

W. Rate Sheet Dated: 6/22/2022

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	99.163	98.897	98.663	4.500	98.923	98.657	98.423	2.875	93.625	93.475	93.325	3.125	N/A	N/A	N/A
4.625	99.735	99.469	99.235	4.625	99.495	99.229	98.995	3.000	93.947	93.797	93.647	3.250	N/A	N/A	N/A
4.750	99.253	99.103	98.540	4.750	99.013	98.863	98.300	3.125	94.269	94.119	93.969	3.375	N/A	N/A	N/A
4.875	99.800	99.650	99.087	4.875	99.560	99.410	98.847	3.250	95.150	95.000	94.850	3.500	N/A	N/A	N/A
5.000	100.307	100.157	99.594	5.000	100.067	99.917	99.354	3.375	95.465	95.315	95.165	3.625	N/A	N/A	N/A
5.125	100.775	100.625	100.062	5.125	100.535	100.385	99.822	3.500	95.780	95.630	95.480	Margin = 2.250		Index = 2.940	
5.250	100.337	100.187	99.625	5.250	100.097	99.947	99.385	3.625	96.087	95.937	95.787	30 Year OTC			
5.375	100.784	100.634	100.072	5.375	100.544	100.394	99.832	3.750	96.204	96.054	95.904	Rate	30 Day	45 Day	60 Day
5.500	101.187	101.037	100.475	5.500	100.947	100.797	100.235	3.875	96.497	96.347	96.197	6.750	102.750	102.500	102.250
5.625	101.541	101.391	100.829	5.625	101.301	101.151	100.589	4.000	96.778	96.628	96.478				
5.750	100.984	100.834	100.084	5.750	100.744	100.594	99.844	4.125	97.039	96.889	96.739				
5.875	101.354	101.204	100.454	5.875	101.114	100.964	100.214	4.250	98.082	97.863	97.645				
6.000	101.709	101.559	100.809	6.000	101.469	101.319	100.569	4.375	98.332	98.113	97.895				
6.125	102.057	101.907	101.157	6.125	101.817	101.667	100.917	4.500	98.562	98.343	98.124				
6.250	101.929	101.779	101.029	6.250	101.689	101.539	100.789	4.625	98.764	98.545	98.327				
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	98.963	98.863	98.597	98.363	4.500	98.723	98.623	98.357	98.123	2.875	92.755	92.655	92.505	92.355
4.625	99.535	99.435	99.169	98.935	4.625	99.295	99.195	98.929	98.695	3.000	93.077	92.977	92.827	92.677
4.750	99.053	98.953	98.803	98.240	4.750	98.813	98.713	98.563	98.000	3.125	93.399	93.299	93.149	92.999
4.875	99.600	99.500	99.350	98.787	4.875	99.360	99.260	99.110	98.547	3.250	94.880	94.780	94.630	94.480
5.000	100.107	100.007	99.857	99.294	5.000	99.867	99.767	99.617	99.054	3.375	95.195	95.095	94.945	94.795
5.125	100.575	100.475	100.325	99.762	5.125	100.335	100.235	100.085	99.522	3.500	95.510	95.410	95.260	95.110
5.250	100.137	100.037	99.887	99.325	5.250	99.897	99.797	99.647	99.085	3.625	95.817	95.717	95.567	95.417
5.375	100.584	100.484	100.334	99.772	5.375	100.344	100.244	100.094	99.532	3.750	96.434	96.334	96.184	96.034
5.500	100.987	100.887	100.737	100.175	5.500	100.747	100.647	100.497	99.935	3.875	96.727	96.627	96.477	96.327
5.625	101.341	101.241	101.091	100.529	5.625	101.101	101.001	100.851	100.289	4.000	97.008	96.908	96.758	96.608
5.750	100.784	100.684	100.534	99.784	5.750	100.544	100.444	100.294	99.544	4.125	97.269	97.169	97.019	96.869
5.875	101.154	101.054	100.904	100.154	5.875	100.914	100.814	100.664	99.914	4.250	97.612	97.512	97.293	97.075
6.000	101.509	101.409	101.259	100.509	6.000	101.269	101.169	101.019	100.269	4.375	97.862	97.762	97.543	97.325

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

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

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

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

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/22/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/22/2022

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	89.957	89.807	89.657	3.500	N/A	N/A	N/A
5.000	98.688	98.538	97.976	5.000	98.548	98.398	97.836	2.875	90.274	90.124	89.974	3.625	N/A	N/A	N/A
5.125	99.156	99.006	98.444	5.125	99.016	98.866	98.304	3.000	90.595	90.445	90.295	Margin = 2.250		Index = 2.940	
5.250	98.281	98.131	97.569	5.250	98.141	97.991	97.429	3.125	90.918	90.768	90.618	30 Year OTC			
5.375	98.728	98.578	98.016	5.375	98.588	98.438	97.876	3.250	92.055	91.905	91.755	Rate	30 Day	45 Day	60 Day
5.500	99.131	98.981	98.419	5.500	98.991	98.841	98.279	3.375	92.370	92.220	92.070	4.250	N/A	N/A	N/A
5.625	99.485	99.335	98.773	5.625	99.345	99.195	98.633	3.500	92.685	92.535	92.385	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	92.992	92.842	92.692	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	93.609	93.459	93.309	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	98.788	98.688	98.538	97.976	5.000	98.648	98.548	98.398	97.836	2.750	89.526	89.426	89.276	89.126
5.125	99.256	99.156	99.006	98.444	5.125	99.116	99.016	98.866	98.304	2.875	89.843	89.743	89.593	89.443
5.250	98.381	98.281	98.131	97.569	5.250	98.241	98.141	97.991	97.429	3.000	90.164	90.064	89.914	89.764
5.375	98.828	98.728	98.578	98.016	5.375	98.688	98.588	98.438	97.876	3.125	90.487	90.387	90.237	90.087
5.500	99.231	99.131	98.981	98.419	5.500	99.091	98.991	98.841	98.279	3.250	92.717	92.617	92.467	92.317
5.625	99.585	99.485	99.335	98.773	5.625	99.445	99.345	99.195	98.633	3.375	93.033	92.933	92.783	92.633
5.750	94.184	94.084	93.934	93.184	5.750	94.044	93.944	93.794	93.044	3.500	93.348	93.248	93.098	92.948
5.875	94.554	94.454	94.304	93.554	5.875	94.414	94.314	94.164	93.414	3.625	93.654	93.554	93.404	93.254
6.000	94.909	94.809	94.659	93.909	6.000	94.769	94.669	94.519	93.769	3.750	94.678	94.578	94.428	94.278

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@afwwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/22/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/22/2022

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	97.139	97.039	96.939	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.511	96.403	96.311	2.000	N/A	N/A	N/A	4.625	97.205	97.088	96.975
4.750	97.731	97.631	97.531	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.147	97.039	96.947	2.125	N/A	N/A	N/A	4.750	97.848	97.731	97.618
4.875	98.290	98.190	98.090	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.701	97.593	97.501	2.250	N/A	N/A	N/A	4.875	98.406	98.289	98.176
4.990	98.671	98.571	98.471	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.184	98.060	97.984	2.375	N/A	N/A	N/A	4.990	98.787	98.670	98.557
5.000	98.771	98.671	98.571	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.284	98.160	98.084	2.500	N/A	N/A	N/A	5.000	98.887	98.770	98.657
5.125	99.149	99.049	98.949	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.897	98.773	98.697	2.625	N/A	N/A	N/A	5.125	99.265	99.148	99.035
5.250	99.564	99.449	99.364	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.449	99.325	99.249	2.750	N/A	N/A	N/A	5.250	99.799	99.682	99.574
5.375	100.054	99.939	99.854	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.934	99.810	99.734	2.875	N/A	N/A	N/A	5.375	100.288	100.171	100.063
5.500	100.487	100.372	100.287	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.285	100.161	100.085	2.990	N/A	N/A	N/A	5.500	100.722	100.605	100.497
5.625	100.853	100.738	100.653	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.788	100.622	100.588	3.000	N/A	N/A	N/A	5.625	101.088	100.971	100.863
5.750	101.259	101.097	101.059	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	101.316	101.150	101.116	3.125	N/A	N/A	N/A	5.750	101.530	101.354	101.208
5.875	101.731	101.569	101.531	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.783	101.617	101.583	3.250	N/A	N/A	N/A	5.875	102.002	101.826	101.680
5.990	102.045	101.883	101.845	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	102.021	101.855	101.821	3.375	N/A	N/A	N/A	5.990	102.316	102.140	101.994
6.000	102.145	101.983	101.945	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	102.121	101.955	101.921	3.500	N/A	N/A	N/A	6.000	102.416	102.240	102.094
6.125	102.306	102.139	102.106	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	102.148	101.982	101.948	3.625	N/A	N/A	N/A	6.125	102.632	102.411	102.250
6.250	102.752	102.449	102.317	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	102.278	101.975	101.843	3.750	N/A	N/A	N/A	6.250	102.980	102.561	102.238
6.375	103.141	102.838	102.706	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.663	102.360	102.228	3.875	N/A	N/A	N/A	6.375	103.369	102.950	102.627
6.500	103.483	103.180	103.048	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.938	102.635	102.503	3.990	N/A	N/A	N/A	6.500	103.711	103.293	102.969
6.625	103.725	103.422	103.290	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	103.058	102.755	102.623	4.000	N/A	N/A	N/A	6.625	103.954	103.536	103.212
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.625	98.218	98.083	98.018	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.484	94.384	94.284	3.375	94.422	94.322	94.222
2.875	N/A	N/A	N/A	4.750	98.752	98.617	98.552	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.109	95.009	94.909	3.500	95.039	94.939	94.839
2.990	N/A	N/A	N/A	4.875	99.236	99.101	99.036	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.673	95.573	95.473	3.625	95.603	95.503	95.403
3.000	N/A	N/A	N/A	4.990	99.529	99.394	99.329	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.184	96.084	95.984	3.750	96.114	96.014	95.914
3.125	N/A	N/A	N/A	5.000	99.629	99.494	99.429	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.650	96.550	96.450	3.875	96.580	96.480	96.380
3.250	N/A	N/A	N/A	5.125	99.953	99.818	99.753	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.974	96.874	96.774	3.990	96.904	96.804	96.704
3.375	N/A	N/A	N/A	5.250	100.282	100.131	100.082	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.074	96.974	96.874	4.000	97.004	96.904	96.804
3.500	N/A	N/A	N/A	5.375	100.702	100.551	100.502	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.031	97.931	97.831	4.125	97.942	97.829	97.727
3.625	N/A	N/A	N/A	5.500	101.049	100.898	100.849	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.493	98.393	98.293	4.250	98.404	98.291	98.179
3.750	N/A	N/A	N/A	5.625	101.333	101.182	101.133	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.903	98.803	98.703	4.375	98.814	98.701	98.589
3.875	N/A	N/A	N/A	5.750	101.491	101.334	101.291	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.274	99.174	99.074	4.500	99.185	99.072	98.960
3.990	N/A	N/A	N/A	5.875	101.866	101.709	101.666	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.654	99.554	99.454	4.625	99.565	99.452	99.340
4.000	N/A	N/A	N/A	5.990	102.068	101.911	101.868	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.985	99.885	99.785	4.750	99.896	99.783	99.688
4.125	N/A	N/A	N/A	6.000	102.168	102.011	101.968	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.359	100.235	100.117	4.875	100.235	99.993	99.762
4.250	N/A	N/A	N/A	6.125	102.324	102.167	102.124	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.580	100.456	100.338	4.990	100.457	100.215	99.984
4.375	N/A	N/A	N/A	6.250	102.483	102.189	102.065	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.680	100.556	100.438	5.000	100.557	100.315	100.084
4.500	N/A	N/A	N/A	6.375	102.799	102.505	102.381	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.000	100.876	100.758	5.125	100.876	100.634	100.403
4.625	N/A	N/A	N/A	6.500	103.046	102.752	102.627	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.019	100.843	100.680	5.250	100.838	100.482	100.153
4.750	N/A	N/A	N/A	6.625	103.252	102.958	102.834	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.383	101.207	101.044	5.375	101.202	100.846	100.517
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	94.523	94.323	94.323	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.429	95.229	95.229
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.082	94.882	94.882	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.877	95.677	95.677
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.522	95.322	95.322	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.324	96.124	96.124
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.879	95.679	95.679	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.788	96.588	96.588
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.206	96.006	96.006	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.254	97.054	97.054
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.402	96.202	96.202	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.586	97.386	97.386
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.502	96.302	96.302	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.686	97.486	97.486
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.240	97.040	97.040	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.098	97.898	97.898
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.145	96.945	96.945	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.353	98.153	98.153
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.429	97.229	97.229	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.671	98.471	98.471
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.789	97.589	97.589	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.044	98.844	98.844
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.168	97.968	97.923	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.765	99.565	99.565
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.465	98.265													



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.:

7/22/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/22/2022

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

W. Rate Sheet Dated: 6/22/2022

Release Time: 10:00 am ET

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	96.868	96.768	96.668	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	95.964	95.864	95.764	2.750	N/A	N/A	N/A	4.625	96.946	96.846	96.746
4.750	97.714	97.600	97.514	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.816	96.702	96.616	2.875	N/A	N/A	N/A	4.750	97.811	97.697	97.611
4.875	98.274	98.160	98.074	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.376	97.262	97.176	2.990	N/A	N/A	N/A	4.875	98.369	98.255	98.169
4.990	98.657	98.544	98.457	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.495	97.382	97.295	3.000	N/A	N/A	N/A	4.990	98.754	98.641	98.554
5.000	98.757	98.644	98.557	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.595	97.482	97.395	3.125	N/A	N/A	N/A	5.000	98.854	98.741	98.654
5.125	99.138	99.025	98.938	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.480	97.367	97.280	3.250	N/A	N/A	N/A	5.125	99.272	99.159	99.072
5.250	99.645	99.524	99.435	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.937	97.816	97.727	3.375	N/A	N/A	N/A	5.250	99.924	99.803	99.714
5.375	100.077	99.956	99.858	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.501	98.380	98.282	3.500	N/A	N/A	N/A	5.375	100.356	100.235	100.137
5.500	100.369	100.248	100.145	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.843	98.722	98.619	3.625	N/A	N/A	N/A	5.500	100.645	100.524	100.421
5.625	100.677	100.555	100.453	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.191	99.069	98.967	3.750	N/A	N/A	N/A	5.625	100.952	100.830	100.728
5.750	101.150	101.050	100.882	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.034	98.934	98.766	3.875	N/A	N/A	N/A	5.750	101.326	101.226	101.058
5.875	101.522	101.422	101.248	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.890	99.790	99.616	3.990	N/A	N/A	N/A	5.875	101.696	101.596	101.422
5.990	101.736	101.636	101.462	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.104	100.004	99.830	4.000	N/A	N/A	N/A	5.990	101.912	101.812	101.638
6.000	101.836	101.736	101.562	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.204	100.104	99.930	4.125	N/A	N/A	N/A	6.000	102.012	101.912	101.738
6.125	102.072	101.970	101.783	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.440	100.338	100.151	4.250	N/A	N/A	N/A	6.125	102.237	102.135	101.948
6.250	102.335	102.185	101.817	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.941	98.791	98.423	4.375	N/A	N/A	N/A	6.250	102.319	102.169	101.801
6.375	102.618	102.468	102.097	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.222	99.072	98.701	4.500	N/A	N/A	N/A	6.375	102.603	102.453	102.082
6.500	102.848	102.697	102.327	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.452	99.301	98.931	4.625	N/A	N/A	N/A	6.500	102.833	102.682	102.312
6.625	103.105	102.920	102.647	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.577	99.392	99.119	4.750	N/A	N/A	N/A	6.625	103.091	102.906	102.633
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	90.998	90.898	90.798	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	93.161	93.061	92.961	3.125	93.161	93.061	92.961
2.875	N/A	N/A	N/A	3.625	91.831	91.731	91.631	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.125	93.995	93.895	93.795	3.250	93.995	93.895	93.795
2.990	N/A	N/A	N/A	3.750	93.066	92.966	92.866	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.596	94.496	94.396	3.375	94.596	94.496	94.396
3.000	N/A	N/A	N/A	3.875	93.737	93.637	93.537	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.187	95.087	94.987	3.500	95.187	95.087	94.987
3.125	N/A	N/A	N/A	3.990	94.499	94.399	94.299	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.858	95.758	95.658	3.625	95.858	95.758	95.658
3.250	N/A	N/A	N/A	4.000	94.599	94.499	94.399	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.304	96.204	96.104	3.750	96.304	96.204	96.104
3.375	N/A	N/A	N/A	4.125	95.770	95.670	95.570	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.740	96.640	96.540	3.875	96.740	96.640	96.540
3.500	N/A	N/A	N/A	4.250	96.696	96.596	96.496	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.040	96.940	96.840	3.990	97.036	96.936	96.836
3.625	N/A	N/A	N/A	4.375	97.359	97.259	97.111	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.140	97.040	96.940	4.000	97.136	97.036	96.936
3.750	N/A	N/A	N/A	4.500	97.984	97.884	97.733	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	97.926	97.826	97.694	4.125	98.016	97.916	97.784
3.875	N/A	N/A	N/A	4.625	98.437	98.337	98.181	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.445	98.345	98.209	4.250	98.458	98.358	98.222
3.990	N/A	N/A	N/A	4.750	98.967	98.867	98.705	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.839	98.739	98.597	4.375	98.855	98.755	98.613
4.000	N/A	N/A	N/A	4.875	99.553	99.453	99.287	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.152	99.052	98.902	4.500	99.168	99.068	98.918
4.125	N/A	N/A	N/A	4.990	99.730	99.630	99.462	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.275	99.175	98.983	4.625	99.655	99.555	99.363
4.250	N/A	N/A	N/A	5.000	99.830	99.730	99.562	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.694	99.594	99.395	4.750	99.694	99.594	99.395
4.375	N/A	N/A	N/A	5.125	99.906	99.785	99.637	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.049	99.949	99.750	4.875	100.049	99.949	99.750
4.500	N/A	N/A	N/A	5.250	100.340	100.220	100.067	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.275	100.175	99.975	4.990	100.275	100.175	99.975
4.625	N/A	N/A	N/A	5.375	100.673	100.552	100.397	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.375	100.275	100.075	5.000	100.375	100.275	100.075
4.750	N/A	N/A	N/A	5.500	101.035	100.915	100.759	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.574	100.454	100.374	5.125	100.806	100.686	100.606

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	91.015	90.915	90.815	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	92.069	91.969	91.869	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	92.678	92.578	92.478	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	93.269	93.169	93.069	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	94.016	93.916	93.816	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	94.476	94.376	94.276	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.875	94.962	94.862	94.762	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	3.999	95.342	95.242	95.142	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.999	N/A	N/A	N/A	2.999	N/A	N/A	N/A	4.000	95.624	95.524	95.424	2.999	N/A	N/A	N/A	2.999	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.125	96.862	96.762	96.630	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	97.421	97.321	97.185	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	97.821	97.721	97.579	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	98.140	98.040	97.890	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.625	98.997	98.897	98.705	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.750	99.070	98.970	98.771	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.875	99.915	99.815	99.616	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.999	100.139	100.039	99.839	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.999	N/A	N/A	N/A	3.999	N/A	N/A	N/A	5.000	100.239	100.139	99.939	3.999	N/A	N/A	N/A	3.999	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.125	100.872	100.752	100.672	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/22/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/22/2022

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

30 Day Lock Exp.:

7/22/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/22/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by mortgage professionals only and



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/22/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/22/2022

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	96.868	96.768	96.668	3.500	90.998	90.898	90.798	3.125	93.161	93.061	92.961	4.625	95.741	95.641	95.541	3.125	91.438	91.338	91.238
4.750	97.714	97.600	97.514	3.625	91.831	91.731	91.631	3.250	93.995	93.895	93.795	4.750	96.590	96.476	96.390	3.250	92.382	92.282	92.182
4.875	98.274	98.160	98.074	3.750	93.066	92.966	92.866	3.375	94.596	94.496	94.396	4.875	97.150	97.036	96.950	3.375	92.987	92.887	92.787
4.990	98.657	98.544	98.457	3.875	93.737	93.637	93.537	3.500	95.187	95.087	94.987	4.990	97.401	97.288	97.201	3.500	93.578	93.478	93.378
5.000	98.757	98.644	98.557	3.990	94.499	94.399	94.299	3.625	95.858	95.758	95.658	5.000	97.501	97.388	97.301	3.625	94.287	94.187	94.087
5.125	99.138	99.025	98.938	4.000	94.599	94.499	94.399	3.750	96.304	96.204	96.104	5.125	97.634	97.521	97.434	3.750	94.740	94.640	94.540
5.250	99.645	99.524	99.435	4.125	95.770	95.670	95.570	3.875	96.740	96.640	96.540	5.250	98.116	97.995	97.906	3.875	95.201	95.101	95.001
5.375	100.077	99.956	99.858	4.250	96.696	96.596	96.449	3.990	97.040	96.940	96.840	5.375	98.614	98.493	98.395	3.990	95.632	95.532	95.432
5.500	100.369	100.248	100.145	4.375	97.359	97.259	97.111	4.000	97.140	97.040	96.940	5.500	98.931	98.810	98.707	4.000	95.732	95.632	95.532
5.625	100.677	100.555	100.453	4.500	97.984	97.884	97.733	4.125	97.926	97.826	97.694	5.625	99.259	99.137	99.035	4.125	96.744	96.644	96.512
5.750	101.150	101.050	100.882	4.625	98.437	98.337	98.181	4.250	98.445	98.345	98.209	5.750	99.417	99.317	99.149	4.250	97.283	97.183	97.047
5.875	101.522	101.422	101.248	4.750	98.967	98.867	98.705	4.375	98.839	98.739	98.597	5.875	100.031	99.931	99.757	4.375	97.680	97.580	97.438
5.990	101.736	101.636	101.462	4.875	99.553	99.453	99.287	4.500	99.152	99.052	98.902	5.990	100.245	100.145	99.971	4.500	97.996	97.896	97.746
6.000	101.836	101.736	101.562	4.990	99.730	99.630	99.462	4.625	99.275	99.175	98.983	6.000	100.345	100.245	100.071	4.625	98.486	98.386	98.194
6.125	102.072	101.970	101.783	5.000	99.830	99.730	99.562	4.750	99.694	99.594	99.395	6.125	100.581	100.479	100.292	4.750	98.732	98.632	98.433
6.250	102.335	102.185	101.817	5.125	99.906	99.785	99.637	4.875	100.049	99.949	99.750	6.250	99.963	99.813	99.445	4.875	99.332	99.232	99.033
6.375	102.618	102.468	102.097	5.250	100.340	100.220	100.067	4.990	100.275	100.175	99.975	6.375	100.245	100.095	99.724	4.990	99.557	99.457	99.257
6.500	102.873	102.722	102.352	5.375	100.673	100.552	100.397	5.000	100.375	100.275	100.075	6.500	100.500	100.349	99.979	5.000	99.657	99.557	99.357
6.625	103.128	102.943	102.670	5.500	101.035	100.915	100.759	5.125	100.574	100.454	100.374	6.625	100.689	100.504	100.231	5.125	100.073	99.953	99.873

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

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

7/22/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/22/2022

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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

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

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



AFR Loan Center

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
6.500	89.675	89.550	89.425	
6.625	91.925	91.800	91.675	
6.750	92.175	92.050	91.925	
6.875	92.425	92.300	92.175	
6.990	96.425	96.300	96.175	
7.125	96.675	96.550	96.425	
7.250	96.925	96.800	96.675	
7.375	97.175	97.050	96.925	
7.500	97.925	97.800	97.675	
7.625	98.175	98.050	97.925	
7.750	98.425	98.300	98.175	
7.875	98.675	98.550	98.425	
7.990	98.925	98.800	98.675	
8.125	99.175	99.050	98.925	
8.250	99.425	99.300	99.175	
8.375	99.675	99.550	99.425	
8.500	99.925	99.800	99.675	
8.625	100.175	100.050	99.925	
8.750	100.425	100.300	100.175	
8.875	100.675	100.550	100.425	
9.000	N/A	N/A	N/A	
9.125	101.175	101.050	100.925	
9.250	101.425	101.300	101.175	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
10.000	N/A	N/A	N/A	
* 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	
6.500	89.425	89.300	89.175	
6.625	91.675	91.550	91.425	
6.750	91.925	91.800	91.675	
6.875	92.175	92.050	91.925	
6.990	96.175	96.050	95.925	
7.125	96.425	96.300	96.175	
7.250	96.675	96.550	96.425	
7.375	96.925	96.800	96.675	
7.500	97.675	97.550	97.425	
7.625	97.925	97.800	97.675	
7.750	98.175	98.050	97.925	
7.875	98.425	98.300	98.175	
7.990	98.675	98.550	98.425	
8.125	98.925	98.800	98.675	
8.250	99.175	99.050	98.925	
8.375	99.425	99.300	99.175	
8.500	99.675	99.550	99.425	
8.625	99.925	99.800	99.675	
8.750	100.175	100.050	99.925	
8.875	100.425	100.300	100.175	
9.000	N/A	N/A	N/A	
9.125	100.925	100.800	100.675	
9.250	101.175	101.050	100.925	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
10.000	N/A	N/A	N/A	
* 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	
6.500	89.175	89.050	88.925	
6.625	91.425	91.300	91.175	
6.750	91.675	91.550	91.425	
6.875	91.925	91.800	91.675	
6.990	95.925	95.800	95.675	
7.125	96.175	96.050	95.925	
7.250	96.425	96.300	96.175	
7.375	96.675	96.550	96.425	
7.500	97.425	97.300	97.175	
7.625	97.675	97.550	97.425	
7.750	97.925	97.800	97.675	
7.875	98.175	98.050	97.925	
7.990	98.425	98.300	98.175	
8.125	98.675	98.550	98.425	
8.250	98.925	98.800	98.675	
8.375	99.175	99.050	98.925	
8.500	99.425	99.300	99.175	
8.625	99.675	99.550	99.425	
8.750	99.925	99.800	99.675	
8.875	100.175	100.050	99.925	
9.000	N/A	N/A	N/A	
9.125	100.675	100.550	100.425	
9.250	100.925	100.800	100.675	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
10.000	N/A	N/A	N/A	
* 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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