



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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	98.225	98.075	97.794	4.500	97.985	97.835	97.554	2.875	92.238	92.088	91.938	3.125	N/A	N/A	N/A
4.625	98.797	98.647	98.366	4.625	98.557	98.407	98.126	3.000	92.560	92.410	92.260	3.250	N/A	N/A	N/A
4.750	98.831	98.681	98.181	4.750	98.591	98.441	97.941	3.125	92.882	92.732	92.582	3.375	N/A	N/A	N/A
4.875	99.378	99.228	98.728	4.875	99.138	98.988	98.488	3.250	94.255	94.105	93.955	3.500	N/A	N/A	N/A
5.000	99.885	99.735	99.235	5.000	99.645	99.495	98.995	3.375	94.571	94.421	94.271	3.625	N/A	N/A	N/A
5.125	100.353	100.203	99.703	5.125	100.113	99.963	99.463	3.500	94.886	94.736	94.586	Margin = 2.250		Index = 2.340	
5.250	99.462	99.312	98.609	5.250	99.222	99.072	98.369	3.625	95.192	95.042	94.892	30 Year OTC			
5.375	99.909	99.759	99.056	5.375	99.669	99.519	98.816	3.750	95.595	95.445	95.295	Rate	30 Day	45 Day	60 Day
5.500	100.312	100.162	99.459	5.500	100.072	99.922	99.219	3.875	95.888	95.738	95.588	6.750	102.750	102.500	102.250
5.625	100.666	100.516	99.813	5.625	100.426	100.276	99.573	4.000	96.169	96.019	95.869				
5.750	100.859	100.709	99.959	5.750	100.619	100.469	99.719	4.125	96.430	96.280	96.130				
5.875	101.229	101.079	100.329	5.875	100.989	100.839	100.089	4.250	97.098	96.942	96.785				
6.000	101.584	101.434	100.684	6.000	101.344	101.194	100.444	4.375	97.348	97.192	97.035				
6.125	101.932	101.782	101.032	6.125	101.692	101.542	100.792	4.500	97.577	97.421	97.265				
6.250	101.804	101.654	100.904	6.250	101.564	101.414	100.664	4.625	97.780	97.624	97.467				
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	98.025	97.925	97.775	97.494	4.500	97.785	97.685	97.535	97.254	2.875	91.368	91.268	91.118	90.968	
4.625	98.597	98.497	98.347	98.066	4.625	98.357	98.257	98.107	97.826	3.000	91.690	91.590	91.440	91.290	
4.750	98.631	98.531	98.381	97.881	4.750	98.391	98.291	98.141	97.861	3.125	92.012	91.912	91.762	91.612	
4.875	99.178	99.078	98.928	98.428	4.875	98.938	98.838	98.688	98.188	3.250	93.985	93.885	93.735	93.585	
5.000	99.685	99.585	99.435	98.935	5.000	99.445	99.345	99.195	98.695	3.375	94.301	94.201	94.051	93.901	
5.125	100.153	100.053	99.903	99.403	5.125	99.913	99.813	99.663	99.163	3.500	94.616	94.516	94.366	94.216	
5.250	99.262	99.162	99.012	98.309	5.250	99.022	98.922	98.772	98.069	3.625	94.922	94.822	94.672	94.522	
5.375	99.709	99.609	99.459	98.756	5.375	99.469	99.369	99.219	98.516	3.750	95.825	95.725	95.575	95.425	
5.500	100.112	100.012	99.862	99.159	5.500	99.872	99.772	99.622	98.919	3.875	96.118	96.018	95.868	95.718	
5.625	100.466	100.366	100.216	99.513	5.625	100.226	100.126	99.976	99.273	4.000	96.399	96.299	96.149	95.999	
5.750	100.659	100.559	100.409	99.659	5.750	100.419	100.319	100.169	99.419	4.125	96.660	96.560	96.410	96.260	
5.875	101.029	100.929	100.779	100.029	5.875	100.789	100.689	100.539	99.789	4.250	96.628	96.528	96.372	96.215	
6.000	101.384	101.284	101.134	100.384	6.000	101.144	101.044	100.894	100.144	4.375	96.878	96.778	96.622	96.465	

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 >90.000 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 ≤ 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		
								0.000	N/A	N/A	N/A		203(k) / 203(k)s		-0.250
								0.000	N/A	N/A	N/A		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				
Borrower Paid Comp Only				Lender Paid Only				0.000	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)	



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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: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	88.571	88.421	88.271	3.500	N/A	N/A	N/A
5.000	98.266	98.116	97.616	5.000	98.126	97.976	97.476	2.875	88.887	88.737	88.587	3.625	N/A	N/A	N/A
5.125	98.734	98.584	98.084	5.125	98.594	98.444	97.944	3.000	89.209	89.059	88.909	Margin = 2.250		Index = 2.340	
5.250	97.406	97.256	96.553	5.250	97.266	97.116	96.413	3.125	89.531	89.381	89.231	30 Year OTC			
5.375	97.853	97.703	97.000	5.375	97.713	97.563	96.860	3.250	91.160	91.010	90.860	Rate	30 Day	45 Day	60 Day
5.500	98.256	98.106	97.403	5.500	98.116	97.966	97.263	3.375	91.476	91.326	91.176	4.250	N/A	N/A	N/A
5.625	98.610	98.460	97.757	5.625	98.470	98.320	97.617	3.500	91.791	91.641	91.491	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	92.097	91.947	91.797	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	93.000	92.850	92.700	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	98.366	98.266	98.116	97.616	5.000	98.226	98.126	97.976	97.476	2.750	88.139	88.039	87.889	87.739
5.125	98.834	98.734	98.584	98.084	5.125	98.694	98.594	98.444	97.944	2.875	88.456	88.356	88.206	88.056
5.250	97.506	97.406	97.256	96.553	5.250	97.366	97.266	97.116	96.413	3.000	88.777	88.677	88.527	88.377
5.375	97.953	97.853	97.703	97.000	5.375	97.813	97.713	97.563	96.860	3.125	89.100	89.000	88.850	88.700
5.500	98.356	98.256	98.106	97.403	5.500	98.216	98.116	97.966	97.263	3.250	91.823	91.723	91.573	91.423
5.625	98.710	98.610	98.460	97.757	5.625	98.570	98.470	98.320	97.617	3.375	92.138	92.038	91.888	91.738
5.750	94.059	93.959	93.809	93.059	5.750	93.919	93.819	93.669	92.919	3.500	92.453	92.353	92.203	92.053
5.875	94.429	94.329	94.179	93.429	5.875	94.289	94.189	94.039	93.289	3.625	92.760	92.660	92.510	92.360
6.000	94.784	94.684	94.534	93.784	6.000	94.644	94.544	94.394	93.644	3.750	94.068	93.968	93.818	93.668

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

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

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Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	95.862	95.762	95.662	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	95.235	95.134	95.035	2.000	N/A	N/A	N/A	4.625	95.968	95.851	95.736
4.750	96.460	96.360	96.260	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	95.881	95.776	95.681	2.125	N/A	N/A	N/A	4.750	96.616	96.499	96.384
4.875	97.026	96.926	96.826	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	96.592	96.476	96.392	2.250	N/A	N/A	N/A	4.875	97.181	97.064	96.948
4.990	97.412	97.312	97.212	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	97.186	97.070	96.986	2.375	N/A	N/A	N/A	4.990	97.568	97.451	97.335
5.000	97.512	97.412	97.312	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	97.286	97.170	97.086	2.500	N/A	N/A	N/A	5.000	97.668	97.551	97.435
5.125	97.923	97.811	97.723	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	97.907	97.791	97.707	2.625	N/A	N/A	N/A	5.125	98.159	98.042	97.927
5.250	98.487	98.373	98.287	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	98.466	98.350	98.266	2.750	N/A	N/A	N/A	5.250	98.723	98.606	98.490
5.375	98.985	98.871	98.785	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	98.957	98.841	98.757	2.875	N/A	N/A	N/A	5.375	99.221	99.104	98.989
5.500	99.422	99.308	99.222	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	99.316	99.200	99.116	2.990	N/A	N/A	N/A	5.500	99.658	99.541	99.426
5.625	99.797	99.683	99.597	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	99.547	99.416	99.347	3.000	N/A	N/A	N/A	5.625	100.033	99.916	99.800
5.750	100.224	100.082	100.024	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.078	99.936	99.878	3.125	N/A	N/A	N/A	5.750	100.496	100.329	100.162
5.875	100.703	100.561	100.503	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.550	100.408	100.350	3.250	N/A	N/A	N/A	5.875	100.975	100.808	100.641
5.990	101.021	100.879	100.821	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	100.793	100.651	100.593	3.375	N/A	N/A	N/A	5.990	101.293	101.126	100.959
6.000	101.121	100.979	100.921	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	100.893	100.751	100.693	3.500	N/A	N/A	N/A	6.000	101.393	101.226	101.059
6.125	101.334	101.152	101.134	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	100.923	100.781	100.723	3.625	N/A	N/A	N/A	6.125	101.668	101.437	101.224
6.250	101.795	101.591	101.443	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.196	100.992	100.844	3.750	N/A	N/A	N/A	6.250	102.115	101.780	101.461
6.375	102.190	101.986	101.838	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.587	101.383	101.235	3.875	N/A	N/A	N/A	6.375	102.510	102.175	101.856
6.500	102.535	102.331	102.183	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.867	101.663	101.515	3.990	N/A	N/A	N/A	6.500	102.855	102.520	102.201
6.625	102.785	102.581	102.433	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.986	101.782	101.635	4.000	N/A	N/A	N/A	6.625	103.105	102.770	102.451
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	96.803	96.696	96.603	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	97.342	97.235	97.142	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	94.416	94.316	94.216	3.500	94.335	94.235	94.135
2.990	N/A	N/A	N/A	4.875	97.831	97.724	97.631	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	94.983	94.883	94.783	3.625	94.903	94.803	94.703
3.000	N/A	N/A	N/A	4.990	98.128	98.021	97.928	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	95.500	95.400	95.300	3.750	95.420	95.320	95.220
3.125	N/A	N/A	N/A	5.000	98.228	98.121	98.028	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.039	95.939	95.839	3.875	95.952	95.842	95.729
3.250	N/A	N/A	N/A	5.125	98.556	98.449	98.356	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.534	96.434	96.334	3.990	96.446	96.336	96.223
3.375	N/A	N/A	N/A	5.250	98.971	98.848	98.771	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	96.634	96.534	96.434	4.000	96.546	96.436	96.323
3.500	N/A	N/A	N/A	5.375	99.398	99.275	99.198	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.622	97.522	97.422	4.125	97.534	97.424	97.311
3.625	N/A	N/A	N/A	5.500	99.751	99.628	99.551	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.087	97.987	97.887	4.250	97.999	97.889	97.776
3.750	N/A	N/A	N/A	5.625	100.045	99.917	99.845	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.503	98.403	98.303	4.375	98.415	98.305	98.192
3.875	N/A	N/A	N/A	5.750	100.441	100.301	100.241	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	98.974	98.835	98.774	4.500	98.834	98.703	98.573
3.990	N/A	N/A	N/A	5.875	100.821	100.681	100.621	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.454	99.315	99.254	4.625	99.315	99.139	98.957
4.000	N/A	N/A	N/A	5.990	101.029	100.889	100.829	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.889	99.750	99.667	4.750	99.749	99.527	99.293
4.125	N/A	N/A	N/A	6.000	101.129	100.989	100.929	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.270	100.131	100.048	4.875	100.131	99.909	99.675
4.250	N/A	N/A	N/A	6.125	101.291	101.151	101.091	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.493	100.354	100.271	4.990	100.354	100.132	99.898
4.375	N/A	N/A	N/A	6.250	101.527	101.325	101.192	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.593	100.454	100.371	5.000	100.454	100.232	99.998
4.500	N/A	N/A	N/A	6.375	101.848	101.646	101.513	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.922	100.783	100.700	5.125	100.783	100.561	100.327
4.625	N/A	N/A	N/A	6.500	102.099	101.897	101.764	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.870	100.672	100.613	5.250	100.673	100.402	100.119
4.750	N/A	N/A	N/A	6.625	102.308	102.106	101.973	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.237	101.039	100.980	5.375	101.039	100.768	100.485
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	93.828	93.628	93.628	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	94.390	94.190	94.190	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	94.832	94.632	94.632	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.906	95.706	95.706
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.194	94.994	94.994	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.423	96.223	96.223
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	95.521	95.321	95.321	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.891	96.691	96.691
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	95.719	95.519	95.519	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.226	97.026	97.026
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	95.819	95.619	95.619	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.326	97.126	97.126
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	96.560	96.360	96.360	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.737	97.537	97.537
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.736	96.536	96.536	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.075	97.875	97.875
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.187	96.987	96.987	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.496	98.296	98.290
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.684	97.484	97.448	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.980	98.700	98.683
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.065	97.865	97.829	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.392	99.192	99.192
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.366	98.166	98.130	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: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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



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

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

W. Rate Sheet Dated: 6/16/2022

Release Time: 10:00 am ET

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	95.685	95.585	95.485	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	94.515	94.415	94.315	2.750	N/A	N/A	N/A	4.625	95.721	95.621	95.521
4.750	96.540	96.432	96.340	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	95.642	95.534	95.442	2.875	N/A	N/A	N/A	4.750	96.629	96.521	96.429
4.875	97.125	97.018	96.925	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	96.277	96.170	96.077	2.990	N/A	N/A	N/A	4.875	97.205	97.098	97.005
4.990	97.524	97.418	97.324	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	96.606	96.500	96.406	3.000	N/A	N/A	N/A	4.990	97.632	97.526	97.432
5.000	97.624	97.518	97.424	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	96.706	96.600	96.506	3.125	N/A	N/A	N/A	5.000	97.732	97.626	97.532
5.125	98.018	97.913	97.818	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	96.590	96.485	96.390	3.250	N/A	N/A	N/A	5.125	98.216	98.111	98.016
5.250	98.551	98.443	98.351	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	96.829	96.721	96.629	3.375	N/A	N/A	N/A	5.250	98.848	98.740	98.648
5.375	99.011	98.903	98.811	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	97.425	97.317	97.225	3.500	N/A	N/A	N/A	5.375	99.300	99.192	99.100
5.500	99.301	99.193	99.101	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	97.763	97.655	97.563	3.625	N/A	N/A	N/A	5.500	99.584	99.476	99.384
5.625	99.620	99.512	99.420	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	98.124	98.016	97.924	3.750	N/A	N/A	N/A	5.625	99.896	99.788	99.696
5.750	99.758	99.658	99.538	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	98.706	98.606	98.486	3.875	N/A	N/A	N/A	5.750	99.848	99.748	99.628
5.875	100.125	100.025	99.903	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.555	99.455	99.333	3.990	N/A	N/A	N/A	5.875	100.208	100.108	99.986
5.990	100.411	100.282	100.130	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	99.637	99.508	99.356	4.000	N/A	N/A	N/A	5.990	100.438	100.309	100.157
6.000	100.511	100.382	100.230	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	99.737	99.608	99.456	4.125	N/A	N/A	N/A	6.000	100.538	100.409	100.257
6.125	100.899	100.763	100.466	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	99.819	99.683	99.386	4.250	N/A	N/A	N/A	6.125	100.918	100.782	100.485
6.250	101.352	101.198	100.930	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	97.506	97.352	97.084	4.375	N/A	N/A	N/A	6.250	101.390	101.236	100.968
6.375	101.794	101.640	101.368	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	97.646	97.492	97.220	4.500	N/A	N/A	N/A	6.375	101.823	101.669	101.397
6.500	102.195	102.041	101.769	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	97.927	97.773	97.501	4.625	N/A	N/A	N/A	6.500	102.218	102.064	101.792
6.625	102.554	102.401	102.128	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.286	98.133	97.860	4.750	N/A	N/A	N/A	6.625	102.573	102.420	102.147

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	89.725	89.625	89.525	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	92.172	92.072	91.972	3.125	92.719	92.619	92.519
2.875	N/A	N/A	N/A	3.625	90.562	90.462	90.362	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	93.200	93.100	93.000	3.250	93.703	93.603	93.503
2.990	N/A	N/A	N/A	3.750	91.713	91.613	91.513	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	93.805	93.705	93.605	3.375	93.807	93.707	93.607
3.000	N/A	N/A	N/A	3.875	92.474	92.374	92.274	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	94.401	94.301	94.201	3.500	94.402	94.302	94.202
3.125	N/A	N/A	N/A	3.990	93.216	93.116	93.016	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.080	94.980	94.880	3.625	95.078	94.978	94.878
3.250	N/A	N/A	N/A	4.000	93.316	93.216	93.116	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	95.533	95.433	95.333	3.750	95.527	95.427	95.327
3.375	N/A	N/A	N/A	4.125	94.549	94.449	94.348	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	95.979	95.879	95.779	3.875	95.969	95.869	95.769
3.500	N/A	N/A	N/A	4.250	95.150	95.050	94.946	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	96.376	96.276	96.175	3.990	96.386	96.286	96.185
3.625	N/A	N/A	N/A	4.375	95.744	95.644	95.541	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	96.476	96.376	96.275	4.000	96.486	96.386	96.285
3.750	N/A	N/A	N/A	4.500	96.358	96.258	96.124	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	97.464	97.364	97.153	4.125	97.471	97.371	97.160
3.875	N/A	N/A	N/A	4.625	96.821	96.721	96.582	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	97.993	97.893	97.677	4.250	97.995	97.895	97.679
3.990	N/A	N/A	N/A	4.750	97.366	97.266	97.123	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.395	98.295	98.076	4.375	98.394	98.294	98.075
4.000	N/A	N/A	N/A	4.875	97.908	97.808	97.661	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	98.711	98.611	98.392	4.500	98.706	98.606	98.387
4.125	N/A	N/A	N/A	4.990	98.114	98.014	97.867	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	98.333	98.233	98.062	4.625	99.192	99.092	98.921
4.250	N/A	N/A	N/A	5.000	98.214	98.114	97.967	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	98.760	98.660	98.488	4.750	99.582	99.482	99.310
4.375	N/A	N/A	N/A	5.125	98.453	98.353	98.207	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	99.123	99.023	98.849	4.875	99.941	99.841	99.667
4.500	N/A	N/A	N/A	5.250	99.003	98.903	98.753	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	99.351	99.251	99.076	4.990	100.166	100.066	99.891
4.625	N/A	N/A	N/A	5.375	99.308	99.208	99.056	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	99.451	99.351	99.176	5.000	100.266	100.166	99.991
4.750	N/A	N/A	N/A	5.500	99.642	99.542	99.388	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	99.465	99.365	99.265	5.125	100.700	100.600	100.500

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	91.252	91.152	91.052	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	91.268	91.168	91.068	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	91.883	91.783	91.683	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	92.479	92.379	92.279	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	93.232	93.132	93.032	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	94.385	94.285	94.185	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	95.035	94.935	94.835	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	95.474	95.374	95.273	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	95.574	95.474	95.373	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	96.636	96.536	96.435	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	97.205	97.105	96.889	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	97.615	97.515	97.296	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	97.939	97.839	97.620	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	97.681	97.581	97.410	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	98.132	98.032	97.860	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	98.987	98.887	98.713	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	99.215	99.115	98.940	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	99.315	99.215	99.040	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	100.179	100.079	99.979	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/15/2022

W. Rate Sheet Dated: 6/16/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk 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: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and



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: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	95.685	95.585	95.485	3.500	89.725	89.625	89.525	3.125	92.172	92.072	91.972	4.625	94.425	94.325	94.225	3.125	91.062	90.962	90.862
4.750	96.540	96.432	96.340	3.625	90.562	90.462	90.362	3.250	93.200	93.100	93.000	4.750	95.416	95.308	95.216	3.250	91.584	91.484	91.384
4.875	97.125	97.018	96.925	3.750	91.713	91.613	91.513	3.375	93.805	93.705	93.605	4.875	96.026	95.919	95.826	3.375	92.194	92.094	91.994
4.990	97.524	97.418	97.324	3.875	92.474	92.374	92.274	3.500	94.401	94.301	94.201	4.990	96.390	96.284	96.190	3.500	92.790	92.690	92.590
5.000	97.624	97.518	97.424	3.990	93.216	93.116	93.016	3.625	95.080	94.980	94.880	5.000	96.490	96.384	96.290	3.625	93.506	93.406	93.306
5.125	98.018	97.913	97.818	4.000	93.316	93.216	93.116	3.750	95.533	95.433	95.333	5.125	96.629	96.524	96.429	3.750	94.309	94.209	94.109
5.250	98.551	98.443	98.351	4.125	94.549	94.449	94.348	3.875	95.979	95.879	95.779	5.250	97.015	96.907	96.815	3.875	94.857	94.757	94.657
5.375	99.011	98.903	98.811	4.250	95.150	95.050	94.946	3.990	96.376	96.276	96.175	5.375	97.543	97.435	97.343	3.990	95.275	95.175	95.074
5.500	99.301	99.193	99.101	4.375	95.744	95.644	95.544	4.000	96.476	96.376	96.275	5.500	97.857	97.749	97.657	4.000	95.375	95.275	95.174
5.625	99.620	99.512	99.420	4.500	96.358	96.258	96.124	4.125	97.464	97.364	97.153	5.625	98.197	98.089	97.997	4.125	96.400	96.300	96.089
5.750	99.758	99.658	99.538	4.625	96.821	96.721	96.582	4.250	97.993	97.893	97.677	5.750	98.557	98.457	98.337	4.250	96.949	96.849	96.633
5.875	100.125	100.025	99.903	4.750	97.366	97.266	97.123	4.375	98.395	98.295	98.076	5.875	99.165	99.065	98.943	4.375	97.355	97.255	97.036
5.990	100.411	100.282	100.130	4.875	97.908	97.808	97.661	4.500	98.711	98.611	98.392	5.990	99.349	99.220	99.068	4.500	97.675	97.575	97.356
6.000	100.511	100.382	100.230	4.990	98.114	98.014	97.867	4.625	98.333	98.233	98.062	6.000	99.449	99.320	99.168	4.625	97.357	97.257	97.086
6.125	100.899	100.763	100.466	5.000	98.214	98.114	97.967	4.750	98.760	98.660	98.488	6.125	99.684	99.548	99.251	4.750	97.796	97.696	97.524
6.250	101.352	101.198	100.930	5.125	98.453	98.353	98.207	4.875	99.123	99.023	98.849	6.250	99.754	98.600	98.332	4.875	98.405	98.305	98.131
6.375	101.794	101.640	101.368	5.250	99.003	98.903	98.753	4.990	99.351	99.251	99.076	6.375	99.045	98.891	98.619	4.990	98.633	98.533	98.358
6.500	102.224	102.066	101.794	5.375	99.308	99.208	99.056	5.000	99.451	99.351	99.176	6.500	99.411	99.257	98.985	5.000	98.733	98.633	98.458
6.625	102.577	102.424	102.151	5.500	99.642	99.542	99.388	5.125	99.465	99.365	99.265	6.625	99.768	99.615	99.342	5.125	99.172	99.072	98.972

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy		
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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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: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

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



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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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