	100.257	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	98.846	98.736	98.646	4.500	98.736	98.623	98.510
3.990	N/A	N/A	N/A	5.875	100.837	100.697	100.637	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.298	99.159	99.098	4.625	99.159	99.025	98.892
4.000	N/A	N/A	N/A	5.990	101.045	100.905	100.845	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.732	99.593	99.510	4.750	99.593	99.371	99.137
4.125	N/A	N/A	N/A	6.000	101.145	101.005	100.945	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.114	99.975	99.892	4.875	99.975	99.753	99.519
4.250	N/A	N/A	N/A	6.125	101.306	101.166	101.106	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.337	100.198	100.115	4.990	100.198	99.976	99.742
4.375	N/A	N/A	N/A	6.250	101.605	101.403	101.270	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.437	100.298	100.215	5.000	100.298	100.076	99.842
4.500	N/A	N/A	N/A	6.375	101.926	101.724	101.591	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.766	100.627	100.544	5.125	100.627	100.405	100.171
4.625	N/A	N/A	N/A	6.500	102.177	101.975	101.842	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.761	100.563	100.504	5.250	100.563	100.292	100.009
4.750	N/A	N/A	N/A	6.625	102.386	102.184	102.051	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.127	100.929	100.870	5.375	100.929	100.658	100.375
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	93.812	93.612	93.612	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	94.966	94.766	94.766
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	94.374	94.174	94.174	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.417	95.217	95.217
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	94.816	94.616	94.616	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.891	95.691	95.691
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.178	94.978	94.978	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.407	96.207	96.207
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	95.506	95.306	95.306	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.875	96.675	96.675
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	95.703	95.503	95.503	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.211	97.011	97.011
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	95.803	95.603	95.603	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.311	97.111	97.111
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	96.544	96.344	96.344	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.722	97.522	97.522
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.673	96.473	96.473	2.990	N/A	N/A	N/A								



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 11:40 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
				6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
				6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/18/2022
45 Day Lock Exp.: 8/1/2022
60 Day Lock Exp.: 8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 11:40 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	95.598	95.487	95.398	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	94.400	94.289	94.200	2.750	N/A	N/A	N/A	4.625	95.919	95.808	95.719
4.750	96.601	96.493	96.401	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	95.705	95.597	95.505	2.875	N/A	N/A	N/A	4.750	96.797	96.689	96.597
4.875	97.180	97.074	96.980	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	96.284	96.178	96.084	2.990	N/A	N/A	N/A	4.875	97.371	97.265	97.171
4.990	97.575	97.470	97.375	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	96.411	96.306	96.211	3.000	N/A	N/A	N/A	4.990	97.760	97.655	97.560
5.000	97.675	97.570	97.475	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	96.511	96.406	96.311	3.125	N/A	N/A	N/A	5.000	97.860	97.755	97.660
5.125	98.068	97.964	97.868	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	96.452	96.348	96.252	3.250	N/A	N/A	N/A	5.125	98.251	98.147	98.051
5.250	98.695	98.593	98.495	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	96.979	96.877	96.779	3.375	N/A	N/A	N/A	5.250	98.805	98.703	98.605
5.375	99.151	99.049	98.951	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	97.567	97.465	97.367	3.500	N/A	N/A	N/A	5.375	99.257	99.155	99.057
5.500	99.435	99.334	99.235	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	97.899	97.798	97.699	3.625	N/A	N/A	N/A	5.500	99.541	99.440	99.341
5.625	99.750	99.650	99.550	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	98.252	98.152	98.052	3.750	N/A	N/A	N/A	5.625	99.857	99.757	99.657
5.750	100.271	100.171	99.980	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	98.729	98.629	98.438	3.875	N/A	N/A	N/A	5.750	100.007	99.907	99.716
5.875	100.635	100.535	100.341	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.567	99.467	99.273	3.990	N/A	N/A	N/A	5.875	100.369	100.269	100.075
5.990	100.860	100.760	100.565	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	99.790	99.690	99.495	4.000	N/A	N/A	N/A	5.990	100.597	100.497	100.302
6.000	100.960	100.860	100.665	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	99.890	99.790	99.595	4.125	N/A	N/A	N/A	6.000	100.697	100.597	100.402
6.125	101.276	101.140	100.889	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.022	99.886	99.635	4.250	N/A	N/A	N/A	6.125	100.946	100.810	100.559
6.250	101.524	101.388	101.090	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.108	97.972	97.674	4.375	N/A	N/A	N/A	6.250	101.206	101.070	100.772
6.375	101.808	101.672	101.372	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.088	97.952	97.652	4.500	N/A	N/A	N/A	6.375	101.643	101.507	101.207
6.500	102.183	102.030	101.757	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.133	97.980	97.707	4.625	N/A	N/A	N/A	6.500	102.040	101.887	101.614
6.625	102.540	102.387	102.114	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.272	98.119	97.846	4.750	N/A	N/A	N/A	6.625	102.401	102.248	101.975

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	89.617	89.517	89.417	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	92.733	92.633	92.533	3.125	92.816	92.716	92.616
2.875	N/A	N/A	N/A	3.625	90.453	90.353	90.253	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	93.317	93.217	93.117	3.250	93.398	93.298	93.198
2.990	N/A	N/A	N/A	3.750	91.534	91.434	91.334	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	93.843	93.743	93.643	3.375	93.921	93.821	93.721
3.000	N/A	N/A	N/A	3.875	92.293	92.193	92.093	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	94.386	94.286	94.186	3.500	94.436	94.336	94.236
3.125	N/A	N/A	N/A	3.990	93.031	92.931	92.831	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.063	94.963	94.822	3.625	95.071	94.971	94.830
3.250	N/A	N/A	N/A	4.000	93.131	93.031	92.931	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	95.513	95.413	95.271	3.750	95.521	95.421	95.279
3.375	N/A	N/A	N/A	4.125	94.362	94.262	94.162	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	95.966	95.866	95.710	3.875	95.962	95.862	95.806
3.500	N/A	N/A	N/A	4.250	95.137	95.037	94.904	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	96.393	96.293	96.023	3.990	96.485	96.385	96.115
3.625	N/A	N/A	N/A	4.375	95.810	95.710	95.577	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	96.493	96.393	96.123	4.000	96.585	96.485	96.215
3.750	N/A	N/A	N/A	4.500	96.481	96.319	96.185	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	97.479	97.379	97.105	4.125	97.571	97.471	97.197
3.875	N/A	N/A	N/A	4.625	96.881	96.781	96.642	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.006	97.906	97.626	4.250	98.096	97.996	97.716
3.990	N/A	N/A	N/A	4.750	97.423	97.323	97.179	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.405	98.305	98.023	4.375	98.496	98.396	98.114
4.000	N/A	N/A	N/A	4.875	97.960	97.860	97.713	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	98.718	98.618	98.342	4.500	98.810	98.710	98.434
4.125	N/A	N/A	N/A	4.990	98.166	98.066	97.916	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	98.847	98.747	98.576	4.625	99.297	99.197	99.026
4.250	N/A	N/A	N/A	5.000	98.266	98.166	98.016	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.271	99.171	98.999	4.750	99.492	99.392	99.220
4.375	N/A	N/A	N/A	5.125	98.595	98.495	98.317	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	99.635	99.535	99.361	4.875	99.855	99.755	99.581
4.500	N/A	N/A	N/A	5.250	99.141	99.041	98.860	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	99.862	99.762	99.587	4.990	100.082	99.982	99.807
4.625	N/A	N/A	N/A	5.375	99.445	99.345	99.160	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	99.962	99.862	99.687	5.000	100.182	100.082	99.907
4.750	N/A	N/A	N/A	5.500	99.777	99.677	99.492	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	99.979	99.879	99.779	5.125	100.619	100.519	100.419

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	90.333	90.233	90.133	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	91.001	90.901	90.801	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	91.693	91.593	91.493	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	92.388	92.288	92.188	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	93.219	93.119	92.978	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	94.423	94.323	94.181	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	94.888	94.788	94.632	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	95.323	95.223	94.953	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	95.423	95.323	95.053	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	96.481	96.381	96.107	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	97.048	96.948	96.668	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	97.455	97.355	97.073	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	97.776	97.676	97.400	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	98.373	98.273	98.102	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	98.643	98.543	98.371	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	99.499	99.399	99.225	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	99.726	99.626	99.451	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.000	99.826	99.726	99.551	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.125	100.673	100.573	100.473	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 11:40 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.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 11:40 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



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.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 11:40 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	95.598	95.487	95.398	3.500	89.617	89.517	89.417	3.125	92.733	92.633	92.533	4.625	94.324	94.213	94.124	3.125	90.883	90.783	90.683
4.750	96.601	96.493	96.401	3.625	90.453	90.353	90.253	3.250	93.317	93.217	93.117	4.750	95.478	95.370	95.278	3.250	91.509	91.409	91.309
4.875	97.180	97.074	96.980	3.750	91.534	91.434	91.334	3.375	93.843	93.743	93.643	4.875	96.057	95.951	95.857	3.375	92.118	92.018	91.918
4.990	97.575	97.470	97.375	3.875	92.293	92.193	92.093	3.500	94.386	94.286	94.186	4.990	96.318	96.213	96.118	3.500	92.737	92.637	92.537
5.000	97.675	97.570	97.475	3.990	93.031	92.931	92.831	3.625	95.063	94.963	94.822	5.000	96.418	96.313	96.218	3.625	93.491	93.391	93.250
5.125	98.068	97.964	97.868	4.000	93.131	93.031	92.931	3.750	95.513	95.413	95.271	5.125	96.585	96.481	96.385	3.750	94.318	94.218	94.076
5.250	98.695	98.593	98.495	4.125	94.362	94.262	94.162	3.875	95.966	95.866	95.710	5.250	97.162	97.060	96.962	3.875	94.777	94.677	94.521
5.375	99.151	99.049	98.951	4.250	95.137	95.037	94.904	3.990	96.393	96.293	96.023	5.375	97.684	97.582	97.484	3.990	95.208	95.108	94.838
5.500	99.435	99.334	99.235	4.375	95.810	95.710	95.577	4.000	96.493	96.393	96.123	5.500	97.992	97.891	97.792	4.000	95.308	95.208	94.938
5.625	99.750	99.650	99.550	4.500	96.419	96.319	96.185	4.125	97.479	97.379	97.105	5.625	98.326	98.226	98.126	4.125	96.330	96.230	95.956
5.750	100.271	100.171	99.980	4.625	96.881	96.781	96.642	4.250	98.006	97.906	97.626	5.750	98.825	98.725	98.534	4.250	96.877	96.777	96.497
5.875	100.635	100.535	100.341	4.750	97.423	97.323	97.179	4.375	98.405	98.305	98.023	5.875	99.426	99.326	99.132	4.375	97.280	97.180	96.898
5.990	100.860	100.760	100.565	4.875	97.960	97.860	97.713	4.500	98.718	98.618	98.342	5.990	99.650	99.550	99.355	4.500	97.597	97.497	97.221
6.000	100.960	100.860	100.665	4.990	98.166	98.066	97.916	4.625	98.847	98.747	98.576	6.000	99.750	99.650	99.455	4.625	97.960	97.860	97.689
6.125	101.276	101.140	100.889	5.000	98.266	98.166	98.016	4.750	99.271	99.171	98.999	6.125	99.974	99.838	99.587	4.750	98.307	98.207	98.035
6.250	101.524	101.388	101.090	5.125	98.595	98.495	98.317	4.875	99.635	99.535	99.361	6.250	99.141	99.005	98.707	4.875	98.917	98.817	98.643
6.375	101.808	101.672	101.372	5.250	99.141	99.041	98.860	4.990	99.862	99.762	99.587	6.375	99.273	99.137	98.837	4.990	99.144	99.044	98.869
6.500	102.208	102.055	101.782	5.375	99.445	99.345	99.160	5.000	99.962	99.862	99.687	6.500	99.508	99.355	99.082	5.000	99.244	99.144	98.969
6.625	102.563	102.410	102.137	5.500	99.777	99.677	99.492	5.125	99.979	99.879	99.779	6.625	99.754	99.601	99.328	5.125	99.676	99.576	99.476

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		
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.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time:

11:40 am ET

Prices are subject to change without notice.

Informing "Jumbo"

30 Yr. Fixed				
All-in Price				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				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 Hybrid ARMs				
All-in Price				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	

LTV/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-	60.01-	65.01-	70.01-	75.01-	80.01-	85.01-	90.01-
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
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest	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	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
 e extended to the next business day at .0125/day upon lock.

Lock Desk Policy														
The														
\$495 for streamline ¹ IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee										FHA ID# - 1358600006				
stated as follows: Fee divided by loan amount to the exact decimal.														
only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)				



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Release Time: 11:40 am ET

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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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