



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.: 8/23/2022

W. Rate Sheet Dated: 6/24/2022

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	99.475	99.225	98.944	4.500	99.235	98.985	98.704	2.875	93.938	93.788	93.638	3.125	N/A	N/A	N/A
4.625	100.047	99.797	99.516	4.625	99.807	99.557	99.276	3.000	94.259	94.109	93.959	3.250	N/A	N/A	N/A
4.750	99.659	99.509	99.025	4.750	99.419	99.269	98.785	3.125	94.582	94.432	94.282	3.375	N/A	N/A	N/A
4.875	100.206	100.056	99.572	4.875	99.966	99.816	99.332	3.250	95.498	95.348	95.198	3.500	N/A	N/A	N/A
5.000	100.713	100.563	100.079	5.000	100.473	100.323	99.839	3.375	95.813	95.663	95.513	3.625	N/A	N/A	N/A
5.125	101.181	101.031	100.547	5.125	100.941	100.791	100.307	3.500	96.128	95.978	95.828	Margin = 2.250		Index = 2.940	
5.250	100.494	100.344	99.766	5.250	100.254	100.104	99.526	3.625	96.435	96.285	96.135	30 Year OTC			
5.375	100.941	100.791	100.213	5.375	100.701	100.551	99.973	3.750	96.610	96.460	96.310	Rate	30 Day	45 Day	60 Day
5.500	101.344	101.194	100.616	5.500	101.104	100.954	100.376	3.875	96.903	96.753	96.603	6.750	102.750	102.500	102.250
5.625	101.698	101.548	100.970	5.625	101.458	101.308	100.730	4.000	97.184	97.034	96.884				
5.750	101.172	101.022	100.272	5.750	100.932	100.782	100.032	4.125	97.445	97.295	97.145				
5.875	101.542	101.392	100.642	5.875	101.302	101.152	100.402	4.250	98.254	98.004	97.754				
6.000	101.897	101.747	100.997	6.000	101.657	101.507	100.757	4.375	98.504	98.254	98.004				
6.125	102.245	102.095	101.345	6.125	102.005	101.855	101.105	4.500	98.734	98.484	98.234				
6.250	102.117	101.967	101.217	6.250	101.877	101.727	100.977	4.625	98.936	98.686	98.436				
6.375	102.464	102.314	101.564	6.375	102.224	102.074	101.324	4.750	N/A	N/A	N/A				
6.500	102.811	102.661	101.911	6.500	102.571	102.421	101.671	4.875	N/A	N/A	N/A				
6.625	103.163	103.013	102.263	6.625	102.923	102.773	102.023	5.000	N/A	N/A	N/A				
6.750	103.463	103.313	102.563	6.750	103.223	103.073	102.323	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	99.275	99.175	98.925	98.644	4.500	99.035	98.935	98.685	98.404	2.875	93.068	92.968	92.818	92.668	
4.625	99.847	99.747	99.497	99.216	4.625	99.607	99.507	99.257	98.976	3.000	93.389	93.289	93.139	92.989	
4.750	99.459	99.359	99.209	98.725	4.750	99.219	99.119	98.969	98.485	3.125	93.712	93.612	93.462	93.312	
4.875	100.006	99.906	99.756	99.272	4.875	99.766	99.666	99.516	99.032	3.250	95.228	95.128	94.978	94.828	
5.000	100.513	100.413	100.263	99.779	5.000	100.273	100.173	100.023	99.539	3.375	95.543	95.443	95.293	95.143	
5.125	100.981	100.881	100.731	100.247	5.125	100.741	100.641	100.491	100.007	3.500	95.858	95.758	95.608	95.458	
5.250	100.294	100.194	100.044	99.466	5.250	100.054	99.954	99.804	99.226	3.625	96.165	96.065	95.915	95.765	
5.375	100.741	100.641	100.491	99.913	5.375	100.501	100.401	100.251	99.673	3.750	96.840	96.740	96.590	96.440	
5.500	101.144	101.044	100.894	100.316	5.500	100.904	100.804	100.654	100.076	3.875	97.133	97.033	96.883	96.733	
5.625	101.498	101.398	101.248	100.670	5.625	101.258	101.158	101.008	100.430	4.000	97.414	97.314	97.164	97.014	
5.750	100.972	100.872	100.722	99.972	5.750	100.732	100.632	100.482	99.732	4.125	97.675	97.575	97.425	97.275	
5.875	101.342	101.242	101.092	100.342	5.875	101.102	101.002	100.852	100.102	4.250	97.784	97.684	97.434	97.184	
6.000	101.697	101.597	101.447	100.697	6.000	101.457	101.357	101.207	100.457	4.375	98.034	97.934	97.684	97.434	

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only , Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750	
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"				
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day	
								0.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A	
								0.000	N/A	N/A	N/A	6.750	N/A	N/A	N/A	
								0.000	N/A	N/A	N/A		DPA Advantage Adjustment			
								0.000	N/A	N/A	N/A		203(k) / 203(k)s		-0.250	
								0.000	N/A	N/A	N/A		203(k) & 203(k)s are Borrower Paid only			
								0.000	N/A	N/A	N/A					
								0.000	N/A	N/A	N/A					
								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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7/25/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/23/2022

W. Rate Sheet Dated: 6/24/2022

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	90.270	90.120	89.970	3.500	N/A	N/A	N/A
5.000	99.094	98.944	98.460	5.000	98.954	98.804	98.320	2.875	90.586	90.436	90.286	3.625	N/A	N/A	N/A
5.125	99.562	99.412	98.928	5.125	99.422	99.272	98.788	3.000	90.908	90.758	90.608	Margin = 2.250		Index = 2.940	
5.250	98.437	98.287	97.709	5.250	98.297	98.147	97.569	3.125	91.230	91.080	90.930	30 Year OTC			
5.375	98.884	98.734	98.156	5.375	98.744	98.594	98.016	3.250	92.403	92.253	92.103	Rate	30 Day	45 Day	60 Day
5.500	99.287	99.137	98.559	5.500	99.147	98.997	98.419	3.375	92.718	92.568	92.418	4.250	N/A	N/A	N/A
5.625	99.641	99.491	98.913	5.625	99.501	99.351	98.773	3.500	93.033	92.883	92.733	4.375	N/A	N/A	N/A
5.750	94.272	94.122	93.372	5.750	94.132	93.982	93.232	3.625	93.340	93.190	93.040	4.500	N/A	N/A	N/A
5.875	94.642	94.492	93.742	5.875	94.502	94.352	93.602	3.750	94.015	93.865	93.715	4.625	N/A	N/A	N/A
6.000	94.997	94.847	94.097	6.000	94.857	94.707	93.957	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.345	95.195	94.445	6.125	95.205	95.055	94.305	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	94.217	94.067	93.317	6.250	95.077	94.927	94.177	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	95.564	95.414	94.664	6.375	95.424	95.274	94.524	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	95.911	95.761	95.011	6.500	95.771	95.621	94.871	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	99.194	99.094	98.944	98.460	5.000	99.054	98.954	98.804	98.320	2.750	89.839	89.739	89.589	89.439
5.125	99.662	99.562	99.412	98.928	5.125	99.522	99.422	99.272	98.788	2.875	90.155	90.055	89.905	89.755
5.250	98.537	98.437	98.287	97.709	5.250	98.397	98.297	98.147	97.569	3.000	90.477	90.377	90.227	90.077
5.375	98.984	98.884	98.734	98.156	5.375	98.844	98.744	98.594	98.016	3.125	90.799	90.699	90.549	90.399
5.500	99.387	99.287	99.137	98.559	5.500	99.247	99.147	98.997	98.419	3.250	93.065	92.965	92.815	92.665
5.625	99.741	99.641	99.491	98.913	5.625	99.601	99.501	99.351	98.773	3.375	93.381	93.281	93.131	92.981
5.750	94.372	94.272	94.122	93.372	5.750	94.232	94.132	93.982	93.232	3.500	93.696	93.596	93.446	93.296
5.875	94.742	94.642	94.492	93.742	5.875	94.602	94.502	94.352	93.602	3.625	94.002	93.902	93.752	93.602
6.000	95.097	94.997	94.847	94.097	6.000	94.957	94.857	94.707	93.957	3.750	95.084	94.984	94.834	94.684

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	97.323	97.223	97.123	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.695	96.584	96.495	2.000	N/A	N/A	N/A	4.625	97.387	97.270	97.164
4.750	97.898	97.798	97.698	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.314	97.203	97.114	2.125	N/A	N/A	N/A	4.750	98.012	97.895	97.789
4.875	98.438	98.338	98.238	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.849	97.738	97.649	2.250	N/A	N/A	N/A	4.875	98.552	98.435	98.329
4.990	98.800	98.700	98.600	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.359	98.232	98.159	2.375	N/A	N/A	N/A	4.990	98.914	98.797	98.691
5.000	98.900	98.800	98.700	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.459	98.332	98.259	2.500	N/A	N/A	N/A	5.000	99.014	98.897	98.791
5.125	99.263	99.163	99.063	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.050	98.923	98.850	2.625	N/A	N/A	N/A	5.125	99.393	99.276	99.170
5.250	99.695	99.579	99.495	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.581	99.454	99.381	2.750	N/A	N/A	N/A	5.250	99.930	99.813	99.707
5.375	100.165	100.049	99.965	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.045	99.918	99.845	2.875	N/A	N/A	N/A	5.375	100.399	100.282	100.176
5.500	100.577	100.461	100.377	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.381	100.254	100.181	2.990	N/A	N/A	N/A	5.500	100.811	100.694	100.588
5.625	100.927	100.811	100.727	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.611	100.468	100.411	3.000	N/A	N/A	N/A	5.625	101.161	101.044	100.938
5.750	101.309	101.146	101.109	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	101.116	100.948	100.916	3.125	N/A	N/A	N/A	5.750	101.580	101.413	101.274
5.875	101.758	101.595	101.558	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.560	101.392	101.360	3.250	N/A	N/A	N/A	5.875	102.029	101.862	101.723
5.990	102.051	101.888	101.851	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.781	101.613	101.581	3.375	N/A	N/A	N/A	5.990	102.323	102.156	102.017
6.000	102.151	101.988	101.951	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.881	101.713	101.681	3.500	N/A	N/A	N/A	6.000	102.423	102.256	102.117
6.125	102.386	102.188	102.165	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.900	101.732	101.700	3.625	N/A	N/A	N/A	6.125	102.683	102.420	102.263
6.250	102.816	102.509	102.431	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	102.248	101.941	101.863	3.750	N/A	N/A	N/A	6.250	103.042	102.674	102.402
6.375	103.185	102.878	102.800	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.612	102.305	102.227	3.875	N/A	N/A	N/A	6.375	103.411	103.043	102.771
6.500	103.506	103.199	103.121	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.873	102.566	102.488	3.990	N/A	N/A	N/A	6.500	103.732	103.364	103.092
6.625	103.735	103.428	103.350	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.983	102.676	102.598	4.000	N/A	N/A	N/A	6.625	103.961	103.593	103.321
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	98.553	98.409	98.353	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.796	94.696	94.596	3.375	94.736	94.636	94.536
2.875	N/A	N/A	N/A	4.750	99.072	98.928	98.872	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.386	95.286	95.186	3.500	95.311	95.211	95.111
2.990	N/A	N/A	N/A	4.875	99.539	99.395	99.339	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.939	95.839	95.739	3.625	95.864	95.764	95.664
3.000	N/A	N/A	N/A	4.990	99.818	99.674	99.618	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.440	96.340	96.240	3.750	96.365	96.265	96.165
3.125	N/A	N/A	N/A	5.000	99.918	99.774	99.718	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.894	96.794	96.694	3.875	96.819	96.719	96.619
3.250	N/A	N/A	N/A	5.125	100.224	100.080	100.024	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.224	97.124	97.024	3.990	97.138	97.038	96.938
3.375	N/A	N/A	N/A	5.250	100.598	100.437	100.398	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.324	97.224	97.124	4.000	97.238	97.138	97.038
3.500	N/A	N/A	N/A	5.375	101.000	100.839	100.800	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.294	98.194	98.094	4.125	98.197	98.076	97.960
3.625	N/A	N/A	N/A	5.500	101.330	101.169	101.130	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.742	98.642	98.542	4.250	98.645	98.524	98.408
3.750	N/A	N/A	N/A	5.625	101.603	101.442	101.403	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.135	99.035	98.935	4.375	99.038	98.917	98.801
3.875	N/A	N/A	N/A	5.750	101.569	101.412	101.369	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.493	99.393	99.293	4.500	99.396	99.275	99.159
3.990	N/A	N/A	N/A	5.875	101.925	101.768	101.725	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.854	99.754	99.654	4.625	99.757	99.636	99.520
4.000	N/A	N/A	N/A	5.990	102.108	101.951	101.908	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.183	100.051	99.973	4.750	100.050	99.840	99.631
4.125	N/A	N/A	N/A	6.000	102.208	102.051	102.008	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.541	100.409	100.331	4.875	100.409	100.199	99.990
4.250	N/A	N/A	N/A	6.125	102.357	102.200	102.157	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.744	100.612	100.534	4.990	100.611	100.401	100.192
4.375	N/A	N/A	N/A	6.250	102.544	102.248	102.176	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.844	100.712	100.634	5.000	100.711	100.501	100.292
4.500	N/A	N/A	N/A	6.375	102.841	102.545	102.473	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.147	101.015	100.937	5.125	101.015	100.805	100.596
4.625	N/A	N/A	N/A	6.500	103.072	102.776	102.704	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.007	100.788	100.635	5.250	100.781	100.393	100.045
4.750	N/A	N/A	N/A	6.625	103.266	102.970	102.898	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.351	101.132	100.979	5.375	101.125	100.737	100.389
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	94.804	94.604	94.604	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.742	95.542	95.542
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.357	95.157	95.157	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.178	95.978	95.978
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.790	95.590	95.590	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.615	96.415	96.415
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.140	95.940	95.940	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.043	96.843	96.843
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.460	96.260	96.260	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.496	97.296	97.296
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.644	96.444	96.444	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.814	97.614	97.614
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.744	96.544	96.544	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.914	97.714	97.714
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.469	97.269	97.269	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.356	98.156	98.156
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.399	97.199	97.199	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.606	98.406	98.406
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.670	97.470	97.470	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.811	98.711	98.711
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.017	97.817	97.817	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.274	99.074	99.074
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.384	98.184	98.184	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.963	99.763	99.763
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.670	98.48													



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.:

8/23/2022

W. Rate Sheet Dated: 6/24/2022

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.: 7/25/2022
45 Day Lock Exp.: 8/7/2022
60 Day Lock Exp.: 8/23/2022

W. Rate Sheet Dated: 6/24/2022

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	97.129	97.029	96.929	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.231	96.131	96.031	2.750	N/A	N/A	N/A	4.625	97.187	97.087	96.987
4.750	97.987	97.887	97.787	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.089	96.989	96.889	2.875	N/A	N/A	N/A	4.750	98.043	97.943	97.843
4.875	98.538	98.438	98.338	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.640	97.540	97.440	2.990	N/A	N/A	N/A	4.875	98.594	98.494	98.394
4.990	98.910	98.810	98.710	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.752	97.652	97.552	3.000	N/A	N/A	N/A	4.990	98.966	98.866	98.766
5.000	99.010	98.910	98.810	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.852	97.752	97.652	3.125	N/A	N/A	N/A	5.000	99.066	98.966	98.866
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	98.068	97.968	97.868	3.250	N/A	N/A	N/A	5.125	99.522	99.422	99.322
5.250	99.861	99.754	99.661	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.495	98.388	98.295	3.375	N/A	N/A	N/A	5.250	100.161	100.054	99.961
5.375	100.283	100.176	100.077	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.029	98.922	98.823	3.500	N/A	N/A	N/A	5.375	100.581	100.474	100.375
5.500	100.566	100.460	100.353	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.346	99.240	99.133	3.625	N/A	N/A	N/A	5.500	100.863	100.757	100.650
5.625	100.861	100.755	100.656	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.667	99.561	99.462	3.750	N/A	N/A	N/A	5.625	101.161	101.055	100.956
5.750	101.324	101.224	101.094	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	100.124	100.024	99.894	3.875	N/A	N/A	N/A	5.750	101.503	101.403	101.273
5.875	101.684	101.584	101.453	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.676	100.576	100.445	3.990	N/A	N/A	N/A	5.875	101.864	101.764	101.633
5.990	101.888	101.788	101.655	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.880	100.780	100.647	4.000	N/A	N/A	N/A	5.990	102.067	101.967	101.834
6.000	101.988	101.888	101.755	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.980	100.880	100.747	4.125	N/A	N/A	N/A	6.000	102.167	102.067	101.934
6.125	102.201	102.101	101.966	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	101.195	101.095	100.960	4.250	N/A	N/A	N/A	6.125	102.380	102.280	102.145
6.250	102.393	102.293	102.183	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.997	98.898	98.877	4.375	N/A	N/A	N/A	6.250	102.408	102.249	101.898
6.375	102.664	102.566	102.153	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.268	99.110	98.757	4.500	N/A	N/A	N/A	6.375	102.680	102.522	102.169
6.500	102.882	102.726	102.373	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.486	99.330	98.977	4.625	N/A	N/A	N/A	6.500	102.898	102.742	102.389
6.625	103.071	102.915	102.563	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.675	99.519	99.170	4.750	N/A	N/A	N/A	6.625	103.082	102.926	102.577

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	91.285	91.185	91.085	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	93.826	93.726	93.626	3.125	93.888	93.788	93.688
2.875	N/A	N/A	N/A	3.625	92.117	92.017	91.917	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.406	94.306	94.206	3.250	94.374	94.274	94.174
2.990	N/A	N/A	N/A	3.750	93.380	93.280	93.180	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.925	94.825	94.725	3.375	94.891	94.791	94.691
3.000	N/A	N/A	N/A	3.875	94.057	93.957	93.857	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.429	95.329	95.229	3.500	95.444	95.344	95.244
3.125	N/A	N/A	N/A	3.990	94.816	94.716	94.616	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.097	95.997	95.741	3.625	96.111	96.011	95.755
3.250	N/A	N/A	N/A	4.000	94.916	94.816	94.716	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.540	96.440	96.181	3.750	96.554	96.454	96.195
3.375	N/A	N/A	N/A	4.125	96.085	95.985	95.885	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.970	96.870	96.608	3.875	96.986	96.886	96.624
3.500	N/A	N/A	N/A	4.250	96.873	96.773	96.673	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.263	97.163	96.897	3.990	97.279	97.179	96.913
3.625	N/A	N/A	N/A	4.375	97.536	97.436	97.336	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.363	97.263	96.997	4.000	97.379	97.279	97.013
3.750	N/A	N/A	N/A	4.500	98.155	98.055	97.955	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.286	98.186	97.907	4.125	98.285	98.185	97.906
3.875	N/A	N/A	N/A	4.625	98.605	98.505	98.405	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.798	98.698	98.415	4.250	98.796	98.696	98.413
3.990	N/A	N/A	N/A	4.750	99.129	99.029	98.925	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.188	99.088	98.795	4.375	99.185	99.085	98.792
4.000	N/A	N/A	N/A	4.875	99.707	99.607	99.500	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.497	99.397	99.095	4.500	99.497	99.397	99.095
4.125	N/A	N/A	N/A	4.990	99.880	99.780	99.670	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.676	99.576	99.396	4.625	99.673	99.573	99.693
4.250	N/A	N/A	N/A	5.000	99.880	99.780	99.770	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.091	99.991	99.804	4.750	100.089	99.989	99.802
4.375	N/A	N/A	N/A	5.125	100.152	100.052	99.913	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.442	100.342	100.154	4.875	100.442	100.342	100.154
4.500	N/A	N/A	N/A	5.250	100.579	100.479	100.337	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.659	100.559	100.370	4.990	100.659	100.559	100.370
4.625	N/A	N/A	N/A	5.375	100.905	100.805	100.661	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.759	100.659	100.470	5.000	100.759	100.659	100.470
4.750	N/A	N/A	N/A	5.500	101.261	101.161	101.014	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.785	100.685	100.585	5.125	101.188	101.088	100.988

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	N/A	N/A	N/A	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	92.232	92.132	92.032	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	92.939	92.839	92.739	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	93.513	93.413	93.313	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	94.259	94.159	93.903	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	94.942	94.842	94.583	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.875	95.588	95.488	95.226	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.990	96.141	96.041	95.775	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.000	96.241	96.141	95.875	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.125	97.408	97.308	97.029	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	97.960	97.860	97.577	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	98.356	98.256	97.963	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	98.673	98.573	98.271	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	99.420	99.320	99.140	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	99.475	99.375	99.188	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	100.306	100.206	100.018	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.990	100.523	100.423	100.234	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.000	100.623	100.523	100.334	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.125	101.455	101.355	101.255	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.:

7/25/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/23/2022

W. Rate Sheet Dated: 6/24/2022

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.:

7/25/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/23/2022

W. Rate Sheet Dated: 6/24/2022

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.:

7/25/2022

45 Day Lock Exp.:

8/8/2022

60 Day Lock Exp.:

8/23/2022

W. Rate Sheet Dated: 6/24/2022

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	97.129	97.029	96.929	3.500	91.285	91.185	91.085	3.125	93.826	93.726	93.626	4.625	96.005	95.905	95.805	3.125	#N/A	#N/A	#N/A
4.750	97.987	97.887	97.787	3.625	92.117	92.017	91.917	3.250	94.406	94.306	94.206	4.750	96.863	96.763	96.663	3.250	92.669	92.569	92.469
4.875	98.538	98.438	98.338	3.750	93.380	93.280	93.180	3.375	94.925	94.825	94.725	4.875	97.414	97.314	97.214	3.375	93.282	93.182	93.082
4.990	98.910	98.810	98.710	3.875	94.057	93.957	93.857	3.500	95.429	95.329	95.229	4.990	97.656	97.556	97.456	3.500	93.821	93.721	93.621
5.000	99.010	98.910	98.810	3.990	94.816	94.716	94.616	3.625	96.097	95.997	95.741	5.000	97.756	97.656	97.556	3.625	94.528	94.428	94.172
5.125	99.382	99.282	99.182	4.000	94.916	94.816	94.716	3.750	96.540	96.440	96.181	5.125	98.050	97.950	97.850	3.750	95.091	94.991	94.732
5.250	99.861	99.754	99.661	4.125	96.085	95.985	95.885	3.875	96.970	96.870	96.608	5.250	98.503	98.396	98.303	3.875	95.629	95.529	95.267
5.375	100.283	100.176	100.077	4.250	96.873	96.773	96.673	3.990	97.263	97.163	96.897	5.375	98.981	98.874	98.775	3.990	96.052	95.952	95.686
5.500	100.566	100.460	100.353	4.375	97.536	97.436	97.336	4.000	97.363	97.263	96.997	5.500	99.281	99.175	99.068	4.000	96.152	96.052	95.786
5.625	100.861	100.755	100.656	4.500	98.155	98.055	97.955	4.125	98.286	98.186	97.907	5.625	99.589	99.483	99.384	4.125	97.197	97.097	96.818
5.750	101.324	101.224	101.094	4.625	98.605	98.505	98.405	4.250	98.798	98.698	98.415	5.750	100.049	99.949	99.819	4.250	97.729	97.629	97.346
5.875	101.684	101.584	101.453	4.750	99.129	99.029	98.925	4.375	99.188	99.088	98.795	5.875	100.505	100.405	100.274	4.375	98.122	98.022	97.729
5.990	101.888	101.788	101.655	4.875	99.707	99.607	99.500	4.500	99.497	99.397	99.095	5.990	100.709	100.609	100.476	4.500	98.435	98.335	98.033
6.000	101.988	101.888	101.755	4.990	99.880	99.780	99.670	4.625	99.676	99.576	99.396	6.000	100.809	100.709	100.576	4.625	98.898	98.798	98.618
6.125	102.201	102.101	101.966	5.000	99.980	99.880	99.770	4.750	100.091	99.991	99.804	6.125	101.023	100.923	100.788	4.750	99.133	99.033	98.846
6.250	102.393	102.234	101.883	5.125	100.152	100.052	99.913	4.875	100.442	100.342	100.154	6.250	100.020	99.861	99.510	4.875	99.724	99.624	99.436
6.375	102.664	102.506	102.153	5.250	100.579	100.479	100.337	4.990	100.659	100.559	100.370	6.375	100.291	100.133	99.780	4.990	99.941	99.841	99.652
6.500	102.907	102.751	102.398	5.375	100.905	100.805	100.661	5.000	100.759	100.659	100.470	6.500	100.534	100.378	100.025	5.000	100.041	99.941	99.752
6.625	103.094	102.938	102.589	5.500	101.261	101.161	101.014	5.125	100.785	100.685	100.585	6.625	100.721	100.565	100.216	5.125	100.470	100.370	100.270

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

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

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

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

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

Lock Desk Policy			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	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@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.:

8/23/2022

W. Rate Sheet Dated: 6/24/2022

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

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30 Day Lock Exp.:

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8/23/2022

W. Rate Sheet Dated: 6/24/2022

Release Time: 10:00 am ET

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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	96.675	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	NA
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-1.250	NA
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.750	NA
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.500	NA
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.250	NA
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	NA
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.500	NA
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
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	NA
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	NA
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	NA
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	NA
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	NA
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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