

W. Rate Sheet Dated: 6/16/2022

Release Time: 5:15 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	99.022	98.872	98.591	4.500	98.782	98.632	98.351	2.875	93.223	93.073	92.923	3.125	N/A	N/A	N/A
4.625	99.594	99.444	99.163	4.625	99.354	99.204	98.923	3.000	93.544	93.394	93.244	3.250	N/A	N/A	N/A
4.750	99.597	99.447	98.947	4.750	99.357	99.207	98.707	3.125	93.867	93.717	93.567	3.375	N/A	N/A	N/A
4.875	100.144	99.994	99.494	4.875	99.904	99.754	99.254	3.250	94.787	94.637	94.487	3.500	N/A	N/A	N/A
5.000	100.651	100.501	100.001	5.000	100.411	100.261	99.761	3.375	95.102	94.952	94.802	3.625	N/A	N/A	N/A
5.125	101.119	100.969	100.469	5.125	100.879	100.729	100.229	3.500	95.417	95.267	95.117	Margin = 2.250		Index = 2.340	
5.250	100.666	100.516	100.031	5.250	100.426	100.276	99.791	3.625	95.724	95.574	95.424	30 Year OTC			
5.375	101.113	100.963	100.478	5.375	100.873	100.723	100.238	3.750	96.141	95.991	95.841	Rate	30 Day	45 Day	60 Day
5.500	101.516	101.366	100.881	5.500	101.276	101.126	100.641	3.875	96.434	96.284	96.134	6.750	102.750	102.500	102.250
5.625	101.870	101.720	101.235	5.625	101.630	101.480	100.995	4.000	96.715	96.565	96.415				
5.750	100.984	100.834	100.084	5.750	100.744	100.594	99.844	4.125	96.976	96.826	96.676				
5.875	101.354	101.204	100.454	5.875	101.114	100.964	100.214	4.250	98.067	97.910	97.754				
6.000	101.709	101.559	100.809	6.000	101.469	101.319	100.569	4.375	98.317	98.160	98.004				
6.125	102.057	101.907	101.157	6.125	101.817	101.667	100.917	4.500	98.546	98.390	98.234				
6.250	101.929	101.779	101.029	6.250	101.689	101.539	100.789	4.625	98.749	98.592	98.436				
6.375	102.276	102.126	101.376	6.375	102.036	101.886	101.136	4.750	N/A	N/A	N/A				
6.500	102.623	102.473	101.723	6.500	102.383	102.233	101.483	4.875	N/A	N/A	N/A				
6.625	102.975	102.825	102.075	6.625	102.735	102.585	101.835	5.000	N/A	N/A	N/A				
6.750	103.275	103.125	102.375	6.750	103.035	102.885	102.135	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	98.822	98.722	98.572	98.291	4.500	98.582	98.482	98.332	98.051	2.875	92.353	92.253	92.103	91.953
4.625	99.394	99.294	99.144	98.863	4.625	99.154	99.054	98.904	98.623	3.000	92.674	92.574	92.424	92.274
4.750	99.397	99.297	99.147	98.647	4.750	99.157	99.057	98.907	98.407	3.125	92.997	92.897	92.747	92.597
4.875	99.944	99.844	99.694	99.194	4.875	99.704	99.604	99.454	98.954	3.250	94.517	94.417	94.267	94.117
5.000	100.451	100.351	100.201	99.701	5.000	100.211	100.111	99.961	99.461	3.375	94.832	94.732	94.582	94.432
5.125	100.919	100.819	100.669	100.169	5.125	100.679	100.579	100.429	99.929	3.500	95.147	95.047	94.897	94.747
5.250	100.466	100.366	100.216	99.731	5.250	100.226	100.126	99.976	99.491	3.625	95.454	95.354	95.204	95.054
5.375	100.913	100.813	100.663	100.178	5.375	100.673	100.573	100.423	99.938	3.750	96.371	96.271	96.121	95.971
5.500	101.316	101.216	101.066	100.581	5.500	101.076	100.976	100.826	100.341	3.875	96.664	96.564	96.414	96.264
5.625	101.670	101.570	101.420	100.935	5.625	101.430	101.330	101.180	100.695	4.000	96.945	96.845	96.695	96.545
5.750	100.784	100.684	100.534	99.784	5.750	100.544	100.444	100.294	99.544	4.125	97.206	97.106	96.956	96.806
5.875	101.154	101.054	100.904	100.154	5.875	100.914	100.814	100.664	99.914	4.250	97.597	97.497	97.340	97.184
6.000	101.509	101.409	101.259	100.509	6.000	101.269	101.169	101.019	100.269	4.375	97.847	97.747	97.590	97.434

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 4.750%- 5.750%			-1.000

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001-High Balance
4.25-4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

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

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 5:15 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	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	89.555	89.405	89.255	3.500	N/A	N/A	N/A
5.000	99.032	98.882	98.382	5.000	98.892	98.742	98.242	2.875	89.871	89.721	89.571	3.625	N/A	N/A	N/A
5.125	99.500	99.350	98.850	5.125	99.360	99.210	98.710	3.000	90.193	90.043	89.893	Margin = 2.250		Index = 2.340	
5.250	98.609	98.459	97.975	5.250	98.469	98.319	97.835	3.125	90.515	90.365	90.215	30 Year OTC			
5.375	99.056	98.906	98.422	5.375	98.916	98.766	98.282	3.250	91.692	91.542	91.392	Rate	30 Day	45 Day	60 Day
5.500	99.459	99.309	98.825	5.500	99.319	99.169	98.685	3.375	92.007	91.857	91.707	4.250	N/A	N/A	N/A
5.625	99.813	99.663	99.179	5.625	99.673	99.523	99.039	3.500	92.322	92.172	92.022	4.375	N/A	N/A	N/A
5.750	94.084	93.934	93.184	5.750	93.944	93.794	93.044	3.625	92.629	92.479	92.329	4.500	N/A	N/A	N/A
5.875	94.454	94.304	93.554	5.875	94.314	94.164	93.414	3.750	93.546	93.396	93.246	4.625	N/A	N/A	N/A
6.000	94.809	94.659	93.909	6.000	94.669	94.519	93.769	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.157	95.007	94.257	6.125	95.017	94.867	94.117	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	94.029	93.879	93.129	6.250	94.889	94.739	93.989	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	95.376	95.226	94.476	6.375	95.236	95.086	94.336	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	95.723	95.573	94.823	6.500	95.583	95.433	94.683	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.625	N/A	N/A	N/A	6.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.750	N/A	N/A	N/A	6.750	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	N/A	4.500	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
5.000	99.132	99.032	98.882	98.382	5.000	98.992	98.892	98.742	98.242	2.750	89.124	89.024	88.874	88.724
5.125	99.600	99.500	99.350	98.850	5.125	99.460	99.360	99.210	98.710	2.875	89.440	89.340	89.190	89.040
5.250	98.709	98.609	98.459	97.975	5.250	98.569	98.469	98.319	97.835	3.000	89.762	89.662	89.512	89.362
5.375	99.156	99.056	98.906	98.422	5.375	99.016	98.916	98.766	98.282	3.125	90.084	89.984	89.834	89.684
5.500	99.559	99.459	99.309	98.825	5.500	99.419	99.319	99.169	98.685	3.250	92.354	92.254	92.104	91.954
5.625	99.913	99.813	99.663	99.179	5.625	99.773	99.673	99.523	99.039	3.375	92.670	92.570	92.420	92.270
5.750	94.184	94.084	93.934	93.184	5.750	94.044	93.944	93.794	93.044	3.500	92.985	92.885	92.735	92.585
5.875	94.554	94.454	94.304	93.554	5.875	94.414	94.314	94.164	93.414	3.625	93.291	93.191	93.041	92.891
6.000	94.909	94.809	94.659	93.909	6.000	94.769	94.669	94.519	93.769	3.750	94.615	94.515	94.365	94.215

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: 5:15 pm ET

Prices are subject to change without notice.

Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	96.737	96.637	96.537	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.110	96.009	95.910	2.000	N/A	N/A	N/A	4.625	96.843	96.726	96.611	
4.750	97.335	97.235	97.135	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	96.752	96.651	96.552	2.125	N/A	N/A	N/A	4.750	97.491	97.374	97.259	
4.875	97.901	97.801	97.701	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.405	97.289	97.205	2.250	N/A	N/A	N/A	4.875	98.056	97.939	97.823	
4.990	98.287	98.187	98.087	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	97.999	97.883	97.799	2.375	N/A	N/A	N/A	4.990	98.443	98.326	98.210	
5.000	98.387	98.287	98.187	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.099	97.983	97.899	2.500	N/A	N/A	N/A	5.000	98.543	98.426	98.310	
5.125	98.774	98.674	98.574	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.720	98.604	98.520	2.625	N/A	N/A	N/A	5.125	98.971	98.854	98.739	
5.250	99.300	99.186	99.100	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.279	99.163	99.079	2.750	N/A	N/A	N/A	5.250	99.536	99.419	99.304	
5.375	99.798	99.684	99.598	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.770	99.654	99.570	2.875	N/A	N/A	N/A	5.375	100.034	99.917	99.802	
5.500	100.235	100.121	100.035	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.128	100.012	99.928	2.990	N/A	N/A	N/A	5.500	100.471	100.354	100.238	
5.625	100.610	100.496	100.410	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.344	100.228	100.144	3.000	N/A	N/A	N/A	5.625	100.846	100.729	100.614	
5.750	100.989	100.874	100.789	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.843	100.701	100.643	3.125	N/A	N/A	N/A	5.750	101.262	101.095	100.928	
5.875	101.469	101.327	101.269	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.316	101.174	101.116	3.250	N/A	N/A	N/A	5.875	101.741	101.574	101.407	
5.990	101.786	101.644	101.586	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.559	101.417	101.359	3.375	N/A	N/A	N/A	5.990	102.059	101.892	101.725	
6.000	101.886	101.744	101.686	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.659	101.517	101.459	3.500	N/A	N/A	N/A	6.000	102.159	101.992	101.825	
6.125	102.051	101.909	101.851	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.689	101.547	101.489	3.625	N/A	N/A	N/A	6.125	102.390	102.184	101.989	
6.250	102.488	102.310	102.136	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.888	101.710	101.537	3.750	N/A	N/A	N/A	6.250	102.834	102.499	102.180	
6.375	102.882	102.704	102.531	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.280	102.102	101.929	3.875	N/A	N/A	N/A	6.375	103.228	102.893	102.574	
6.500	103.228	103.050	102.877	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.560	102.382	102.209	3.990	N/A	N/A	N/A	6.500	103.574	103.239	102.920	
6.625	103.478	103.300	103.127	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.679	102.501	102.327	4.000	N/A	N/A	N/A	6.625	103.824	103.489	103.170	
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	97.678	97.571	97.478	2.875	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.230	94.130	94.030	3.375	94.179	94.079	93.979	
2.875	N/A	N/A	N/A	N/A	4.750	98.217	98.110	98.017	2.990	N/A	N/A	2.990	N/A	N/A	N/A	3.500	94.790	94.690	94.590	3.500	94.724	94.624	94.524	
2.990	N/A	N/A	N/A	N/A	4.875	98.706	98.599	98.506	3.000	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.358	95.258	95.158	3.625	95.292	95.192	95.092	
3.000	N/A	N/A	N/A	N/A	4.990	99.003	98.896	98.803	3.125	N/A	N/A	3.125	N/A	N/A	N/A	3.750	95.874	95.774	95.674	3.750	95.808	95.708	95.608	
3.125	N/A	N/A	N/A	N/A	5.000	99.103	98.996	98.903	3.250	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.351	96.251	96.151	3.875	96.277	96.177	96.077	
3.250	N/A	N/A	N/A	N/A	5.125	99.431	99.324	99.231	3.375	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.838	96.738	96.638	3.990	96.757	96.648	96.535	
3.375	N/A	N/A	N/A	N/A	5.250	99.784	99.661	99.584	3.500	N/A	N/A	3.500	N/A	N/A	N/A	4.000	96.938	96.838	96.738	4.000	96.857	96.748	96.635	
3.500	N/A	N/A	N/A	N/A	5.375	100.211	100.088	100.011	3.625	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.926	97.826	97.726	4.125	97.845	97.736	97.623	
3.625	N/A	N/A	N/A	N/A	5.500	100.564	100.441	100.364	3.750	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.391	98.291	98.191	4.250	98.310	98.201	98.088	
3.750	N/A	N/A	N/A	N/A	5.625	100.853	100.730	100.653	3.875	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.807	98.707	98.607	4.375	98.727	98.618	98.505	
3.875	N/A	N/A	N/A	N/A	5.750	101.207	101.067	101.007	3.990	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.187	99.087	98.987	4.500	99.107	98.998	98.885	
3.990	N/A	N/A	N/A	N/A	5.875	101.587	101.447	101.387	4.000	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.596	99.496	99.396	4.625	99.490	99.378	99.265	
4.000	N/A	N/A	N/A	N/A	5.990	101.795	101.655	101.595	4.125	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.027	99.917	99.809	4.750	99.917	99.809	99.695	
4.125	N/A	N/A	N/A	N/A	6.000	101.895	101.755	101.695	4.250	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.409	100.299	100.191	4.875	100.299	100.181	99.847	
4.250	N/A	N/A	N/A	N/A	6.125	102.056	101.916	101.856	4.375	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.632	100.522	100.414	4.990	100.522	100.304	100.070	
4.375	N/A	N/A	N/A	N/A	6.250	102.219	102.043	101.884	4.500	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.732	100.622	100.514	5.000	100.622	100.404	100.170	
4.500	N/A	N/A	N/A	N/A	6.375	102.540	102.364	102.205	4.625	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.061	100.951	100.843	5.125	100.951	100.733	100.499	
4.625	N/A	N/A	N/A	N/A	6.500	102.792	102.616	102.457	4.750	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.952	100.820	100.640	5.250	100.820	100.494	100.139	
4.750	N/A	N/A	N/A	N/A	6.625	103.001	102.825	102.666	4.875	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.318	101.186	101.006	5.375	101.186	100.860	100.505	
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	94.202	94.002	94.002	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.340	95.140	95.140
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	94.764	94.564	94.564	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.791	95.591	95.591
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.206	95.006	95.006	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.280	96.080	96.080
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.568	95.368	95.368	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.797	96.597	96.597
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	95.895	95.695	95.695	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.265	97.065	97.065
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.093	95.893	95.893	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.600	97.400	97.400
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.193	95.993	95.993	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.700	97.500	97.500
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	96.934	96.734	96.734	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.111	97.911	97.911
2.990	N/A	N/A	N/A	N/A	2.990																			



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: 5:15 pm ET

Prices are subject to change without notice.

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

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

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

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

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

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



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

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

W. Rate Sheet Dated: 6/16/2022

Release Time: 5:15 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	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	90.847	90.747	90.647	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	93.246	93.146	93.046	3.125	92.816	92.716	92.616
2.875	N/A	N/A	N/A	3.625	91.674	91.574	91.474	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	93.823	93.723	93.623	3.250	93.398	93.298	93.198
2.990	N/A	N/A	N/A	3.750	92.910	92.810	92.705	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.396	94.296	94.196	3.375	93.921	93.821	93.721
3.000	N/A	N/A	N/A	3.875	93.664	93.564	93.452	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	94.984	94.884	94.784	3.500	94.436	94.336	94.236
3.125	N/A	N/A	N/A	3.990	94.390	94.290	94.175	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.649	95.549	95.449	3.625	95.071	94.971	94.871
3.250	N/A	N/A	N/A	4.000	94.490	94.390	94.275	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.090	95.990	95.890	3.750	95.521	95.421	95.321
3.375	N/A	N/A	N/A	4.125	95.704	95.604	95.487	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.522	96.422	96.322	3.875	96.062	95.962	95.862
3.500	N/A	N/A	N/A	4.250	96.285	96.185	96.064	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	96.837	96.737	96.637	3.990	96.485	96.385	96.285
3.625	N/A	N/A	N/A	4.375	96.860	96.760	96.629	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	96.937	96.837	96.737	4.000	96.585	96.485	96.385
3.750	N/A	N/A	N/A	4.500	97.455	97.355	97.220	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	97.911	97.811	97.661	4.125	97.571	97.471	97.321
3.875	N/A	N/A	N/A	4.625	97.901	97.801	97.661	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.422	98.322	98.166	4.250	98.096	97.996	97.846
3.990	N/A	N/A	N/A	4.750	98.423	98.323	98.179	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.808	98.708	98.551	4.375	98.496	98.396	98.239
4.000	N/A	N/A	N/A	4.875	98.941	98.841	98.694	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.111	99.011	98.859	4.500	98.810	98.710	98.558
4.125	N/A	N/A	N/A	4.990	99.131	99.031	98.884	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.294	99.194	99.023	4.625	99.297	99.197	99.026
4.250	N/A	N/A	N/A	5.000	99.231	99.131	98.984	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.705	99.605	99.434	4.750	99.492	99.392	99.221
4.375	N/A	N/A	N/A	5.125	99.506	99.406	99.243	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.055	99.955	99.782	4.875	99.855	99.755	99.582
4.500	N/A	N/A	N/A	5.250	100.029	99.929	99.764	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.270	100.170	99.995	4.990	100.082	99.982	99.807
4.625	N/A	N/A	N/A	5.375	100.320	100.220	100.051	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.370	100.270	100.095	5.000	100.182	100.082	99.907
4.750	N/A	N/A	N/A	5.500	100.638	100.538	100.368	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.426	100.326	100.226	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	90.846	90.746	90.646	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	91.507	91.407	91.307	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.375	92.246	92.146	92.046	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	92.986	92.886	92.786	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	93.805	93.705	93.605	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	95.000	94.900	94.800	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.875	95.444	95.344	95.244	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	95.767	95.667	95.567	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	95.867	95.767	95.667	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	96.913	96.813	96.663	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	97.464	97.364	97.208	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	97.858	97.758	97.601	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.500	98.169	98.069	97.917	3.375	N/A	N/A	N/A	3.375	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: 5:15 pm ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 5:15 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.000	0.250	0.250	0.250	0.250	0.125	0.000
4.750	0.000	0.250	0.250	0.250	0.250	0.125	0.000
4.875	0.000	0.375	0.250	0.250	0.250	0.125	0.000
4.990	0.000	0.375	0.250	0.250	0.250	0.125	0.000
5.000	0.000	0.375	0.375	0.250	0.250	0.250	0.000
5.125	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.250	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.375	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.500	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.625	0.000	0.500	0.375	0.375	0.375	0.250	0.000
5.750	0.000	0.500	0.375	0.375	0.375	0.250	0.000
5.875	0.000	0.625	0.500	0.375	0.375	0.250	0.000
5.990	0.000	0.625	0.500	0.375	0.375	0.250	0.000
6.000	0.000	0.625	0.500	0.500	0.375	0.250	0.000
6.125	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.250	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.375	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.250	0.250	0.125	0.125	0.125	0.125	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.125	0.125
4.875	0.250	0.250	0.250	0.250	0.250	0.125	0.125
4.990	0.250	0.250	0.250	0.250	0.250	0.125	0.125
5.000	0.250	0.250	0.250	0.250	0.250	0.125	0.125
5.125	0.375	0.250	0.250	0.250	0.250	0.125	0.125
5.250	0.500	0.375	0.375	0.250	0.250	0.125	0.125
5.375	0.500	0.375	0.375	0.250	0.250	0.125	0.125
5.500	0.500	0.375	0.375	0.250	0.250	0.250	0.250
5.625	0.500	0.375	0.375	0.375	0.250	0.250	0.250
5.750	0.500	0.375	0.375	0.375	0.250	0.250	0.125
5.875	0.500	0.375	0.375	0.375	0.250	0.250	0.125
5.990	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.000	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.125	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.250	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.375	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.625	0.500	0.375	0.375	0.250	0.250	0.250	0.125

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.750	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.875	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.990	0.125	0.125	0.125	0.125	0.125	0.000	0.000
5.000	0.125	0.125	0.125	0.125	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.500	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.750	0.250	0.250	0.250	0.125	0.000	0.000	0.000
5.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
5.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
6.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
6.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.250	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.375	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.500	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.625	0.375	0.375	0.375	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.125	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.250	0.250	0.125	0.125	0.125	0.125	0.125
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
5.250	-0.125	0.125	0.125	0.000	0.000	0.000	0.000
5.375	-0.125	0.125	0.125	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.625	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.750	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.875	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.990	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
4.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	0.000
4.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000
4.250	-0.125	-0.125	0.000	-0.125	-0.125	-0.125	0.000
4.375	0.000	-0.125	0.000	-0.125	-0.125	-0.125	0.000
4.500	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
4.875	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
4.990	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
5.000	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
5.125	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and should



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 5:15 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	95.598	95.487	95.398	3.500	90.847	90.747	90.647	3.125	93.246	93.146	93.046	4.625	94.324	94.213	94.124	3.125	91.396	91.296	91.196
4.750	96.601	96.493	96.401	3.625	91.674	91.574	91.474	3.250	93.823	93.723	93.623	4.750	95.478	95.370	95.278	3.250	92.015	91.915	91.815
4.875	97.180	97.074	96.980	3.750	92.910	92.810	92.705	3.375	94.396	94.296	94.196	4.875	96.057	95.951	95.857	3.375	92.671	92.571	92.471
4.990	97.575	97.470	97.375	3.875	93.664	93.564	93.452	3.500	94.984	94.884	94.784	4.990	96.318	96.213	96.118	3.500	93.335	93.235	93.135
5.000	97.675	97.570	97.475	3.990	94.390	94.290	94.175	3.625	95.649	95.549	95.449	5.000	96.418	96.313	96.218	3.625	94.077	93.977	93.877
5.125	98.068	97.964	97.868	4.000	94.490	94.390	94.275	3.750	96.090	95.990	95.890	5.125	96.585	96.481	96.385	3.750	94.895	94.795	94.695
5.250	98.695	98.593	98.495	4.125	95.704	95.604	95.487	3.875	96.522	96.422	96.322	5.250	97.162	97.060	96.962	3.875	95.333	95.233	95.133
5.375	99.151	99.049	98.951	4.250	96.285	96.185	96.064	3.990	96.837	96.737	96.637	5.375	97.684	97.582	97.484	3.990	95.652	95.552	95.452
5.500	99.435	99.334	99.235	4.375	96.860	96.760	96.629	4.000	96.937	96.837	96.737	5.500	97.992	97.891	97.792	4.000	95.752	95.652	95.552
5.625	99.750	99.650	99.550	4.500	97.455	97.355	97.220	4.125	97.911	97.811	97.661	5.625	98.326	98.226	98.126	4.125	96.762	96.662	96.512
5.750	100.271	100.171	99.980	4.625	97.901	97.801	97.661	4.250	98.422	98.322	98.166	5.750	98.825	98.725	98.534	4.250	97.293	97.193	97.037
5.875	100.635	100.535	100.341	4.750	98.423	98.323	98.179	4.375	98.808	98.708	98.551	5.875	99.426	99.326	99.132	4.375	97.683	97.583	97.426
5.990	100.860	100.760	100.565	4.875	98.941	98.841	98.694	4.500	99.111	99.011	98.859	5.990	99.650	99.550	99.355	4.500	97.990	97.890	97.738
6.000	100.960	100.860	100.665	4.990	99.131	99.031	98.884	4.625	99.294	99.194	99.023	6.000	99.750	99.650	99.455	4.625	98.407	98.307	98.136
6.125	101.276	101.140	100.889	5.000	99.231	99.131	98.984	4.750	99.705	99.605	99.434	6.125	99.974	99.838	99.587	4.750	98.741	98.641	98.470
6.250	101.524	101.388	101.090	5.125	99.506	99.406	99.243	4.875	100.055	99.955	99.782	6.250	99.141	99.005	98.707	4.875	99.337	99.237	99.064
6.375	101.808	101.672	101.372	5.250	100.029	99.929	99.764	4.990	100.270	100.170	99.995	6.375	99.273	99.137	98.837	4.990	99.552	99.452	99.277
6.500	102.208	102.055	101.782	5.375	100.320	100.220	100.051	5.000	100.370	100.270	100.095	6.500	99.508	99.355	99.082	5.000	99.652	99.552	99.377
6.625	102.563	102.410	102.137	5.500	100.638	100.538	100.368	5.125	100.426	100.326	100.226	6.625	99.754	99.601	99.328	5.125	100.123	100.023	99.923

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@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: 5:15 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline 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.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 5:15 pm ET

Prices are subject to change without notice.

Non QM

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

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)