

W. Rate Sheet Dated: 6/21/2022

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	98.459	98.209	97.959	4.500	98.219	97.969	97.719	2.875	93.047	92.897	92.747	3.125	N/A	N/A	N/A
4.625	99.031	98.781	98.531	4.625	98.791	98.541	98.291	3.000	93.368	93.218	93.068	3.250	N/A	N/A	N/A
4.750	98.628	98.478	97.947	4.750	98.388	98.238	97.707	3.125	93.691	93.541	93.391	3.375	N/A	N/A	N/A
4.875	99.175	99.025	98.494	4.875	98.935	98.785	98.254	3.250	94.666	94.516	94.366	3.500	N/A	N/A	N/A
5.000	99.682	99.532	99.001	5.000	99.442	99.292	98.761	3.375	94.981	94.831	94.681	3.625	N/A	N/A	N/A
5.125	100.150	100.000	99.469	5.125	99.910	99.760	99.229	3.500	95.296	95.146	94.996	Margin = 2.250		Index = 2.340	
5.250	99.744	99.594	99.047	5.250	99.504	99.354	98.807	3.625	95.603	95.453	95.303	30 Year OTC			
5.375	100.191	100.041	99.494	5.375	99.951	99.801	99.254	3.750	95.923	95.773	95.623	Rate	30 Day	45 Day	60 Day
5.500	100.594	100.444	99.897	5.500	100.354	100.204	99.657	3.875	96.216	96.066	95.916	6.750	102.750	102.500	102.250
5.625	100.948	100.798	100.251	5.625	100.708	100.558	100.011	4.000	96.497	96.347	96.197				
5.750	100.984	100.834	100.084	5.750	100.744	100.594	99.844	4.125	96.758	96.608	96.458				
5.875	101.354	101.204	100.454	5.875	101.114	100.964	100.214	4.250	97.004	96.785	96.567				
6.000	101.709	101.559	100.809	6.000	101.469	101.319	100.569	4.375	97.254	97.035	96.817				
6.125	102.057	101.907	101.157	6.125	101.817	101.667	100.917	4.500	97.484	97.265	97.046				
6.250	101.929	101.779	101.029	6.250	101.689	101.539	100.789	4.625	97.686	97.467	97.249				
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	98.259	98.159	97.909	97.659	4.500	98.019	97.919	97.669	97.419	2.875	92.177	92.077	91.927	91.777
4.625	98.831	98.731	98.481	98.231	4.625	98.591	98.491	98.241	97.991	3.000	92.498	92.398	92.248	92.098
4.750	98.428	98.328	98.178	97.647	4.750	98.188	98.088	97.938	97.407	3.125	92.821	92.721	92.571	92.421
4.875	98.975	98.875	98.725	98.194	4.875	98.735	98.635	98.485	97.954	3.250	94.396	94.296	94.146	93.996
5.000	99.482	99.382	99.232	98.701	5.000	99.242	99.142	98.992	98.461	3.375	94.711	94.611	94.461	94.311
5.125	99.950	99.850	99.700	99.169	5.125	99.710	99.610	99.460	98.929	3.500	95.026	94.926	94.776	94.626
5.250	99.544	99.444	99.294	98.747	5.250	99.304	99.204	99.054	98.507	3.625	95.333	95.233	95.083	94.933
5.375	99.991	99.891	99.741	99.194	5.375	99.751	99.651	99.501	98.954	3.750	96.153	96.053	95.903	95.753
5.500	100.394	100.294	100.144	99.597	5.500	100.154	100.054	99.904	99.357	3.875	96.446	96.346	96.196	96.046
5.625	100.748	100.648	100.498	99.951	5.625	100.508	100.408	100.258	99.711	4.000	96.727	96.627	96.477	96.327
5.750	100.784	100.684	100.534	99.784	5.750	100.544	100.444	100.294	99.544	4.125	96.988	96.888	96.738	96.588
5.875	101.154	101.054	100.904	100.154	5.875	100.914	100.814	100.664	99.914	4.250	96.534	96.434	96.215	95.997
6.000	101.509	101.409	101.259	100.509	6.000	101.269	101.169	101.019	100.269	4.375	96.784	96.684	96.465	96.24

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 LLPAs 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 < 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

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

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/21/2022

45 Day Lock Exp.:

8/5/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/21/2022

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	89.379	89.229	89.079	3.500	N/A	N/A	N/A
5.000	98.063	97.913	97.382	5.000	97.923	97.773	97.242	2.875	89.696	89.546	89.396	3.625	N/A	N/A	N/A
5.125	98.531	98.381	97.850	5.125	98.391	98.241	97.710	3.000	90.017	89.867	89.717	Margin = 2.250		Index = 2.340	
5.250	97.687	97.537	96.990	5.250	97.547	97.397	96.850	3.125	90.340	90.190	90.040	30 Year OTC			
5.375	98.134	97.984	97.437	5.375	97.994	97.844	97.297	3.250	91.571	91.421	91.271	Rate	30 Day	45 Day	60 Day
5.500	98.537	98.387	97.840	5.500	98.397	98.247	97.700	3.375	91.886	91.736	91.586	4.250	N/A	N/A	N/A
5.625	98.891	98.741	98.194	5.625	98.751	98.601	98.054	3.500	92.201	92.051	91.901	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	92.508	92.358	92.208	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	93.328	93.178	93.028	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	98.163	98.063	97.913	97.382	5.000	98.023	97.923	97.773	97.242	2.750	88.948	88.848	88.698	88.548
5.125	98.631	98.531	98.381	97.850	5.125	98.491	98.391	98.241	97.710	2.875	89.264	89.164	89.014	88.864
5.250	97.787	97.687	97.537	96.990	5.250	97.647	97.547	97.397	96.850	3.000	89.586	89.486	89.336	89.186
5.375	98.234	98.134	97.984	97.437	5.375	98.094	97.994	97.844	97.297	3.125	89.908	89.808	89.658	89.508
5.500	98.637	98.537	98.387	97.840	5.500	98.497	98.397	98.247	97.700	3.250	92.233	92.133	91.983	91.833
5.625	98.991	98.891	98.741	98.194	5.625	98.851	98.751	98.601	98.054	3.375	92.549	92.449	92.299	92.149
5.750	94.184	94.084	93.934	93.184	5.750	94.044	93.944	93.794	93.044	3.500	92.864	92.764	92.614	92.464
5.875	94.554	94.454	94.304	93.554	5.875	94.414	94.314	94.164	93.414	3.625	93.170	93.070	92.920	92.770
6.000	94.909	94.809	94.659	93.909	6.000	94.769	94.669	94.519	93.769	3.750	94.396	94.296	94.146	93.996

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.:

7/21/2022

45 Day Lock Exp.:

8/5/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/21/2022

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	96.369	96.269	96.169	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	95.741	95.634	95.541	2.000	N/A	N/A	N/A	4.625	96.468	96.351	96.246	
4.750	96.952	96.852	96.752	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	96.369	96.262	96.169	2.125	N/A	N/A	N/A	4.750	97.101	96.984	96.879	
4.875	97.504	97.404	97.304	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.036	96.913	96.836	2.250	N/A	N/A	N/A	4.875	97.653	97.536	97.431	
4.990	97.875	97.775	97.675	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	97.613	97.490	97.413	2.375	N/A	N/A	N/A	4.990	98.024	97.907	97.802	
5.000	97.975	97.875	97.775	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	97.713	97.590	97.513	2.500	N/A	N/A	N/A	5.000	98.124	98.007	97.902	
5.125	98.348	98.247	98.148	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.316	98.193	98.116	2.625	N/A	N/A	N/A	5.125	98.566	98.449	98.336	
5.250	98.880	98.765	98.680	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	98.858	98.735	98.658	2.750	N/A	N/A	N/A	5.250	99.115	98.998	98.885	
5.375	99.361	99.246	99.161	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.335	99.212	99.135	2.875	N/A	N/A	N/A	5.375	99.596	99.479	99.366	
5.500	99.783	99.668	99.583	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	99.679	99.556	99.479	2.990	N/A	N/A	N/A	5.500	100.018	99.901	99.788	
5.625	100.145	100.030	99.945	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	99.911	99.773	99.711	3.000	N/A	N/A	N/A	5.625	100.380	100.263	100.150	
5.750	100.577	100.415	100.377	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.431	100.269	100.231	3.125	N/A	N/A	N/A	5.750	100.835	100.659	100.494	
5.875	101.040	100.878	100.840	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.889	100.727	100.689	3.250	N/A	N/A	N/A	5.875	101.298	101.122	100.957	
5.990	101.346	101.184	101.146	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.120	100.958	100.920	3.375	N/A	N/A	N/A	5.990	101.604	101.428	101.263	
6.000	101.446	101.284	101.246	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.220	101.058	101.020	3.500	N/A	N/A	N/A	6.000	101.704	101.528	101.363	
6.125	101.736	101.533	101.474	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.243	101.081	101.043	3.625	N/A	N/A	N/A	6.125	102.035	101.732	101.515	
6.250	102.180	101.904	101.761	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.581	101.305	101.163	3.750	N/A	N/A	N/A	6.250	102.434	102.032	101.706	
6.375	102.561	102.285	102.142	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.959	101.683	101.541	3.875	N/A	N/A	N/A	6.375	102.815	102.413	102.087	
6.500	102.897	102.621	102.479	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.228	101.952	101.810	3.990	N/A	N/A	N/A	6.500	103.151	102.749	102.423	
6.625	103.134	102.858	102.716	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.344	102.068	101.926	4.000	N/A	N/A	N/A	6.625	103.387	102.985	102.659	
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	97.305	97.174	97.105	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	93.996	93.896	93.796	3.375	93.926	93.826	93.726
2.875	N/A	N/A	N/A	N/A	4.750	97.831	97.700	97.631	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	94.632	94.532	94.432	3.500	94.560	94.460	94.360
2.990	N/A	N/A	N/A	N/A	4.875	98.308	98.177	98.108	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.189	95.089	94.989	3.625	95.117	95.017	94.917
3.000	N/A	N/A	N/A	N/A	4.990	98.594	98.464	98.394	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	95.696	95.596	95.496	3.750	95.624	95.524	95.424
3.125	N/A	N/A	N/A	N/A	5.000	98.694	98.564	98.494	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.154	96.054	95.954	3.875	96.082	95.982	95.882
3.250	N/A	N/A	N/A	N/A	5.125	99.012	98.882	98.812	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.472	96.372	96.272	3.990	96.400	96.300	96.200
3.375	N/A	N/A	N/A	N/A	5.250	99.362	99.216	99.162	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	96.572	96.472	96.372	4.000	96.500	96.400	96.300
3.500	N/A	N/A	N/A	N/A	5.375	99.774	99.628	99.574	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.424	97.324	97.224	4.125	97.352	97.252	97.152
3.625	N/A	N/A	N/A	N/A	5.500	100.116	99.970	99.916	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	97.846	97.746	97.646	4.250	97.756	97.627	97.506
3.750	N/A	N/A	N/A	N/A	5.625	100.402	100.248	100.202	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.249	98.149	98.049	4.375	98.158	98.029	97.908
3.875	N/A	N/A	N/A	N/A	5.750	100.792	100.637	100.592	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	98.761	98.656	98.558	4.500	98.656	98.453	98.278
3.990	N/A	N/A	N/A	N/A	5.875	101.159	101.004	100.959	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.228	99.117	98.994	4.625	99.117	98.883	98.680
4.000	N/A	N/A	N/A	N/A	5.990	101.355	101.200	101.155	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.650	99.539	99.416	4.750	99.539	99.305	99.079
4.125	N/A	N/A	N/A	N/A	6.000	101.455	101.300	101.255	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.017	99.906	99.783	4.875	99.905	99.671	99.446
4.250	N/A	N/A	N/A	N/A	6.125	101.605	101.450	101.405	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.232	100.121	99.998	4.990	100.121	99.887	99.661
4.375	N/A	N/A	N/A	N/A	6.250	101.910	101.642	101.508	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.332	100.221	100.098	5.000	100.221	99.987	99.761
4.500	N/A	N/A	N/A	N/A	6.375	102.218	101.950	101.816	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.644	100.533	100.410	5.125	100.533	100.299	100.073
4.625	N/A	N/A	N/A	N/A	6.500	102.462	102.194	102.060	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.718	100.573	100.459	5.250	100.569	100.294	100.038
4.750	N/A	N/A	N/A	N/A	6.625	102.662	102.394	102.260	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.074	100.929	100.815	5.375	100.926	100.651	100.395
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	94.048	93.848	93.848	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.077	94.877	94.877
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	94.604	94.404	94.404	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.550	95.350	95.350
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.040	94.840	94.840	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.107	95.907	95.907
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.393	95.193	95.193	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.614	96.414	96.414
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	95.717	95.517	95.517	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.072	96.872	96.872
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	95.905	95.705	95.705	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.398	97.198	97.198
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.005	95.805	95.805	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.498	97.298	97.298
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	96.739	96.539	96.539	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.895	97.695	97.695
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.501	96.301	96.301	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.873	97.673	97.644
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.979	96.779	96.731	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.289	98.089	98.039
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.469	97.269	97.219	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.682	98.482	98.432
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.842	97.642	97.592	3.250	N/A	N/A	N/A	3.250							



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.:

7/21/2022

45 Day Lock Exp.:

8/5/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/21/2022

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.: 7/21/2022
45 Day Lock Exp.: 8/5/2022
60 Day Lock Exp.: 8/22/2022

W. Rate Sheet Dated: 6/21/2022

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	96.297	96.197	96.097	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	95.399	95.299	95.199	2.750	N/A	N/A	N/A	4.625	96.342	96.242	96.142
4.750	97.124	97.011	96.924	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.226	96.113	96.026	2.875	N/A	N/A	N/A	4.750	97.221	97.108	97.021
4.875	97.703	97.591	97.503	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	96.805	96.693	96.605	2.990	N/A	N/A	N/A	4.875	97.801	97.689	97.601
4.990	98.099	97.988	97.899	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	96.931	96.820	96.731	3.000	N/A	N/A	N/A	4.990	98.198	98.087	97.998
5.000	98.199	98.088	97.999	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.031	96.920	96.831	3.125	N/A	N/A	N/A	5.000	98.298	98.187	98.098
5.125	98.587	98.477	98.387	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	96.911	96.801	96.711	3.250	N/A	N/A	N/A	5.125	98.688	98.578	98.488
5.250	99.125	99.009	98.908	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.393	97.277	97.176	3.375	N/A	N/A	N/A	5.250	99.216	99.100	98.999
5.375	99.581	99.466	99.355	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	97.985	97.870	97.759	3.500	N/A	N/A	N/A	5.375	99.674	99.559	99.448
5.500	99.880	99.765	99.649	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.332	98.217	98.101	3.625	N/A	N/A	N/A	5.500	99.973	99.858	99.742
5.625	100.196	100.081	99.965	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	98.692	98.577	98.461	3.750	N/A	N/A	N/A	5.625	100.286	100.171	100.055
5.750	100.653	100.553	100.064	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.169	99.069	98.580	3.875	N/A	N/A	N/A	5.750	100.754	100.654	100.165
5.875	101.030	100.930	100.438	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.038	99.938	99.446	3.990	N/A	N/A	N/A	5.875	101.133	101.033	100.541
5.990	101.251	101.151	100.656	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.261	100.161	99.666	4.000	N/A	N/A	N/A	5.990	101.355	101.255	100.760
6.000	101.351	101.251	100.756	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.361	100.261	99.766	4.125	N/A	N/A	N/A	6.000	101.455	101.355	100.860
6.125	101.581	101.481	101.008	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.589	100.489	100.016	4.250	N/A	N/A	N/A	6.125	101.686	101.586	101.113
6.250	101.808	101.663	101.272	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.414	98.269	97.878	4.375	N/A	N/A	N/A	6.250	101.777	101.632	101.241
6.375	102.097	101.952	101.559	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.701	98.556	98.163	4.500	N/A	N/A	N/A	6.375	102.068	101.923	101.530
6.500	102.333	102.188	101.792	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.937	98.792	98.396	4.625	N/A	N/A	N/A	6.500	102.305	102.160	101.764
6.625	102.535	102.390	102.049	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.139	98.994	98.653	4.750	N/A	N/A	N/A	6.625	102.504	102.359	102.018
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	90.342	90.242	90.142	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	93.116	93.016	92.916	3.125	93.069	92.969	92.869
2.875	N/A	N/A	N/A	3.625	91.178	91.078	90.978	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	93.697	93.597	93.497	3.250	93.651	93.551	93.451
2.990	N/A	N/A	N/A	3.750	92.450	92.350	92.250	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.221	94.121	94.021	3.375	94.174	94.074	93.974
3.000	N/A	N/A	N/A	3.875	93.205	93.105	93.005	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	94.736	94.636	94.536	3.500	94.690	94.590	94.490
3.125	N/A	N/A	N/A	3.990	93.942	93.842	93.741	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.410	95.310	95.201	3.625	95.364	95.264	95.155
3.250	N/A	N/A	N/A	4.000	94.042	93.942	93.841	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	95.858	95.758	95.646	3.750	95.812	95.712	95.600
3.375	N/A	N/A	N/A	4.125	95.269	95.169	95.064	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.297	96.197	96.080	3.875	96.250	96.150	96.033
3.500	N/A	N/A	N/A	4.250	95.862	95.762	95.654	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	96.599	96.499	96.380	3.990	96.584	96.484	96.365
3.625	N/A	N/A	N/A	4.375	96.505	96.405	96.267	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	96.699	96.599	96.480	4.000	96.684	96.584	96.465
3.750	N/A	N/A	N/A	4.500	97.110	97.010	96.868	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	97.651	97.551	97.353	4.125	97.667	97.567	97.369
3.875	N/A	N/A	N/A	4.625	97.567	97.467	97.320	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.172	98.072	97.869	4.250	98.188	98.088	97.885
3.990	N/A	N/A	N/A	4.750	98.103	98.003	97.850	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.569	98.469	98.260	4.375	98.588	98.488	98.279
4.000	N/A	N/A	N/A	4.875	98.634	98.534	98.378	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	98.884	98.784	98.566	4.500	98.903	98.803	98.585
4.125	N/A	N/A	N/A	4.990	98.835	98.735	98.578	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.094	98.994	98.798	4.625	99.389	99.289	99.093
4.250	N/A	N/A	N/A	5.000	98.935	98.835	98.678	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.518	99.418	99.213	4.750	98.800	98.700	98.495
4.375	N/A	N/A	N/A	5.125	99.236	99.129	98.961	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	99.877	99.777	99.571	4.875	99.159	99.059	98.853
4.500	N/A	N/A	N/A	5.250	99.776	99.669	99.497	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.101	100.001	99.796	4.990	99.388	99.288	99.083
4.625	N/A	N/A	N/A	5.375	100.077	99.971	99.795	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.201	100.101	99.896	5.000	99.488	99.388	99.183
4.750	N/A	N/A	N/A	5.500	100.409	100.303	100.124	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.145	100.039	99.945	5.125	99.923	99.817	99.723



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.:

7/21/2022

45 Day Lock Exp.:

8/5/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

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8/22/2022

W. Rate Sheet Dated: 6/21/2022

Release Time: 10:00 am ET

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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.:

7/21/2022

45 Day Lock Exp.:

8/5/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/21/2022

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	96.297	96.197	96.097	3.500	90.342	90.242	90.142	3.125	93.116	93.016	92.916	4.625	95.173	95.073	94.973	3.125	91.241	91.141	91.041
4.750	97.124	97.011	96.924	3.625	91.178	91.078	90.978	3.250	93.697	93.597	93.497	4.750	96.000	95.887	95.800	3.250	91.928	91.828	91.728
4.875	97.703	97.591	97.503	3.750	92.450	92.350	92.250	3.375	94.221	94.121	94.021	4.875	96.579	96.467	96.379	3.375	92.535	92.435	92.335
4.990	98.099	97.988	97.899	3.875	93.205	93.105	93.005	3.500	94.736	94.636	94.536	4.990	96.840	96.729	96.640	3.500	93.125	93.025	92.925
5.000	98.199	98.088	97.999	3.990	93.942	93.842	93.741	3.625	95.410	95.310	95.201	5.000	96.940	96.829	96.740	3.625	93.837	93.737	93.628
5.125	98.587	98.477	98.387	4.000	94.042	93.942	93.841	3.750	95.858	95.758	95.646	5.125	97.074	96.964	96.874	3.750	94.498	94.398	94.286
5.250	99.125	99.009	98.908	4.125	95.269	95.169	95.064	3.875	96.297	96.197	96.080	5.250	97.584	97.468	97.367	3.875	95.045	94.945	94.828
5.375	99.581	99.466	99.355	4.250	95.862	95.762	95.654	3.990	96.599	96.499	96.380	5.375	98.108	97.993	97.882	3.990	95.455	95.355	95.236
5.500	99.880	99.765	99.649	4.375	96.505	96.405	96.267	4.000	96.699	96.599	96.480	5.500	98.431	98.316	98.200	4.000	95.555	95.455	95.336
5.625	100.196	100.081	99.965	4.500	97.110	97.010	96.868	4.125	97.651	97.551	97.353	5.625	98.769	98.654	98.538	4.125	96.545	96.445	96.247
5.750	100.653	100.553	100.064	4.625	97.567	97.467	97.320	4.250	98.172	98.072	97.869	5.750	99.236	99.136	98.647	4.250	97.086	96.986	96.783
5.875	101.030	100.930	100.438	4.750	98.103	98.003	97.850	4.375	98.569	98.469	98.260	5.875	99.859	99.759	99.267	4.375	97.486	97.386	97.177
5.990	101.251	101.151	100.656	4.875	98.634	98.534	98.378	4.500	98.884	98.784	98.566	5.990	100.081	99.981	99.486	4.500	97.804	97.704	97.486
6.000	101.351	101.251	100.756	4.990	98.835	98.735	98.578	4.625	99.094	98.994	98.798	6.000	100.181	100.081	99.586	4.625	99.016	98.916	98.720
6.125	101.581	101.481	101.008	5.000	98.935	98.835	98.678	4.750	99.518	99.418	99.213	6.125	100.410	100.310	99.837	4.750	98.554	98.454	98.249
6.250	101.808	101.663	101.272	5.125	99.236	99.129	98.961	4.875	99.877	99.777	99.571	6.250	99.436	99.291	98.900	4.875	99.159	99.059	98.853
6.375	102.097	101.952	101.559	5.250	99.776	99.669	99.497	4.990	100.101	100.001	99.796	6.375	99.724	99.579	99.186	4.990	99.383	99.283	99.078
6.500	102.358	102.213	101.817	5.375	100.077	99.971	99.795	5.000	100.201	100.101	99.896	6.500	99.985	99.840	99.444	5.000	99.483	99.383	99.178
6.625	102.558	102.413	102.072	5.500	100.409	100.303	100.124	5.125	100.145	100.039	99.945	6.625	100.185	100.040	99.699	5.125	99.939	99.833	99.739

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.:

7/21/2022

45 Day Lock Exp.:

8/5/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/21/2022

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 ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/21/2022

45 Day Lock Exp.:

8/5/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/21/2022

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	84.925	84.800	84.675
5.375	85.300	85.175	85.050
5.500	85.675	85.550	85.425
5.625	86.050	85.925	85.800
5.750	86.425	86.300	86.175
5.875	86.800	86.675	86.550
5.990	87.175	87.050	86.925
6.125	87.550	87.425	87.300
6.250	87.925	87.800	87.675
6.375	88.300	88.175	88.050
6.500	88.675	88.550	88.425
6.625	89.050	88.925	88.800
6.750	89.425	89.300	89.175
6.875	89.800	89.675	89.550
6.990	90.175	90.050	90.000
7.125	90.550	90.425	90.300
7.250	90.925	90.800	90.675
7.375	91.300	91.175	91.050
7.500	91.675	91.550	91.425
7.625	92.050	91.925	91.800
7.750	92.425	92.300	92.175
7.875	92.800	92.675	92.550
7.990	93.175	93.050	92.925
8.125	93.550	93.425	93.300
8.250	93.925	93.800	93.675
8.375	94.300	94.175	94.050
8.500	94.675	94.550	94.425
8.625	95.050	94.925	94.800
8.750	95.425	95.300	95.175
8.875	95.800	95.675	95.550
8.990	96.175	96.050	95.925
9.125	96.550	96.425	96.300
9.250	96.925	96.800	96.675
9.375	97.300	97.175	97.050
9.500	97.675	97.550	97.425
9.625	98.050	97.925	97.800
9.750	98.425	98.300	98.175
9.875	98.800	98.675	98.550
9.990	99.175	99.050	98.925
10.125	99.550	99.425	99.300
10.250	99.925	99.800	99.675
10.375	100.300	100.175	100.050
10.500	100.675	100.550	100.425
10.625	101.050	100.925	100.800
10.750	101.425	101.300	101.175
10.875	101.800	101.675	101.550
10.990	102.175	102.050	101.925
11.125	102.550	102.425	102.300
11.250	102.925	102.800	102.675
11.375	103.300	103.175	103.050
11.500	103.675	103.550	103.425
11.625	104.050	103.925	103.800
11.750	104.425	104.300	104.175
11.875	104.800	104.675	104.550
11.990	105.175	105.050	104.925
12.125	105.550	105.425	105.300
12.250	105.925	105.800	105.675
12.375	106.300	106.175	106.050
12.500	106.675	106.550	106.425
12.625	107.050	106.925	106.800
12.750	107.425	107.300	107.175
12.875	107.800	107.675	107.550
12.990	108.175	108.050	107.925
13.125	108.550	108.425	108.300
13.250	108.925	108.800	108.675
13.375	109.300	109.175	109.050
13.500	109.675	109.550	109.425
13.625	110.050	109.925	109.800
13.750	110.425	110.300	110.175
13.875	110.800	110.675	110.550
13.990	111.175	111.050	110.925
14.125	111.550	111.425	111.300
14.250	111.925	111.800	111.675
14.375	112.300	112.175	112.050
14.500	112.675	112.550	112.425
14.625	113.050	112.925	112.800
14.750	113.425	113.300	113.175
14.875	113.800	113.675	113.550
14.990	114.175	114.050	113.925
15.125	114.550	114.425	114.300
15.250	114.925	114.800	114.675
15.375	115.300	115.175	115.050
15.500	115.675	115.550	115.425
15.625	116.050	115.925	115.800
15.750	116.425	116.300	116.175
15.875	116.800	116.675	116.550
15.990	117.175	117.050	116.925
16.125	117.550	117.425	117.300
16.250	117.925	117.800	117.675
16.375	118.300	118.175	118.050
16.500	118.675	118.550	118.425
16.625	119.050	118.925	118.800
16.750	119.425	119.300	119.175
16.875	119.800	119.675	119.550
16.990	120.175	120.050	119.925
17.125	120.550	120.425	120.300
17.250	120.925	120.800	120.675
17.375	121.300	121.175	121.050
17.500	121.675	121.550	121.425
17.625	122.050	121.925	121.800
17.750	122.425	122.300	122.175
17.875	122.800	122.675	122.550
17.990	123.175	123.050	122.925
18.125	123.550	123.425	123.300
18.250	123.925	123.800	123.675
18.375	124.300	124.175	124.050
18.500	124.675	124.550	124.425
18.625	125.050	124.925	124.800
18.750	125.425	125.300	125.175
18.875	125.800	125.675	125.550
18.990	126.175	126.050	125.925
19.125	126.550	126.425	126.300
19.250	126.925	126.800	126.675
19.375	127.300	127.175	127.050
19.500	127.675	127.550	127.425
19.625	128.050	127.925	127.800
19.750	128.425	128.300	128.175
19.875	128.800	128.675	128.550
19.990	129.175	129.050	128.925
20.125	129.550	129.425	129.300
20.250	129.925	129.800	129.675
20.375	130.300	130.175	130.050
20.500	130.675	130.550	130.425
20.625	131.050	130.925	130.800
20.750	131.425	131.300	131.175
20.875	131.800	131.675	131.550
20.990	132.175	132.050	131.925
21.125	132.550	132.425	132.300
21.250	132.925	132.800	132.675
21.375	133.300	133.175	133.050
21.500	133.675	133.550	133.425
21.625	134.050	133.925	133.800
21.750	134.425	134.300	134.175
21.875	134.800	134.675	134.550
21.990	135.175	135.050	134.925
22.125	135.550	135.425	135.300
22.250	135.925	135.800	135.675
22.375	136.300	136.175	136.050
22.500	136.675	136.550	136.425
22.625	137.050	136.925	136.800
22.750	137.425	137.300	137.175
22.875	137.800	137.675	137.550
22.990	138.175	138.050	137.925
23.125	138.550	138.425	138.300
23.250	138.925	138.800	138.675
23.375	139.300	139.175	139.050
23.500	139.675	139.550	139.425
23.625	140.050	139.925	139.800
23.750	140.425	140.300	140.175
23.875	140.800	140.675	140.550
23.990	141.175	141.050	140.925
24.125	141.550	141.425	141.300
24.250	141.925	141.800	141.675
24.375	142.300	142.175	142.050
24.500	142.675	142.550	142.425
24.625	143.050	142.925	142.800
24.750	143.425	143.300	143.175
24.875	143.800	143.675	143.550
24.990	144.175	144.050	143.925
25.125	144.550	144.425	144.300
25.250	144.925	144.800	144.675
25.375	145.300	145.175	145.050
25.500	145.675	145.550	145.425
25.625	146.050	145.925	145.800
25.750	146.425	146.300	146.175
25.875	146.800	146.675	146.550
25.990	147.175	147.050	146.925
26.125	147.550	147.425	147.300
26.250	147.925	147.800	147.675
26.375	148.300	148.175	148.050
26.500	148.675	148.550	148.425
26.625	149.050	148.925	148.800
26.750	149.425	149.300	149.175
26.875	149.800	149.675	149.550
26.990	150.175	150.050	149.925
27.125	150.550	150.425	150.300
27.250	150.925	150.800	150.675
27.375	151.300	151.175	151.050
27.500	151.675	151.550	151.425
27.625	152.050	151.925	151.800
27.750	152.425	152.300	152.175
27.875	152.800	152.675	152.550
27.990	153.175	153.050	152.925
28.125	153.550	153.425	153.300
28.250	153.925	153.800	153.675
28.375	154.300	154.175	154.050
28.500	154.675	154.550	154.425
28.625	155.050	154.925	154.800
28.750	155.425	155.300	155.175
28.875	155.800	155.675	155.550
28.990	156.175	156.050	155.925
29.125	156.550	156.425	156.300
29.250	156.925	156.800	156.675
29.375	157.300	157.175	157.050
29.500	157.675	157.550	157.425
29.625	158.050	157.925	157.800
29.750	158.425	158.300	158.175
29.875	158.800	158.675	158.550
29.990	159.175	159.050	158.925
30.125	159.550	159.425	159.300
30.250	159.925	159.800	159.675
30.375	160.300	160.175	160.050
30.500	160.675	160.550	160.425
30.625	161.050	160.925	160.800
30.750	161.425	161.300	161.175
30.875	161.800	161.675	161.550
30.990	162.175	162.050	161.925
31.125	162.550	162.425	162.300
31.250	162.925	162.800	162.675
31.375	163.300	163.175	163.050
31.500	163.675	163.550	163.425
31.625	164.050	163.925	163.800
31.750	164.425	164.300	164.175
31.875	164.800	164.675	164.550
31.990	165.175	165.050	164.925
32.125	165.550	165.425	165.300
32.250	165.925	165.800	165.675
32.375	166.300	166.175	166.050
32.500	166.675	166.550	166.425
32.625	167.050	166.925	166.800
32.750	167.425	167.300	167.175
32.875	167.800	167.675	167.550
32.990	168.175	168.050	167.925
33.125	168.550	168.425	168.300
33.250	168.925	168.800	168.675
33.375	169.300	169.175	169.050
33.500	169.675	169.550	169.425
33.625	170.050	169.925	169.800
33.750	170.425	170.300	170.175
33.875	170.800	170.675	170.550
33.990	171.175	171.050	170.925
34.125	171.550	171.425	171.300
34.250	171.925	171.800	171.675
34.375	172.300	172.175	172.050
34.500	172.675	172.550	172.425
34.625	173.050	172.925	172.800
34.750	173.425	173.300	173.175
34.875	173.800	173.675	173.550
34.990	174.175	174.050	173.925
35.125	174.550	174.425	174.300
35.250	174.925	174.800	174.675
35.375	175.300	175.175	175.050
35.500	175.675	175.550	175.425
35.625	176.050	175.925	