

W. Rate Sheet Dated: 6/27/2022

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	99.366	99.131	98.881	4.500	98.836	98.601	98.351	2.875	93.577	93.427	93.277	3.125	N/A	N/A	N/A
4.625	99.938	99.703	99.453	4.625	99.408	99.173	98.923	3.000	93.898	93.748	93.598	3.250	N/A	N/A	N/A
4.750	99.612	99.462	98.994	4.750	99.082	98.932	98.464	3.125	94.221	94.071	93.921	3.375	N/A	N/A	N/A
4.875	100.159	100.009	99.541	4.875	99.629	99.479	99.011	3.250	95.137	94.987	94.837	3.500	N/A	N/A	N/A
5.000	100.666	100.516	100.048	5.000	100.136	99.986	99.518	3.375	95.453	95.303	95.153	3.625	N/A	N/A	N/A
5.125	101.134	100.984	100.516	5.125	100.604	100.454	99.986	3.500	95.768	95.618	95.468	Margin = 2.250		Index = 2.940	
5.250	100.603	100.453	100.016	5.250	100.073	99.923	99.486	3.625	96.074	95.924	95.774	30 Year OTC			
5.375	101.050	100.900	100.463	5.375	100.520	100.370	99.933	3.750	96.093	95.943	95.793	Rate	30 Day	45 Day	60 Day
5.500	101.453	101.303	100.866	5.500	100.923	100.773	100.336	3.875	96.386	96.236	96.086	6.750	102.750	102.500	102.250
5.625	101.807	101.657	101.220	5.625	101.277	101.127	100.690	4.000	96.667	96.517	96.367				
5.750	101.172	101.022	100.272	5.750	100.642	100.492	99.742	4.125	96.928	96.778	96.628				
5.875	101.542	101.392	100.642	5.875	101.012	100.862	100.112	4.250	97.800	97.518	97.237				
6.000	101.897	101.747	100.997	6.000	101.367	101.217	100.467	4.375	98.050	97.768	97.487				
6.125	102.245	102.095	101.345	6.125	101.715	101.565	100.815	4.500	98.279	97.998	97.717				
6.250	102.117	102.067	101.217	6.250	101.587	101.437	100.687	4.625	98.482	98.200	97.919				
6.375	102.464	102.314	101.564	6.375	101.934	101.784	101.034	4.750	N/A	N/A	N/A				
6.500	102.811	102.661	101.911	6.500	102.281	102.131	101.381	4.875	N/A	N/A	N/A				
6.625	103.163	103.013	102.263	6.625	102.633	102.483	101.733	5.000	N/A	N/A	N/A				
6.750	103.463	103.313	102.563	6.750	102.933	102.783	102.033	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	99.166	99.066	98.831	98.581	4.500	98.636	98.536	98.301	98.051	2.875	92.707	92.607	92.457	92.307
4.625	99.738	99.638	99.403	99.153	4.625	99.208	99.108	98.873	98.623	3.000	93.028	92.928	92.778	92.628
4.750	99.412	99.312	99.162	98.694	4.750	98.882	98.782	98.632	98.164	3.125	93.351	93.251	93.101	92.951
4.875	99.959	99.859	99.709	99.241	4.875	99.429	99.329	99.179	98.711	3.250	94.867	94.767	94.617	94.467
5.000	100.466	100.366	100.216	99.748	5.000	99.936	99.836	99.686	99.218	3.375	95.183	95.083	94.933	94.783
5.125	100.934	100.834	100.684	100.216	5.125	100.404	100.304	100.154	99.686	3.500	95.498	95.398	95.248	95.098
5.250	100.403	100.303	100.153	99.716	5.250	99.873	99.773	99.623	99.186	3.625	95.804	95.704	95.554	95.404
5.375	100.850	100.750	100.600	100.163	5.375	100.320	100.220	100.070	99.633	3.750	96.323	96.223	96.073	95.923
5.500	101.253	101.153	101.003	100.566	5.500	100.723	100.623	100.473	100.036	3.875	96.616	96.516	96.366	96.216
5.625	101.607	101.507	101.357	100.920	5.625	101.077	100.977	100.827	100.390	4.000	96.897	96.797	96.647	96.497
5.750	100.972	100.872	100.722	99.972	5.750	100.442	100.342	100.192	99.442	4.125	97.158	97.058	96.908	96.758
5.875	101.342	101.242	101.092	100.342	5.875	100.812	100.712	100.562	99.812	4.250	97.330	97.230	96.948	96.667
6.000	101.697	101.597	101.447	100.697	6.000	101.167	101.067	100.917	100.167	4.375	97.580	97.480	97.198	96.917

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

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

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

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

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/27/2022

45 Day Lock Exp.:

8/11/2022

60 Day Lock Exp.:

8/26/2022

W. Rate Sheet Dated: 6/27/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	89.909	89.759	89.609	3.500	N/A	N/A	N/A
5.000	99.048	98.898	98.429	5.000	98.618	98.468	97.999	2.875	90.226	90.076	89.926	3.625	N/A	N/A	N/A
5.125	99.516	99.366	98.897	5.125	99.086	98.936	98.467	3.000	90.547	90.397	90.247	Margin = 2.250		Index = 2.940	
5.250	98.547	98.397	97.960	5.250	98.117	97.967	97.530	3.125	90.870	90.720	90.570	30 Year OTC			
5.375	98.994	98.844	98.407	5.375	98.564	98.414	97.977	3.250	92.042	91.892	91.742	Rate	30 Day	45 Day	60 Day
5.500	99.397	99.247	98.810	5.500	98.967	98.817	98.380	3.375	92.358	92.208	92.058	4.250	N/A	N/A	N/A
5.625	99.751	99.601	99.164	5.625	99.321	99.171	98.734	3.500	92.673	92.523	92.373	4.375	N/A	N/A	N/A
5.750	94.272	94.122	93.372	5.750	93.842	93.692	92.942	3.625	92.979	92.829	92.679	4.500	N/A	N/A	N/A
5.875	94.642	94.492	93.742	5.875	94.212	94.062	93.312	3.750	93.498	93.348	93.198	4.625	N/A	N/A	N/A
6.000	94.997	94.847	94.097	6.000	94.567	94.417	93.667	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	94.915	94.765	94.015	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	94.787	94.637	93.887	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	95.134	94.984	94.234	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	95.481	95.331	94.581	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	99.148	99.048	98.898	98.429	5.000	98.718	98.618	98.468	97.999	2.750	89.478	89.378	89.228	89.078
5.125	99.616	99.516	99.366	98.897	5.125	99.186	99.086	98.936	98.467	2.875	89.794	89.694	89.544	89.394
5.250	98.647	98.547	98.397	97.960	5.250	98.217	98.117	97.967	97.530	3.000	90.116	90.016	89.866	89.716
5.375	99.094	98.994	98.844	98.407	5.375	98.664	98.564	98.414	97.977	3.125	90.438	90.338	90.188	90.038
5.500	99.497	99.397	99.247	98.810	5.500	99.067	98.967	98.817	98.380	3.250	92.705	92.605	92.455	92.305
5.625	99.851	99.751	99.601	99.164	5.625	99.421	99.321	99.171	98.734	3.375	93.020	92.920	92.770	92.620
5.750	94.372	94.272	94.122	93.372	5.750	93.942	93.842	93.692	92.942	3.500	93.335	93.235	93.085	92.935
5.875	94.742	94.642	94.492	93.742	5.875	94.312	94.212	94.062	93.312	3.625	93.642	93.542	93.392	93.242
6.000	95.097	94.997	94.847	94.097	6.000	94.667	94.567	94.417	93.667	3.750	94.567	94.467	94.317	94.167

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/27/2022

45 Day Lock Exp.:

8/11/2022

60 Day Lock Exp.:

8/26/2022

W. Rate Sheet Dated: 6/27/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	97.111	97.011	96.911	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.483	96.368	96.283	2.000	N/A	N/A	N/A	4.625	97.171	97.054	96.957	
4.750	97.694	97.594	97.494	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.111	96.996	96.911	2.125	N/A	N/A	N/A	4.750	97.805	97.688	97.591	
4.875	98.204	98.104	98.004	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.615	97.500	97.415	2.250	N/A	N/A	N/A	4.875	98.314	98.197	98.100	
4.990	98.537	98.437	98.337	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.086	97.955	97.886	2.375	N/A	N/A	N/A	4.990	98.647	98.530	98.433	
5.000	98.637	98.537	98.437	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.186	98.055	97.986	2.500	N/A	N/A	N/A	5.000	98.747	98.630	98.533	
5.125	99.009	98.909	98.809	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.791	98.660	98.591	2.625	N/A	N/A	N/A	5.125	99.133	99.016	98.913	
5.250	99.451	99.334	99.251	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.336	99.205	99.136	2.750	N/A	N/A	N/A	5.250	99.684	99.567	99.463	
5.375	99.937	99.820	99.737	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.817	99.686	99.617	2.875	N/A	N/A	N/A	5.375	100.170	100.053	99.949	
5.500	100.359	100.242	100.159	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.162	100.031	99.962	2.990	N/A	N/A	N/A	5.500	100.593	100.476	100.372	
5.625	100.715	100.598	100.515	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.365	100.234	100.165	3.000	N/A	N/A	N/A	5.625	100.949	100.832	100.728	
5.750	101.056	100.886	100.856	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.832	100.654	100.632	3.125	N/A	N/A	N/A	5.750	101.321	101.154	101.030	
5.875	101.444	101.274	101.244	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.215	101.037	101.015	3.250	N/A	N/A	N/A	5.875	101.709	101.542	101.418	
5.990	101.698	101.528	101.498	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.395	101.217	101.195	3.375	N/A	N/A	N/A	5.990	101.963	101.796	101.672	
6.000	101.798	101.628	101.598	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.495	101.317	101.295	3.500	N/A	N/A	N/A	6.000	102.063	101.896	101.772	
6.125	102.002	101.832	101.802	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.574	101.396	101.374	3.625	N/A	N/A	N/A	6.125	102.271	102.104	101.975	
6.250	102.397	102.043	102.012	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.985	101.631	101.600	3.750	N/A	N/A	N/A	6.250	102.580	102.212	101.964	
6.375	102.756	102.402	102.371	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.341	101.987	101.956	3.875	N/A	N/A	N/A	6.375	102.938	102.570	102.322	
6.500	103.067	102.713	102.682	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.587	102.233	102.202	3.990	N/A	N/A	N/A	6.500	103.250	102.882	102.634	
6.625	103.311	102.957	102.926	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.712	102.358	102.327	4.000	N/A	N/A	N/A	6.625	103.494	103.126	102.878	
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	98.494	98.336	98.294	2.875	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.540	94.440	94.340	3.375	94.476	94.376	94.276	
2.875	N/A	N/A	N/A	N/A	4.750	99.020	98.862	98.820	2.990	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.140	95.040	94.940	3.500	95.051	94.946	94.847	
2.990	N/A	N/A	N/A	N/A	4.875	99.455	99.297	99.255	3.000	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.700	95.600	95.500	3.625	95.610	95.505	95.406	
3.000	N/A	N/A	N/A	N/A	4.990	99.703	99.545	99.503	3.125	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.207	96.107	96.007	3.750	96.118	96.013	95.914	
3.125	N/A	N/A	N/A	N/A	5.000	99.803	99.645	99.603	3.250	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.666	96.566	96.466	3.875	96.577	96.472	96.373	
3.250	N/A	N/A	N/A	N/A	5.125	100.117	99.959	99.917	3.375	N/A	N/A	3.375	N/A	N/A	N/A	3.990	96.986	96.886	96.786	3.990	96.897	96.792	96.693	
3.375	N/A	N/A	N/A	N/A	5.250	100.504	100.329	100.304	3.500	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.086	96.986	96.886	4.000	96.997	96.892	96.793	
3.500	N/A	N/A	N/A	N/A	5.375	100.922	100.747	100.722	3.625	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.829	97.729	97.629	4.125	97.739	97.634	97.535	
3.625	N/A	N/A	N/A	N/A	5.500	101.260	101.085	101.060	3.750	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.260	98.160	98.060	4.250	98.160	98.047	97.936	
3.750	N/A	N/A	N/A	N/A	5.625	101.539	101.364	101.339	3.875	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.663	98.563	98.463	4.375	98.562	98.449	98.338	
3.875	N/A	N/A	N/A	N/A	5.750	101.465	101.302	101.265	3.990	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.035	98.933	98.835	4.500	98.932	98.815	98.702	
3.990	N/A	N/A	N/A	N/A	5.875	101.828	101.665	101.628	4.000	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.501	99.368	99.301	4.625	99.368	99.200	99.071	
4.000	N/A	N/A	N/A	N/A	5.990	102.018	101.855	101.818	4.125	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.922	99.764	99.712	4.750	99.763	99.553	99.345	
4.125	N/A	N/A	N/A	N/A	6.000	102.118	101.955	101.918	4.250	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.287	100.129	100.077	4.875	100.129	99.919	99.711	
4.250	N/A	N/A	N/A	N/A	6.125	102.269	102.106	102.069	4.375	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.497	100.339	100.287	4.990	100.338	100.128	99.920	
4.375	N/A	N/A	N/A	N/A	6.250	102.296	101.957	101.928	4.500	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.597	100.439	100.387	5.000	100.438	100.228	100.020	
4.500	N/A	N/A	N/A	N/A	6.375	102.601	102.262	102.233	4.625	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.907	100.749	100.697	5.125	100.749	100.539	100.331	
4.625	N/A	N/A	N/A	N/A	6.500	102.838	102.499	102.470	4.750	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.801	100.531	100.429	5.250	100.521	100.133	99.802	
4.750	N/A	N/A	N/A	N/A	6.625	103.035	102.696	102.667	4.875	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.152	100.882	100.780	5.375	100.872	100.484	100.153	
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	94.554	94.354	94.354	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.484	95.284	95.284
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.112	94.912	94.912	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.929	95.729	95.729
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.550	95.350	95.350	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.368	96.168	96.168
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.905	95.705	95.705	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.807	96.607	96.607
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.226	96.026	96.026	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.266	97.066	97.066
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.418	96.218	96.218	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.594	97.394	97.394
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.518	96.318	96.318	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.694	97.494	97.494
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.143	96.943	96.943	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.086	97.886	97.886
2.990	N/A	N/A	N/A	N/A	2.99																			



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.:

7/27/2022

45 Day Lock Exp.:

8/11/2022

60 Day Lock Exp.:

8/26/2022

W. Rate Sheet Dated: 6/27/2022

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.: 7/27/2022
45 Day Lock Exp.: 8/11/2022
60 Day Lock Exp.: 8/26/2022

W. Rate Sheet Dated: 6/27/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																															
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year SC						30/25 Year SC 105-125							
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.028	96.928	96.828	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	95.924	95.824	95.724	2.750	N/A	N/A	N/A	4.625	97.007	96.907	96.807	4.625	97.007	96.907	96.807	4.625	97.007	96.907	96.807
4.750	97.798	97.698	97.598	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.900	96.800	96.700	2.875	N/A	N/A	N/A	4.750	97.838	97.738	97.638	4.750	97.838	97.738	97.638	4.750	97.838	97.738	97.638
4.875	98.352	98.252	98.152	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.454	97.354	97.254	2.990	N/A	N/A	N/A	4.875	98.391	98.291	98.191	4.875	98.391	98.291	98.191	4.875	98.391	98.291	98.191
4.990	98.731	98.631	98.531	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.553	97.453	97.353	3.000	N/A	N/A	N/A	4.990	98.769	98.669	98.569	4.990	98.769	98.669	98.569	4.990	98.769	98.669	98.569
5.000	98.831	98.731	98.631	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.653	97.553	97.453	3.125	N/A	N/A	N/A	5.000	98.869	98.769	98.669	5.000	98.869	98.769	98.669	5.000	98.869	98.769	98.669
5.125	99.244	99.144	99.044	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.896	97.796	97.696	3.250	N/A	N/A	N/A	5.125	99.281	99.181	99.081	5.125	99.281	99.181	99.081	5.125	99.281	99.181	99.081
5.250	99.599	99.499	99.399	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.171	98.065	97.971	3.375	N/A	N/A	N/A	5.250	99.883	99.777	99.683	5.250	99.883	99.777	99.683	5.250	99.883	99.777	99.683
5.375	100.092	99.986	99.889	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.786	98.680	98.583	3.500	N/A	N/A	N/A	5.375	100.375	100.269	100.172	5.375	100.375	100.269	100.172	5.375	100.375	100.269	100.172
5.500	100.444	100.338	100.233	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.168	99.062	98.957	3.625	N/A	N/A	N/A	5.500	100.728	100.622	100.517	5.500	100.728	100.622	100.517	5.500	100.728	100.622	100.517
5.625	100.792	100.686	100.577	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.546	99.440	99.331	3.750	N/A	N/A	N/A	5.625	101.077	100.971	100.862	5.625	101.077	100.971	100.862	5.625	101.077	100.971	100.862
5.750	101.049	100.949	100.812	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.813	99.713	99.576	3.875	N/A	N/A	N/A	5.750	101.236	101.136	101.029	5.750	101.236	101.136	101.029	5.750	101.236	101.136	101.029
5.875	101.387	101.287	101.147	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.363	100.263	100.123	3.990	N/A	N/A	N/A	5.875	101.574	101.474	101.334	5.875	101.574	101.474	101.334	5.875	101.574	101.474	101.334
5.990	101.576	101.476	101.333	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.552	100.452	100.309	4.000	N/A	N/A	N/A	5.990	101.760	101.660	101.517	5.990	101.760	101.660	101.517	5.990	101.760	101.660	101.517
6.000	101.676	101.576	101.433	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.652	100.552	100.409	4.125	N/A	N/A	N/A	6.000	101.860	101.760	101.617	6.000	101.860	101.760	101.617	6.000	101.860	101.760	101.617
6.125	101.940	101.840	101.695	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.918	100.818	100.673	4.250	N/A	N/A	N/A	6.125	102.128	102.028	101.883	6.125	102.128	102.028	101.883	6.125	102.128	102.028	101.883
6.250	102.243	102.143	101.734	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	102.063	101.963	101.818	4.375	N/A	N/A	N/A	6.250	102.243	102.143	101.734	6.250	102.243	102.143	101.734	6.250	102.243	102.143	101.734
6.375	102.532	102.146	102.019	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	102.658	102.272	102.145	4.500	N/A	N/A	N/A	6.375	102.532	102.146	102.019	6.375	102.532	102.146	102.019	6.375	102.532	102.146	102.019
6.500	102.784	102.399	102.267	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	103.248	102.863	102.731	4.625	N/A	N/A	N/A	6.500	102.784	102.399	102.267	6.500	102.784	102.399	102.267	6.500	102.784	102.399	102.267
6.625	102.999	102.615	102.482	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	103.789	103.405	103.272	4.750	N/A	N/A	N/A	6.625	102.999	102.615	102.482	6.625	102.999	102.615	102.482	6.625	102.999	102.615	102.482
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						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	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	91.050	90.916	90.850	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	93.612	93.512	93.412	3.125	93.738	93.638	93.538	3.125	93.738	93.638	93.538	3.125	93.738	93.638	93.538
2.875	N/A	N/A	N/A	3.625	91.899	91.765	91.699	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.205	94.105	94.005	3.250	94.237	94.137	94.037	3.250	94.237	94.137	94.037	3.250	94.237	94.137	94.037
2.990	N/A	N/A	N/A	3.750	93.181	93.054	92.981	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.740	94.640	94.540	3.375	94.771	94.671	94.571	3.375	94.771	94.671	94.571	3.375	94.771	94.671	94.571
3.000	N/A	N/A	N/A	3.875	93.868	93.741	93.668	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.266	95.166	95.066	3.500	95.298	95.198	95.098	3.500	95.298	95.198	95.098	3.500	95.298	95.198	95.098
3.125	N/A	N/A	N/A	3.990	94.651	94.524	94.451	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	95.731	95.631	95.531	3.625	95.715	95.615	95.515	3.625	95.715	95.615	95.515	3.625	95.715	95.615	95.515
3.250	N/A	N/A	N/A	4.000	94.751	94.624	94.551	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.192	96.092	95.992	3.750	96.192	96.092	95.992	3.750	96.192	96.092	95.992	3.750	96.192	96.092	95.992
3.375	N/A	N/A	N/A	4.125	96.018	95.891	95.818	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.643	96.543	96.443	3.875	96.643	96.543	96.443	3.875	96.643	96.543	96.443	3.875	96.643	96.543	96.443
3.500	N/A	N/A	N/A	4.250	96.764	96.613	96.538	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	96.963	96.863	96.763	3.990	96.963	96.863	96.763	3.990	96.963	96.863	96.763	3.990	96.963	96.863	96.763
3.625	N/A	N/A	N/A	4.375	97.447	97.297	97.220	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.063	96.963	96.863	4.000	97.063	96.963	96.863	4.000	97.063	96.963	96.863	4.000	97.063	96.963	96.863
3.750	N/A	N/A	N/A	4.500	98.095	97.945	97.865	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	97.810	97.710	97.610	4.125	97.857	97.757	97.657	4.125	97.857	97.757	97.657	4.125	97.857	97.757	97.657
3.875	N/A	N/A	N/A	4.625	98.566	98.416	98.331	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.351	98.251	98.151	4.250	98.366	98.266	98.166	4.250	98.366	98.266	98.166	4.250	98.366	98.266	98.166
3.990	N/A	N/A	N/A	4.750	99.122	98.972	98.880	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.763	98.663	98.563	4.375	98.778	98.678	98.578	4.375	98.778	98.678	98.578	4.375	98.778	98.678	98.578
4.000	N/A	N/A	N/A	4.875	99.697	99.547	99.448	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.094	98.994	98.894	4.500	99.109	99.009	98.909	4.500	99.109	99.009	98.909	4.500	99.109	99.009	98.909
4.125	N/A	N/A	N/A	4.990	99.847	99.697	99.600	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.434	99.334	99.234	4.625	99.414	99.314	99.214	4.625	99.414	99.314	99.214	4.625	99.414	99.314	99.214
4.250	N/A	N/A	N/A	5.000	99.947	99.797	99.700	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.873	99.773	99.673	4.750	99.887	99.787	99.687	4.750	99.887	99.787	99.687	4.750	99.887	99.787	99.687
4.375	N/A	N/A	N/A	5.125	100.040	99.890	99.794	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.244	100.													



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.:

7/27/2022

45 Day Lock Exp.:

8/11/2022

60 Day Lock Exp.:

8/26/2022

W. Rate Sheet Dated: 6/27/2022

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.:

7/27/2022

45 Day Lock Exp.:

8/11/2022

60 Day Lock Exp.:

8/26/2022

W. Rate Sheet Dated: 6/27/2022

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



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.:

7/27/2022

45 Day Lock Exp.:

8/11/2022

60 Day Lock Exp.:

8/26/2022

W. Rate Sheet Dated: 6/27/2022

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	97.028	96.928	96.828	3.500	91.050	90.916	90.850	3.125	93.612	93.512	93.412	4.625	95.801	95.701	95.601	3.125	#N/A	#N/A	#N/A
4.750	97.798	97.698	97.598	3.625	91.899	91.765	91.699	3.250	94.205	94.105	94.005	4.750	96.674	96.574	96.474	3.250	92.174	92.074	91.974
4.875	98.352	98.252	98.152	3.750	93.181	93.054	92.981	3.375	94.740	94.640	94.540	4.875	97.228	97.128	97.028	3.375	92.792	92.692	92.592
4.990	98.731	98.631	98.531	3.875	93.868	93.741	93.668	3.500	95.266	95.166	95.066	4.990	97.467	97.367	97.267	3.500	93.393	93.293	93.193
5.000	98.831	98.731	98.631	3.990	94.651	94.524	94.451	3.625	95.731	95.631	95.531	5.000	97.567	97.467	97.367	3.625	94.151	94.051	93.951
5.125	99.244	99.144	99.044	4.000	94.751	94.624	94.551	3.750	96.192	96.092	95.992	5.125	97.895	97.795	97.695	3.750	94.710	94.610	94.510
5.250	99.599	99.493	99.399	4.125	96.018	95.891	95.818	3.875	96.643	96.543	96.443	5.250	98.210	98.104	98.010	3.875	95.268	95.168	95.068
5.375	100.092	99.986	99.889	4.250	96.764	96.613	96.538	3.990	96.963	96.863	96.763	5.375	98.764	98.658	98.561	3.990	95.706	95.606	95.506
5.500	100.444	100.338	100.233	4.375	97.447	97.297	97.220	4.000	97.063	96.963	96.863	5.500	99.131	99.025	98.920	4.000	95.806	95.706	95.606
5.625	100.792	100.686	100.577	4.500	98.095	97.945	97.865	4.125	97.810	97.710	97.610	5.625	99.494	99.388	99.279	4.125	96.736	96.636	96.536
5.750	101.049	100.949	100.812	4.625	98.566	98.416	98.331	4.250	98.351	98.251	98.151	5.750	99.756	99.656	99.519	4.250	97.296	97.196	97.096
5.875	101.387	101.287	101.147	4.750	99.122	98.972	98.880	4.375	98.763	98.663	98.563	5.875	100.200	100.100	99.960	4.375	97.711	97.611	97.511
5.990	101.576	101.476	101.333	4.875	99.697	99.547	99.448	4.500	99.094	98.994	98.894	5.990	100.389	100.289	100.146	4.500	98.045	97.945	97.845
6.000	101.676	101.576	101.433	4.990	99.847	99.697	99.600	4.625	99.434	99.334	99.148	6.000	100.489	100.389	100.246	4.625	98.538	98.438	98.252
6.125	101.940	101.840	101.695	5.000	99.947	99.797	99.700	4.750	99.873	99.773	99.579	6.125	100.754	100.654	100.509	4.750	98.901	98.801	98.607
6.250	102.243	101.857	101.734	5.125	100.040	99.899	99.794	4.875	100.244	100.144	99.948	6.250	101.478	101.092	100.969	4.875	99.526	99.426	99.230
6.375	102.532	102.146	102.019	5.250	100.500	100.359	100.250	4.990	100.483	100.383	100.184	6.375	101.920	101.534	101.407	4.990	99.765	99.665	99.466
6.500	102.789	102.404	102.272	5.375	100.858	100.717	100.605	5.000	100.583	100.483	100.284	6.500	102.346	101.961	101.829	5.000	99.865	99.765	99.566
6.625	103.014	102.630	102.497	5.500	101.237	101.096	100.981	5.125	100.648	100.542	100.448	6.625	102.734	102.350	102.217	5.125	100.312	100.206	100.112

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/27/2022

45 Day Lock Exp.:

8/11/2022

60 Day Lock Exp.:

8/26/2022

W. Rate Sheet Dated: 6/27/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/27/2022

45 Day Lock Exp.:

8/11/2022

60 Day Lock Exp.:

8/26/2022

W. Rate Sheet Dated: 6/27/2022

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	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									

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)