



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.: 7/25/2022

45 Day Lock Exp.: 8/8/2022

60 Day Lock Exp.: 8/22/2022

W. Rate Sheet Dated: 6/23/2022

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	99.522	99.288	99.038	4.500	99.282	99.048	98.798	2.875	94.055	93.905	93.755	3.125	N/A	N/A	N/A
4.625	100.094	99.860	99.610	4.625	99.854	99.620	99.370	3.000	94.376	94.226	94.076	3.250	N/A	N/A	N/A
4.750	99.706	99.556	99.103	4.750	99.466	99.316	98.863	3.125	94.699	94.549	94.399	3.375	N/A	N/A	N/A
4.875	100.253	100.103	99.650	4.875	100.013	99.863	99.410	3.250	95.576	95.426	95.276	3.500	N/A	N/A	N/A
5.000	100.760	100.610	100.157	5.000	100.520	100.370	99.917	3.375	95.891	95.741	95.591	3.625	N/A	N/A	N/A
5.125	101.228	101.078	100.625	5.125	100.988	100.838	100.385	3.500	96.206	96.056	95.906	Margin = 2.250		Index = 2.940	
5.250	100.681	100.531	100.031	5.250	100.441	100.291	99.791	3.625	96.513	96.363	96.213	30 Year OTC			
5.375	101.128	100.978	100.478	5.375	100.888	100.738	100.238	3.750	96.470	96.320	96.170	Rate	30 Day	45 Day	60 Day
5.500	101.531	101.381	100.881	5.500	101.291	101.141	100.641	3.875	96.763	96.613	96.463	6.750	102.750	102.500	102.250
5.625	101.885	101.735	101.235	5.625	101.645	101.495	100.995	4.000	97.044	96.894	96.744				
5.750	100.984	100.834	100.084	5.750	100.744	100.594	99.844	4.125	97.305	97.155	97.005				
5.875	101.354	101.204	100.454	5.875	101.114	100.964	100.214	4.250	98.270	98.020	97.770				
6.000	101.709	101.559	100.809	6.000	101.469	101.319	100.569	4.375	98.520	98.270	98.020				
6.125	102.057	101.907	101.157	6.125	101.817	101.667	100.917	4.500	98.749	98.499	98.249				
6.250	101.929	101.779	101.029	6.250	101.689	101.539	100.789	4.625	98.952	98.702	98.452				
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	99.322	99.222	98.988	98.738	4.500	99.082	98.982	98.748	98.498	2.875	93.185	93.085	92.935	92.785	
4.625	99.894	99.794	99.560	99.310	4.625	99.654	99.554	99.320	99.070	3.000	93.506	93.406	93.256	93.106	
4.750	99.506	99.406	99.256	98.803	4.750	99.266	99.166	99.016	98.563	3.125	93.829	93.729	93.579	93.429	
4.875	100.053	99.953	99.803	99.350	4.875	99.813	99.713	99.563	99.110	3.250	95.306	95.206	95.056	94.906	
5.000	100.560	100.460	100.310	99.857	5.000	100.320	100.220	100.070	99.617	3.375	95.621	95.521	95.371	95.221	
5.125	101.028	100.928	100.778	100.325	5.125	100.788	100.688	100.538	100.085	3.500	95.936	95.836	95.686	95.536	
5.250	100.481	100.381	100.231	99.731	5.250	100.241	100.141	99.991	99.491	3.625	96.243	96.143	95.993	95.843	
5.375	100.928	100.828	100.678	100.178	5.375	100.688	100.588	100.438	99.938	3.750	96.700	96.600	96.450	96.300	
5.500	101.331	101.231	101.081	100.581	5.500	101.091	100.991	100.841	100.341	3.875	96.993	96.893	96.743	96.593	
5.625	101.685	101.585	101.435	100.935	5.625	101.445	101.345	101.195	100.695	4.000	97.274	97.174	97.024	96.874	
5.750	100.784	100.684	100.534	99.784	5.750	100.544	100.444	100.294	99.544	4.125	97.535	97.435	97.285	97.135	
5.875	101.154	101.054	100.904	100.154	5.875	100.914	100.814	100.664	99.914	4.250	97.800	97.700	97.550	97.400	
6.000	101.509	101.409	101.259	100.509	6.000	101.269	101.169	101.019	100.269	4.375	98.050	97.950	97.800	97.650	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 4.750%-5.750%			-1.000

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

7/25/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/23/2022

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	90.387	90.237	90.087	3.500	N/A	N/A	N/A
5.000	99.141	98.991	98.538	5.000	99.001	98.851	98.398	2.875	90.704	90.554	90.404	3.625	N/A	N/A	N/A
5.125	99.609	99.459	99.006	5.125	99.469	99.319	98.866	3.000	91.025	90.875	90.725	Margin = 2.250		Index = 2.940	
5.250	98.625	98.475	97.975	5.250	98.485	98.335	97.835	3.125	91.348	91.198	91.048	30 Year OTC			
5.375	99.072	98.922	98.422	5.375	98.932	98.782	98.282	3.250	92.481	92.331	92.181	Rate	30 Day	45 Day	60 Day
5.500	99.475	99.325	98.825	5.500	99.335	99.185	98.685	3.375	92.796	92.646	92.496	4.250	N/A	N/A	N/A
5.625	99.829	99.679	99.179	5.625	99.689	99.539	99.039	3.500	93.111	92.961	92.811	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	93.418	93.268	93.118	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	93.875	93.725	93.575	4.625	N/A	N/A	N/A
6.000	94.809	94.659	93.909	6.000	94.669	94.519	93.769	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.157	95.007	94.257	6.125	95.017	94.867	94.117	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	94.029	93.879	93.129	6.250	94.889	94.739	93.989	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	95.376	95.226	94.476	6.375	95.236	95.086	94.336	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	95.723	95.573	94.823	6.500	95.583	95.433	94.683	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.625	N/A	N/A	N/A	6.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.750	N/A	N/A	N/A	6.750	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	N/A	4.500	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
5.000	99.241	99.141	98.991	98.538	5.000	99.101	99.001	98.851	98.398	2.750	89.956	89.856	89.706	89.556
5.125	99.709	99.609	99.459	99.006	5.125	99.569	99.469	99.319	98.866	2.875	90.272	90.172	90.022	89.872
5.250	98.725	98.625	98.475	97.975	5.250	98.585	98.485	98.335	97.835	3.000	90.594	90.494	90.344	90.194
5.375	99.172	99.072	98.922	98.422	5.375	99.032	98.932	98.782	98.282	3.125	90.916	90.816	90.666	90.516
5.500	99.575	99.475	99.325	98.825	5.500	99.435	99.335	99.185	98.685	3.250	93.143	93.043	92.893	92.743
5.625	99.929	99.829	99.679	99.179	5.625	99.789	99.689	99.539	99.039	3.375	93.459	93.359	93.209	93.059
5.750	94.184	94.084	93.934	93.184	5.750	94.044	93.944	93.794	93.044	3.500	93.774	93.674	93.524	93.374
5.875	94.554	94.454	94.304	93.554	5.875	94.414	94.314	94.164	93.414	3.625	94.080	93.980	93.830	93.680
6.000	94.909	94.809	94.659	93.909	6.000	94.769	94.669	94.519	93.769	3.750	94.943	94.843	94.693	94.543

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	-0.750
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 4.750%-5.750%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.750	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



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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	97.356	97.256	97.156	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.729	96.619	96.529	2.000	N/A	N/A	N/A	4.625	97.422	97.305	97.198	
4.750	97.939	97.839	97.739	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.355	97.245	97.155	2.125	N/A	N/A	N/A	4.750	98.055	97.938	97.831	
4.875	98.489	98.389	98.289	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.898	97.788	97.698	2.250	N/A	N/A	N/A	4.875	98.604	98.487	98.380	
4.990	98.859	98.759	98.659	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.428	98.302	98.228	2.375	N/A	N/A	N/A	4.990	98.974	98.857	98.750	
5.000	98.959	98.859	98.759	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.528	98.402	98.328	2.500	N/A	N/A	N/A	5.000	99.074	98.957	98.850	
5.125	99.329	99.229	99.129	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.130	99.004	98.930	2.625	N/A	N/A	N/A	5.125	99.473	99.356	99.249	
5.250	99.785	99.685	99.585	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.670	99.544	99.470	2.750	N/A	N/A	N/A	5.250	100.020	99.903	99.796	
5.375	100.266	100.150	100.066	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.144	100.018	99.944	2.875	N/A	N/A	N/A	5.375	100.500	100.383	100.276	
5.500	100.687	100.571	100.487	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.489	100.363	100.289	2.990	N/A	N/A	N/A	5.500	100.921	100.804	100.697	
5.625	101.044	100.928	100.844	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.879	100.714	100.679	3.000	N/A	N/A	N/A	5.625	101.278	101.161	101.054	
5.750	101.339	101.179	101.139	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	101.396	101.231	101.196	3.125	N/A	N/A	N/A	5.750	101.612	101.445	101.309	
5.875	101.799	101.639	101.599	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.851	101.686	101.651	3.250	N/A	N/A	N/A	5.875	102.073	101.906	101.770	
5.990	102.100	101.940	101.900	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	102.081	101.916	101.881	3.375	N/A	N/A	N/A	5.990	102.373	102.206	102.070	
6.000	102.200	102.040	102.000	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	102.181	102.016	101.981	3.500	N/A	N/A	N/A	6.000	102.473	102.306	102.170	
6.125	102.389	102.214	102.189	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	102.202	102.037	102.002	3.625	N/A	N/A	N/A	6.125	102.711	102.477	102.324	
6.250	102.831	102.540	102.446	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	102.357	102.065	101.972	3.750	N/A	N/A	N/A	6.250	103.071	102.703	102.402	
6.375	103.209	102.918	102.824	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.730	102.438	102.345	3.875	N/A	N/A	N/A	6.375	103.450	103.082	102.781	
6.500	103.540	103.249	103.155	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	103.000	102.708	102.615	3.990	N/A	N/A	N/A	6.500	103.780	103.412	103.111	
6.625	103.777	103.486	103.392	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	103.114	102.823	102.729	4.000	N/A	N/A	N/A	6.625	104.018	103.650	103.349	
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	98.589	98.449	98.389	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.899	94.799	94.699	3.375	94.841	94.741	94.641
2.875	N/A	N/A	N/A	N/A	4.750	99.114	98.974	98.914	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.482	95.382	95.282	3.500	95.406	95.306	95.206
2.990	N/A	N/A	N/A	N/A	4.875	99.590	99.450	99.390	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.039	95.939	95.839	3.625	95.963	95.863	95.763
3.000	N/A	N/A	N/A	N/A	4.990	99.875	99.735	99.675	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.544	96.444	96.344	3.750	96.468	96.368	96.268
3.125	N/A	N/A	N/A	N/A	5.000	99.975	99.835	99.775	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.005	96.905	96.805	3.875	96.928	96.828	96.728
3.250	N/A	N/A	N/A	N/A	5.125	100.292	100.152	100.092	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.319	97.219	97.119	3.990	97.242	97.142	97.042
3.375	N/A	N/A	N/A	N/A	5.250	100.689	100.533	100.489	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.419	97.319	97.219	4.000	97.342	97.242	97.142
3.500	N/A	N/A	N/A	N/A	5.375	101.099	100.943	100.899	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.269	98.169	98.069	4.125	98.193	98.093	97.993
3.625	N/A	N/A	N/A	N/A	5.500	101.438	101.282	101.238	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.648	98.548	98.448	4.250	98.565	98.448	98.331
3.750	N/A	N/A	N/A	N/A	5.625	101.718	101.562	101.518	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.050	98.950	98.850	4.375	98.959	98.846	98.734
3.875	N/A	N/A	N/A	N/A	5.750	101.600	101.445	101.400	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.469	99.368	99.269	4.500	99.368	99.227	99.098
3.990	N/A	N/A	N/A	N/A	5.875	101.964	101.809	101.764	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.936	99.818	99.736	4.625	99.818	99.626	99.466
4.000	N/A	N/A	N/A	N/A	5.990	102.158	102.003	101.958	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.356	100.227	100.130	4.750	100.227	100.001	99.767
4.125	N/A	N/A	N/A	N/A	6.000	102.258	102.103	102.058	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.722	100.593	100.496	4.875	100.592	100.366	100.132
4.250	N/A	N/A	N/A	N/A	6.125	102.411	102.256	102.211	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.931	100.802	100.705	4.990	100.802	100.576	100.342
4.375	N/A	N/A	N/A	N/A	6.250	102.560	102.279	102.192	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	101.031	100.902	100.805	5.000	100.902	100.676	100.442
4.500	N/A	N/A	N/A	N/A	6.375	102.866	102.585	102.498	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.347	101.218	101.121	5.125	101.218	100.992	100.758
4.625	N/A	N/A	N/A	N/A	6.500	103.108	102.827	102.740	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.247	101.045	100.875	5.250	101.040	100.652	100.282
4.750	N/A	N/A	N/A	N/A	6.625	103.306	103.025	102.938	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.599	101.397	101.227	5.375	101.392	101.004	100.634
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	94.898	94.698	94.698	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.847	95.647	95.647
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.454	95.254	95.254	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.289	96.089	96.089
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.889	95.689	95.689	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.730	96.530	96.530
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.244	96.044	96.044	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.148	96.948	96.948
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.564	96.364	96.364	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.608	97.408	97.408
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.755	96.555	96.555	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.930	97.730	97.730
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.855	96.655	96.655	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.030	97.830	97.830
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.589	97.389	97.389	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.426	98.226	98.226
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.301	97.101	97.101	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.567	98.367	98.367
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.689	97.489	97.489	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.979	98.779	98.768
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.177	97.977	97.935	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.373	99.173	99.148
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.549	98.349	98												



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.:

7/25/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/23/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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



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

30 Day Lock Exp.: 7/25/2022
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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	97.156	97.056	96.956	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.258	96.158	96.058	2.750	N/A	N/A	N/A	4.625	97.269	97.169	97.069
4.750	98.005	97.905	97.805	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.107	97.007	96.907	2.875	N/A	N/A	N/A	4.750	98.118	98.018	97.918
4.875	98.550	98.450	98.350	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.652	97.552	97.452	2.990	N/A	N/A	N/A	4.875	98.662	98.562	98.462
4.990	98.919	98.819	98.719	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.765	97.665	97.565	3.000	N/A	N/A	N/A	4.990	99.032	98.932	98.832
5.000	99.019	98.919	98.819	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.865	97.765	97.665	3.125	N/A	N/A	N/A	5.000	99.132	99.032	98.932
5.125	99.382	99.282	99.182	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.802	97.702	97.602	3.250	N/A	N/A	N/A	5.125	99.585	99.485	99.385
5.250	99.953	99.845	99.753	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.275	98.167	98.075	3.375	N/A	N/A	N/A	5.250	100.216	100.108	100.016
5.375	100.367	100.261	100.167	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.821	98.715	98.621	3.500	N/A	N/A	N/A	5.375	100.631	100.525	100.431
5.500	100.646	100.540	100.445	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.148	99.042	98.947	3.625	N/A	N/A	N/A	5.500	100.910	100.804	100.709
5.625	100.943	100.837	100.743	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.485	99.379	99.285	3.750	N/A	N/A	N/A	5.625	101.207	101.101	101.007
5.750	101.354	101.254	101.126	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.502	99.402	99.274	3.875	N/A	N/A	N/A	5.750	101.502	101.402	101.274
5.875	101.710	101.610	101.479	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.328	100.228	100.097	3.990	N/A	N/A	N/A	5.875	101.858	101.758	101.627
5.990	101.910	101.810	101.679	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.528	100.428	100.297	4.000	N/A	N/A	N/A	5.990	102.058	101.958	101.827
6.000	102.010	101.910	101.779	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.628	100.528	100.397	4.125	N/A	N/A	N/A	6.000	102.158	102.058	101.927
6.125	102.331	102.165	101.986	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.725	100.559	100.380	4.250	N/A	N/A	N/A	6.125	102.368	102.202	102.023
6.250	102.579	102.421	102.079	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	99.183	99.025	98.683	4.375	N/A	N/A	N/A	6.250	102.579	102.421	102.079
6.375	102.847	102.689	102.346	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.451	99.293	98.950	4.500	N/A	N/A	N/A	6.375	102.847	102.689	102.346
6.500	103.064	102.908	102.564	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.668	99.512	99.168	4.625	N/A	N/A	N/A	6.500	103.064	102.908	102.564
6.625	103.255	103.102	102.828	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.841	99.688	99.414	4.750	N/A	N/A	N/A	6.625	103.255	103.102	102.828
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	91.226	91.126	91.026	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	93.840	93.740	93.640	3.125	93.893	93.793	93.693
2.875	N/A	N/A	N/A	3.625	92.056	91.956	91.856	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.418	94.318	94.218	3.250	94.433	94.333	94.233
2.990	N/A	N/A	N/A	3.750	93.409	93.309	93.209	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.931	94.831	94.731	3.375	94.947	94.847	94.747
3.000	N/A	N/A	N/A	3.875	94.081	93.981	93.881	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.461	95.361	95.261	3.500	95.508	95.408	95.308
3.125	N/A	N/A	N/A	3.990	94.836	94.736	94.636	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.125	96.025	95.925	3.625	96.172	96.072	95.972
3.250	N/A	N/A	N/A	4.000	94.936	94.836	94.736	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.565	96.465	96.365	3.750	96.612	96.512	96.412
3.375	N/A	N/A	N/A	4.125	96.101	96.001	95.900	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.992	96.892	96.792	3.875	97.039	96.939	96.839
3.500	N/A	N/A	N/A	4.250	96.669	96.569	96.669	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.282	97.182	97.082	3.990	97.329	97.229	97.129
3.625	N/A	N/A	N/A	4.375	97.528	97.428	97.328	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.382	97.282	97.182	4.000	97.429	97.329	97.229
3.750	N/A	N/A	N/A	4.500	98.145	98.045	97.945	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.143	98.043	97.943	4.125	98.296	98.196	98.096
3.875	N/A	N/A	N/A	4.625	98.590	98.490	98.390	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.652	98.552	98.452	4.250	98.675	98.575	98.468
3.990	N/A	N/A	N/A	4.750	99.111	99.011	98.911	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.035	98.935	98.822	4.375	99.059	98.959	98.846
4.000	N/A	N/A	N/A	4.875	99.682	99.582	99.482	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.344	99.244	99.119	4.500	99.368	99.268	99.143
4.125	N/A	N/A	N/A	4.990	99.855	99.755	99.651	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.644	99.544	99.370	4.625	99.639	99.539	99.465
4.250	N/A	N/A	N/A	5.000	99.955	99.855	99.751	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.054	99.954	99.773	4.750	100.054	99.954	99.773
4.375	N/A	N/A	N/A	5.125	100.215	100.115	99.983	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.405	100.305	100.123	4.875	100.405	100.305	100.123
4.500	N/A	N/A	N/A	5.250	100.638	100.538	100.404	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.619	100.519	100.336	4.990	100.619	100.519	100.336
4.625	N/A	N/A	N/A	5.375	100.964	100.864	100.725	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.719	100.619	100.436	5.000	100.719	100.619	100.436
4.750	N/A	N/A	N/A	5.500	101.317	101.217	101.078	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.861	100.761	100.661	5.125	101.141	101.041	100.941



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.:

7/25/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/23/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/23/2022

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/25/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/23/2022

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	97.156	97.056	96.956	3.500	91.226	91.126	91.026	3.125	93.840	93.740	93.640	4.625	96.032	95.932	95.832	3.125	92.222	92.122	92.022
4.750	98.005	97.905	97.805	3.625	92.056	91.956	91.856	3.250	94.418	94.318	94.218	4.750	96.881	96.781	96.681	3.250	92.692	92.592	92.492
4.875	98.550	98.450	98.350	3.750	93.409	93.309	93.209	3.375	94.931	94.831	94.731	4.875	97.426	97.326	97.226	3.375	93.299	93.199	93.099
4.990	98.919	98.819	98.719	3.875	94.081	93.981	93.881	3.500	95.461	95.361	95.261	4.990	97.667	97.567	97.467	3.500	93.854	93.754	93.654
5.000	99.019	98.919	98.819	3.990	94.836	94.736	94.636	3.625	96.125	96.025	95.925	5.000	97.767	97.667	97.567	3.625	94.557	94.457	94.357
5.125	99.382	99.282	99.182	4.000	94.936	94.836	94.736	3.750	96.565	96.465	96.365	5.125	97.917	97.817	97.717	3.750	95.004	94.904	94.804
5.250	99.953	99.845	99.753	4.125	96.101	96.001	95.900	3.875	96.992	96.892	96.792	5.250	98.439	98.331	98.239	3.875	95.453	95.353	95.253
5.375	100.367	100.261	100.167	4.250	96.869	96.769	96.669	3.990	97.282	97.182	97.082	5.375	98.919	98.813	98.719	3.990	95.873	95.773	95.673
5.500	100.646	100.540	100.445	4.375	97.528	97.428	97.328	4.000	97.382	97.282	97.182	5.500	99.222	99.116	99.021	4.000	95.973	95.873	95.773
5.625	100.943	100.837	100.743	4.500	98.145	98.045	97.945	4.125	98.143	98.043	97.941	5.625	99.539	99.433	99.339	4.125	97.029	96.929	96.827
5.750	101.354	101.254	101.126	4.625	98.590	98.490	98.390	4.250	98.652	98.552	98.445	5.750	99.753	99.653	99.525	4.250	97.556	97.456	97.349
5.875	101.710	101.610	101.479	4.750	99.111	99.011	98.911	4.375	99.035	98.935	98.822	5.875	100.344	100.244	100.113	4.375	97.944	97.844	97.731
5.990	101.910	101.810	101.679	4.875	99.682	99.582	99.482	4.500	99.344	99.244	99.119	5.990	100.544	100.444	100.313	4.500	98.256	98.156	98.031
6.000	102.010	101.910	101.779	4.990	99.855	99.755	99.651	4.625	99.644	99.544	99.370	6.000	100.644	100.544	100.413	4.625	98.731	98.631	98.457
6.125	102.331	102.165	101.986	5.000	99.955	99.855	99.751	4.750	100.054	99.954	99.773	6.125	100.853	100.687	100.508	4.750	99.098	98.998	98.817
6.250	102.579	102.421	102.079	5.125	100.215	100.115	99.983	4.875	100.405	100.305	100.123	6.250	100.206	100.048	99.706	4.875	99.687	99.587	99.405
6.375	102.847	102.689	102.346	5.250	100.638	100.538	100.404	4.990	100.619	100.519	100.336	6.375	100.474	100.316	99.973	4.990	99.901	99.801	99.618
6.500	103.089	102.933	102.589	5.375	100.964	100.864	100.725	5.000	100.719	100.619	100.436	6.500	100.716	100.560	100.216	5.000	100.001	99.901	99.718
6.625	103.278	103.125	102.851	5.500	101.317	101.217	101.078	5.125	100.861	100.761	100.661	6.625	100.896	100.743	100.469	5.125	100.423	100.323	100.223

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.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



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.:

7/25/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/23/2022

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

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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.:

7/25/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/22/2022

W. Rate Sheet Dated: 6/23/2022

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	
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	96.675	96.550	96.425	
7.125	96.925	96.800	96.675	
7.250	97.175	97.050	96.925	
7.375	97.675	97.550	97.425	
7.500	98.675	98.550	98.425	
7.625	98.925	98.800	98.675	
7.750	99.175	99.050	98.925	
7.875	99.425	99.300	99.175	
7.990	99.675	99.550	99.425	
8.125	99.925	99.800	99.675	
8.250	100.175	100.050	99.925	
8.375	100.425	100.300	100.175	
8.500	100.675	100.550	100.425	
8.625	100.925	100.800	100.675	
8.750	101.175	101.050	100.925	
8.875	101.425	101.300	101.175	
9.000	N/A	N/A	N/A	
9.125	101.925	101.800	101.675	
9.250	102.175	102.050	101.925	
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 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	96.425	96.300	96.175	
7.125	96.675	96.550	96.425	
7.250	96.925	96.800	96.675	
7.375	97.425	97.300	97.175	
7.500	98.425	98.300	98.175	
7.625	98.675	98.550	98.425	
7.750	98.925	98.800	98.675	
7.875	99.175	99.050	98.925	
7.990	99.425	99.300	99.175	
8.125	99.675	99.550	99.425	
8.250	99.925	99.800	99.675	
8.375	100.175	100.050	99.925	
8.500	100.425	100.300	100.175	
8.625	100.675	100.550	100.425	
8.750	100.925	100.800	100.675	
8.875	101.175	101.050	100.925	
9.000	N/A	N/A	N/A	
9.125	101.675	101.550	101.425	
9.250	101.925	101.800	101.675	
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				

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	96.175	96.050	95.925	
7.125	96.425	96.300	96.175	
7.250	96.675	96.550	96.425	
7.375	97.175	97.050	96.925	
7.500	98.175	98.050	97.925	
7.625	98.425	98.300	98.175	
7.750	98.675	98.550	98.425	
7.875	98.925	98.800	98.675	
7.990	99.175	99.050	98.925	
8.125	99.425	99.300	99.175	
8.250	99.675	99.550	99.425	
8.375	99.925	99.800	99.675	
8.500	100.175	100.050	99.925	
8.625	100.425	100.300	100.175	
8.750	100.675	100.550	100.425	
8.875	100.925	100.800	100.675	
9.000	N/A	N/A	N/A	
9.125	101.425	101.300	101.175	
9.250	101.675	101.550	101.425	
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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