

W. Rate Sheet Dated: 6/17/2022

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	98.991	98.841	98.559	4.500	98.751	98.601	98.319	2.875	93.281	93.131	92.981	3.125	N/A	N/A	N/A
4.625	99.563	99.413	99.131	4.625	99.323	99.173	98.891	3.000	93.603	93.453	93.303	3.250	N/A	N/A	N/A
4.750	99.487	99.337	98.806	4.750	99.247	99.097	98.566	3.125	93.925	93.775	93.625	3.375	N/A	N/A	N/A
4.875	100.034	99.884	99.353	4.875	99.794	99.644	99.113	3.250	94.974	94.824	94.674	3.500	N/A	N/A	N/A
5.000	100.541	100.391	99.860	5.000	100.301	100.151	99.620	3.375	95.290	95.140	94.990	3.625	N/A	N/A	N/A
5.125	101.009	100.859	100.328	5.125	100.769	100.619	100.088	3.500	95.605	95.455	95.305	Margin = 2.250		Index = 2.340	
5.250	100.525	100.375	99.922	5.250	100.285	100.135	99.682	3.625	95.911	95.761	95.611	30 Year OTC			
5.375	100.972	100.822	100.369	5.375	100.732	100.582	100.129	3.750	96.294	96.144	95.994	Rate	30 Day	45 Day	60 Day
5.500	101.375	101.225	100.772	5.500	101.135	100.985	100.532	3.875	96.587	96.437	96.287	6.750	102.750	102.500	102.250
5.625	101.729	101.579	101.126	5.625	101.489	101.339	100.886	4.000	96.868	96.718	96.568				
5.750	100.984	100.834	100.084	5.750	100.744	100.594	99.844	4.125	97.129	96.979	96.829				
5.875	101.354	101.204	100.454	5.875	101.114	100.964	100.214	4.250	98.059	97.895	97.731				
6.000	101.709	101.559	100.809	6.000	101.469	101.319	100.569	4.375	98.309	98.145	97.981				
6.125	102.057	101.907	101.157	6.125	101.817	101.667	100.917	4.500	98.538	98.374	98.210				
6.250	101.929	101.779	101.029	6.250	101.689	101.539	100.789	4.625	98.741	98.577	98.413				
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	98.791	98.691	98.541	98.259	4.500	98.551	98.451	98.301	98.019	2.875	92.411	92.311	92.161	92.011
4.625	99.363	99.263	99.113	98.831	4.625	99.123	99.023	98.873	98.591	3.000	92.733	92.633	92.483	92.333
4.750	99.287	99.187	99.037	98.506	4.750	99.047	98.947	98.797	98.266	3.125	93.055	92.955	92.805	92.655
4.875	99.834	99.734	99.584	99.053	4.875	99.594	99.494	99.344	98.813	3.250	94.704	94.604	94.454	94.304
5.000	100.341	100.241	100.091	99.560	5.000	100.101	100.001	99.851	99.320	3.375	95.020	94.920	94.770	94.620
5.125	100.809	100.709	100.559	100.028	5.125	100.569	100.469	100.319	99.788	3.500	95.335	95.235	95.085	94.935
5.250	100.325	100.225	100.075	99.622	5.250	100.085	99.985	99.835	99.382	3.625	95.641	95.541	95.391	95.241
5.375	100.772	100.672	100.522	100.069	5.375	100.532	100.432	100.282	99.829	3.750	96.524	96.424	96.274	96.124
5.500	101.175	101.075	100.925	100.472	5.500	100.935	100.835	100.685	100.232	3.875	96.817	96.717	96.567	96.417
5.625	101.529	101.429	101.279	100.826	5.625	101.289	101.189	101.039	100.586	4.000	97.098	96.998	96.848	96.698
5.750	100.784	100.684	100.534	99.784	5.750	100.544	100.444	100.294	99.544	4.125	97.359	97.259	97.109	96.959
5.875	101.154	101.054	100.904	100.154	5.875	101.914	101.814	101.664	99.914	4.250	97.589	97.489	97.325	97.161
6.000	101.509	101.409	101.259	100.509	6.000	101.269	101.169	101.019	100.269	4.375	97.839	97.739	97.575	97.411

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

[illegible]

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.:

8/16/2022

W. Rate Sheet Dated: 6/17/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	89.614	89.464	89.314	3.500	N/A	N/A	N/A
5.000	98.923	98.773	98.242	5.000	98.783	98.633	98.102	2.875	89.930	89.780	89.630	3.625	N/A	N/A	N/A
5.125	99.391	99.241	98.710	5.125	99.251	99.101	98.570	3.000	90.252	90.102	89.952	Margin = 2.250		Index = 2.340	
5.250	98.469	98.319	97.866	5.250	98.329	98.179	97.726	3.125	90.574	90.424	90.274	30 Year OTC			
5.375	98.916	98.766	98.313	5.375	98.776	98.626	98.173	3.250	91.879	91.729	91.579	Rate	30 Day	45 Day	60 Day
5.500	99.319	99.169	98.716	5.500	99.179	99.029	98.576	3.375	92.195	92.045	91.895	4.250	N/A	N/A	N/A
5.625	99.673	99.523	99.070	5.625	99.533	99.383	98.930	3.500	92.510	92.360	92.210	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	92.816	92.666	92.516	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	93.699	93.549	93.399	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	99.023	98.923	98.773	98.242	5.000	98.883	98.783	98.633	98.102	2.750	89.182	89.082	88.932	88.782
5.125	99.491	99.391	99.241	98.710	5.125	99.351	99.251	99.101	98.570	2.875	89.499	89.399	89.249	89.099
5.250	98.569	98.469	98.319	97.866	5.250	98.429	98.329	98.179	97.726	3.000	89.820	89.720	89.570	89.420
5.375	99.016	98.916	98.766	98.313	5.375	98.876	98.776	98.626	98.173	3.125	90.143	90.043	89.893	89.743
5.500	99.419	99.319	99.169	98.716	5.500	99.279	99.179	99.029	98.576	3.250	92.542	92.442	92.292	92.142
5.625	99.773	99.673	99.523	99.070	5.625	99.633	99.533	99.383	98.930	3.375	92.857	92.757	92.607	92.457
5.750	94.184	94.084	93.934	93.184	5.750	94.044	93.944	93.794	93.044	3.500	93.172	93.072	92.922	92.772
5.875	94.554	94.454	94.304	93.554	5.875	94.414	94.314	94.164	93.414	3.625	93.479	93.379	93.229	93.079
6.000	94.909	94.809	94.659	93.909	6.000	94.769	94.669	94.519	93.769	3.750	94.767	94.667	94.517	94.367

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.:

8/16/2022

W. Rate Sheet Dated: 6/17/2022

Release Time: 10:00 am ET

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Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	96.750	96.650	96.550	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.122	96.018	95.922	2.000	N/A	N/A	N/A	4.625	96.853	96.727	96.607	
4.750	97.342	97.242	97.142	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	96.758	96.654	96.558	2.125	N/A	N/A	N/A	4.750	97.494	97.368	97.248	
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	97.419	97.300	97.219	2.250	N/A	N/A	N/A	4.875	98.053	97.927	97.807	
4.990	98.278	98.178	98.078	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.005	97.886	97.805	2.375	N/A	N/A	N/A	4.990	98.431	98.306	98.185	
5.000	98.378	98.278	98.178	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.105	97.986	97.905	2.500	N/A	N/A	N/A	5.000	98.531	98.406	98.285	
5.125	98.756	98.656	98.556	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.717	98.598	98.517	2.625	N/A	N/A	N/A	5.125	98.966	98.840	98.720	
5.250	99.288	99.177	99.088	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.267	99.148	99.067	2.750	N/A	N/A	N/A	5.250	99.522	99.396	99.276	
5.375	99.777	99.661	99.577	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.749	99.630	99.549	2.875	N/A	N/A	N/A	5.375	100.011	99.885	99.765	
5.500	100.206	100.090	100.006	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.101	99.982	99.901	2.990	N/A	N/A	N/A	5.500	100.440	100.314	100.194	
5.625	100.570	100.454	100.370	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.324	100.190	100.124	3.000	N/A	N/A	N/A	5.625	100.805	100.680	100.559	
5.750	100.991	100.844	100.791	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.845	100.698	100.645	3.125	N/A	N/A	N/A	5.750	101.260	101.084	100.921	
5.875	101.461	101.314	101.261	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.309	101.162	101.109	3.250	N/A	N/A	N/A	5.875	101.729	101.553	101.390	
5.990	101.769	101.622	101.569	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.543	101.396	101.343	3.375	N/A	N/A	N/A	5.990	102.037	101.861	101.698	
6.000	101.869	101.722	101.669	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.643	101.496	101.443	3.500	N/A	N/A	N/A	6.000	102.137	101.961	101.798	
6.125	102.054	101.893	101.853	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.668	101.521	101.468	3.625	N/A	N/A	N/A	6.125	102.406	102.161	101.955	
6.250	102.504	102.313	102.153	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.905	101.714	101.554	3.750	N/A	N/A	N/A	6.250	102.838	102.503	102.188	
6.375	102.889	102.698	102.537	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.286	102.095	101.935	3.875	N/A	N/A	N/A	6.375	103.223	102.888	102.573	
6.500	103.228	103.037	102.876	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.558	102.367	102.207	3.990	N/A	N/A	N/A	6.500	103.562	103.227	102.912	
6.625	103.467	103.276	103.115	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.676	102.485	102.325	4.000	N/A	N/A	N/A	6.625	103.801	103.466	103.151	
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	97.689	97.575	97.489	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.530	94.430	94.330	3.375	94.478	94.378	94.278
2.875	N/A	N/A	N/A	N/A	4.750	98.221	98.107	98.021	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.069	94.969	94.869	3.500	95.003	94.903	94.803
2.990	N/A	N/A	N/A	N/A	4.875	98.704	98.590	98.504	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.632	95.532	95.432	3.625	95.566	95.466	95.366
3.000	N/A	N/A	N/A	N/A	4.990	98.996	98.882	98.796	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.143	96.043	95.943	3.750	96.077	95.977	95.877
3.125	N/A	N/A	N/A	N/A	5.000	99.096	98.982	98.896	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.609	96.509	96.409	3.875	96.543	96.443	96.343
3.250	N/A	N/A	N/A	N/A	5.125	99.419	99.305	99.219	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.999	96.899	96.799	3.990	96.919	96.803	96.684
3.375	N/A	N/A	N/A	N/A	5.250	99.722	99.643	99.572	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.099	96.999	96.899	4.000	97.019	96.903	96.784
3.500	N/A	N/A	N/A	N/A	5.375	100.190	100.061	99.990	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.089	97.989	97.889	4.125	98.008	97.882	97.753
3.625	N/A	N/A	N/A	N/A	5.500	100.537	100.408	100.337	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.546	98.446	98.346	4.250	98.465	98.339	98.210
3.750	N/A	N/A	N/A	N/A	5.625	100.823	100.691	100.623	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.955	98.855	98.755	4.375	98.875	98.749	98.620
3.875	N/A	N/A	N/A	N/A	5.750	101.207	101.063	101.007	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.329	99.229	99.129	4.500	99.248	99.122	98.993
3.990	N/A	N/A	N/A	N/A	5.875	101.579	101.435	101.379	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.748	99.638	99.548	4.625	99.638	99.503	99.365
4.000	N/A	N/A	N/A	N/A	5.990	101.779	101.635	101.579	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.179	100.069	99.961	4.750	100.069	99.951	99.624
4.125	N/A	N/A	N/A	N/A	6.000	101.879	101.735	101.679	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.569	100.459	100.351	4.875	100.459	100.241	100.014
4.250	N/A	N/A	N/A	N/A	6.125	102.033	101.889	101.833	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.812	100.702	100.594	4.990	100.702	100.484	100.257
4.375	N/A	N/A	N/A	N/A	6.250	102.234	102.046	101.899	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.912	100.802	100.694	5.000	100.802	100.584	100.357
4.500	N/A	N/A	N/A	N/A	6.375	102.546	102.358	102.211	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.222	101.112	101.004	5.125	101.113	100.895	100.668
4.625	N/A	N/A	N/A	N/A	6.500	102.790	102.602	102.455	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.066	100.934	100.771	5.250	100.935	100.625	100.301
4.750	N/A	N/A	N/A	N/A	6.625	102.993	102.805	102.658	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.422	101.290	101.127	5.375	101.290	100.980	100.655
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	94.482	94.282	94.282	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.639	95.439	95.439
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.042	94.842	94.842	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.086	95.886	95.886
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.481	95.281	95.281	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.554	96.354	96.354
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.839	95.639	95.639	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.065	96.865	96.865
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.166	95.966	95.966	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.531	97.331	97.331
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.365	96.165	96.165	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.863	97.663	97.663
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.465	96.265	96.265	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.963	97.763	97.763
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.209	97.009	97.009	2.875	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.:

8/16/2022

W. Rate Sheet Dated: 6/17/2022

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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/18/2022
45 Day Lock Exp.: 8/1/2022
60 Day Lock Exp.: 8/16/2022

W. Rate Sheet Dated: 6/17/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	96.666	96.547	96.466	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	95.768	95.649	95.568	2.750	N/A	N/A	N/A	4.625	96.711	96.592	96.511
4.750	97.501	97.386	97.301	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.603	96.488	96.403	2.875	N/A	N/A	N/A	4.750	97.546	97.431	97.346
4.875	98.042	97.928	97.842	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.144	97.030	96.944	2.990	N/A	N/A	N/A	4.875	98.087	97.973	97.887
4.990	98.400	98.289	98.200	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.368	97.257	97.168	3.000	N/A	N/A	N/A	4.990	98.446	98.335	98.246
5.000	98.500	98.389	98.300	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.468	97.357	97.268	3.125	N/A	N/A	N/A	5.000	98.546	98.435	98.346
5.125	98.870	98.762	98.670	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.492	97.384	97.292	3.250	N/A	N/A	N/A	5.125	98.951	98.843	98.751
5.250	99.459	99.351	99.259	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.807	97.699	97.607	3.375	N/A	N/A	N/A	5.250	99.540	99.432	99.340
5.375	99.877	99.770	99.677	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.355	98.248	98.155	3.500	N/A	N/A	N/A	5.375	99.958	99.851	99.758
5.500	100.149	100.049	99.949	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.673	98.573	98.473	3.625	N/A	N/A	N/A	5.500	100.261	100.161	100.061
5.625	100.520	100.420	100.262	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	98.920	98.820	98.662	3.750	N/A	N/A	N/A	5.625	100.632	100.532	100.374
5.750	101.018	100.918	100.756	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	98.980	98.880	98.718	3.875	N/A	N/A	N/A	5.750	101.131	101.031	100.869
5.875	101.362	101.262	101.099	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.778	99.678	99.515	3.990	N/A	N/A	N/A	5.875	101.475	101.375	101.212
5.990	101.550	101.450	101.286	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	99.966	99.866	99.702	4.000	N/A	N/A	N/A	5.990	101.663	101.563	101.399
6.000	101.650	101.550	101.386	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.066	99.966	99.802	4.125	N/A	N/A	N/A	6.000	101.763	101.663	101.499
6.125	101.996	101.860	101.582	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.116	99.980	99.702	4.250	N/A	N/A	N/A	6.125	101.996	101.860	101.582
6.250	102.235	102.100	101.791	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.841	98.706	98.397	4.375	N/A	N/A	N/A	6.250	102.235	102.100	101.791
6.375	102.491	102.356	102.047	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.095	98.960	98.651	4.500	N/A	N/A	N/A	6.375	102.491	102.356	102.047
6.500	102.787	102.634	102.350	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.215	99.062	98.778	4.625	N/A	N/A	N/A	6.500	102.787	102.634	102.350
6.625	103.120	102.967	102.682	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.232	99.079	98.794	4.750	N/A	N/A	N/A	6.625	103.120	102.967	102.682

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	90.800	90.700	90.600	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	93.407	93.307	93.207	3.125	93.417	93.317	93.217
2.875	N/A	N/A	N/A	3.625	91.628	91.528	91.428	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	93.982	93.882	93.782	3.250	93.993	93.893	93.793
2.990	N/A	N/A	N/A	3.750	92.809	92.709	92.609	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.495	94.395	94.295	3.375	94.505	94.405	94.305
3.000	N/A	N/A	N/A	3.875	93.560	93.460	93.360	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.063	94.963	94.863	3.500	95.063	94.963	94.863
3.125	N/A	N/A	N/A	3.990	94.283	94.183	94.083	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.726	95.626	95.526	3.625	95.726	95.626	95.526
3.250	N/A	N/A	N/A	4.000	94.383	94.283	94.183	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.163	96.063	95.963	3.750	96.163	96.063	95.963
3.375	N/A	N/A	N/A	4.125	95.595	95.495	95.395	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.590	96.490	96.390	3.875	96.590	96.490	96.390
3.500	N/A	N/A	N/A	4.250	96.200	96.100	95.993	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	96.941	96.841	96.741	3.990	96.957	96.857	96.757
3.625	N/A	N/A	N/A	4.375	96.857	96.757	96.620	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.041	96.941	96.841	4.000	97.057	96.957	96.857
3.750	N/A	N/A	N/A	4.500	97.446	97.346	97.205	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.018	97.918	97.815	4.125	98.034	97.934	97.831
3.875	N/A	N/A	N/A	4.625	97.887	97.787	97.642	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.522	98.422	98.293	4.250	98.537	98.437	98.308
3.990	N/A	N/A	N/A	4.750	98.403	98.303	98.153	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.902	98.802	98.675	4.375	98.917	98.817	98.690
4.000	N/A	N/A	N/A	4.875	98.912	98.812	98.659	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.204	99.104	98.975	4.500	99.220	99.120	98.991
4.125	N/A	N/A	N/A	4.990	99.100	99.000	98.844	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.412	99.312	99.135	4.625	99.685	99.585	99.408
4.250	N/A	N/A	N/A	5.000	99.200	99.100	98.944	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.822	99.722	99.543	4.750	99.806	99.706	99.527
4.375	N/A	N/A	N/A	5.125	99.536	99.436	99.267	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.186	100.086	99.906	4.875	100.170	100.070	99.890
4.500	N/A	N/A	N/A	5.250	100.052	99.952	99.779	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.420	100.320	100.143	4.990	100.404	100.304	100.127
4.625	N/A	N/A	N/A	5.375	100.337	100.237	100.062	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.520	100.420	100.243	5.000	100.504	100.404	100.227
4.750	N/A	N/A	N/A	5.500	100.651	100.551	100.374	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.532	100.432	100.332	5.125	100.907	100.807	100.707

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	91.361	91.261	91.161	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	91.828	91.728	91.628	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	92.531	92.431	92.331	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	93.151	93.051	92.951	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	93.892	93.792	93.692	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	94.655	94.555	94.455	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	95.298	95.198	95.098	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	95.799	95.699	95.599	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	95.899	95.799	95.699	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	96.952	96.852	96.729	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	97.494	97.394	97.265	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	97.886	97.786	97.659	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	98.194	98.094	97.965	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N



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.:

8/16/2022

W. Rate Sheet Dated: 6/17/2022

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

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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.:

8/16/2022

W. Rate Sheet Dated: 6/17/2022

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	96.666	96.547	96.466	3.500	90.800	90.700	90.600	3.125	93.407	93.307	93.207	4.625	95.542	95.423	95.342	3.125	91.734	91.634	91.534
4.750	97.501	97.386	97.301	3.625	91.628	91.528	91.428	3.250	93.982	93.882	93.782	4.750	96.377	96.262	96.177	3.250	92.255	92.155	92.055
4.875	98.042	97.928	97.842	3.750	92.809	92.709	92.609	3.375	94.495	94.395	94.295	4.875	96.918	96.804	96.718	3.375	92.863	92.763	92.663
4.990	98.400	98.289	98.200	3.875	93.560	93.460	93.360	3.500	95.063	94.963	94.863	4.990	97.209	97.098	97.009	3.500	93.457	93.357	93.257
5.000	98.500	98.389	98.300	3.990	94.283	94.183	94.083	3.625	95.726	95.626	95.526	5.000	97.309	97.198	97.109	3.625	94.159	94.059	93.959
5.125	98.870	98.762	98.670	4.000	94.383	94.283	94.183	3.750	96.163	96.063	95.963	5.125	97.506	97.398	97.306	3.750	94.759	94.659	94.559
5.250	99.459	99.351	99.259	4.125	95.595	95.495	95.395	3.875	96.590	96.490	96.390	5.250	97.958	97.850	97.758	3.875	95.294	95.194	95.094
5.375	99.877	99.770	99.677	4.250	96.200	96.100	95.993	3.990	96.941	96.841	96.741	5.375	98.441	98.334	98.241	3.990	95.720	95.620	95.520
5.500	100.149	100.049	99.949	4.375	96.857	96.757	96.620	4.000	97.041	96.941	96.841	5.500	98.736	98.636	98.536	4.000	95.820	95.720	95.620
5.625	100.520	100.420	100.262	4.500	97.446	97.346	97.205	4.125	98.018	97.918	97.795	5.625	99.045	98.945	98.787	4.125	96.835	96.735	96.612
5.750	101.018	100.918	100.756	4.625	97.887	97.787	97.642	4.250	98.522	98.422	98.293	5.750	99.324	99.224	99.062	4.250	97.358	97.258	97.129
5.875	101.362	101.262	101.099	4.750	98.403	98.303	98.153	4.375	98.902	98.802	98.675	5.875	99.895	99.795	99.632	4.375	97.744	97.644	97.517
5.990	101.550	101.450	101.286	4.875	98.912	98.812	98.659	4.500	99.204	99.104	98.975	5.990	100.083	99.983	99.819	4.500	98.049	97.949	97.820
6.000	101.650	101.550	101.386	4.990	99.100	99.000	98.844	4.625	99.412	99.312	99.135	6.000	100.183	100.083	99.919	4.625	98.534	98.434	98.257
6.125	101.996	101.860	101.582	5.000	99.200	99.100	98.944	4.750	99.822	99.722	99.543	6.125	100.381	100.245	99.967	4.750	98.868	98.768	98.589
6.250	102.235	102.100	101.791	5.125	99.536	99.436	99.267	4.875	100.186	100.086	99.906	6.250	99.863	99.728	99.419	4.875	99.468	99.368	99.188
6.375	102.491	102.356	102.047	5.250	100.052	99.952	99.779	4.990	100.420	100.320	100.143	6.375	100.118	99.983	99.674	4.990	99.702	99.602	99.425
6.500	102.812	102.659	102.375	5.375	100.337	100.237	100.062	5.000	100.520	100.420	100.243	6.500	100.351	100.198	99.914	5.000	99.802	99.702	99.525
6.625	103.143	102.990	102.705	5.500	100.651	100.551	100.374	5.125	100.532	100.432	100.332	6.625	100.524	100.371	100.086	5.125	100.190	100.090	99.990

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.:

8/16/2022

W. Rate Sheet Dated: 6/17/2022

Release Time: 10:00 am 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 [†]IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/18/2022

45 Day Lock Exp.:

8/1/2022

60 Day Lock Exp.:

8/16/2022

W. Rate Sheet Dated: 6/17/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year			
OO & 2ndH / NOO with PPP*			99.550
NOO without PPP*			98.800
Rate	30 Day	45 Day	60 Day
5.250	90.675	90.550	90.425
5.375	91.050	90.925	90.800
5.500	91.425	91.300	91.175
5.625	92.425	92.300	92.175
5.750	92.675	92.550	92.425
5.875	92.925	92.800	92.675
5.990	94.800	94.675	94.550
6.125	95.050	94.925	94.800
6.250	95.300	95.175	95.050
6.375	95.550	95.425	95.300
6.500	95.800	95.675	95.550
6.625	98.050	97.925	97.800
6.750	98.300	98.175	98.050
6.875	98.550	98.425	98.300
6.990	98.800	98.675	98.550
7.125	99.050	98.925	98.800
7.250	99.300	99.175	99.050
7.375	99.550	99.425	99.300
7.500	99.800	99.675	99.550
7.625	100.050	99.925	99.800
7.750	100.300	100.175	100.050
7.875	100.550	100.425	100.300
7.990	100.800	100.675	100.550
8.125	101.050	100.925	100.800
8.250	101.300	101.175	101.050
8.375	101.550	101.425	101.300
8.500	101.800	101.675	101.550
8.625	102.050	101.925	101.800
8.750	102.300	102.175	102.050
* Max Price after LLPA & before Comp Plan			

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	90.425	90.300	90.175	
5.375	90.800	90.675	90.550	
5.500	91.175	91.050	90.925	
5.625	92.175	92.050	91.925	
5.750	92.425	92.300	92.175	
5.875	92.675	92.550	92.425	
5.990	94.550	94.425	94.300	
6.125	94.800	94.675	94.550	
6.250	95.050	94.925	94.800	
6.375	95.300	95.175	95.050	
6.500	95.550	95.425	95.300	
6.625	97.800	97.675	97.550	
6.750	98.050	97.925	97.800	
6.875	98.300	98.175	98.050	
6.990	98.550	98.425	98.300	
7.125	98.800	98.675	98.550	
7.250	99.050	98.925	98.800	
7.375	99.300	99.175	99.050	
7.500	99.550	99.425	99.300	
7.625	99.800	99.675	99.550	
7.750	100.050	99.925	99.800	
7.875	100.300	100.175	100.050	
7.990	100.550	100.425	100.300	
8.125	100.800	100.675	100.550	
8.250	101.050	100.925	100.800	
8.375	101.300	101.175	101.050	
8.500	101.550	101.425	101.300	
8.625	101.800	101.675	101.550	
8.750	102.050	101.925	101.800	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
5.250	90.175	90.050	89.925	
5.375	90.550	90.425	90.300	
5.500	90.925	90.800	90.675	
5.625	91.925	91.800	91.675	
5.750	92.175	92.050	91.925	
5.875	92.425	92.300	92.175	
5.990	94.300	94.175	94.050	
6.125	94.550	94.425	94.300	
6.250	94.800	94.675	94.550	
6.375	95.050	94.925	94.800	
6.500	95.300	95.175	95.050	
6.625	97.550	97.425	97.300	
6.750	97.800	97.675	97.550	
6.875	98.050	97.925	97.800	
6.990	98.300	98.175	98.050	
7.125	98.550	98.425	98.300	
7.250	98.800	98.675	98.550	
7.375	99.050	98.925	98.800	
7.500	99.300	99.175	99.050	
7.625	99.550	99.425	99.300	
7.750	99.800	99.675	99.550	
7.875	100.050	99.925	99.800	
7.990	100.300	100.175	100.050	
8.125	100.550	100.425	100.300	
8.250	100.800	100.675	100.550	
8.375	101.050	100.925	100.800	
8.500	101.300	101.175	101.050	
8.625	101.550	101.425	101.300	
8.750	101.800	101.675	101.550	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-1.000	-2.250
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-1.250	-2.750
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.750	-3.250
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.500	-4.250
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.250	-4.750
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-3.750	-3.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.500	-2.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	-2.500	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006

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