

W. Rate Sheet Dated: 6/29/2022

Release Time: 3:20 pm 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	99.491	99.241	99.006	4.500	98.961	98.711	98.476	2.875	94.003	93.853	93.703	3.125	N/A	N/A	N/A
4.625	100.063	99.813	99.578	4.625	99.533	99.283	99.048	3.000	94.324	94.174	94.024	3.250	N/A	N/A	N/A
4.750	99.894	99.744	99.369	4.750	99.364	99.214	98.839	3.125	94.647	94.497	94.347	3.375	N/A	N/A	N/A
4.875	100.441	100.291	99.916	4.875	99.911	99.761	99.386	3.250	95.535	95.385	95.235	3.500	N/A	N/A	N/A
5.000	100.948	100.798	100.423	5.000	100.418	100.268	99.893	3.375	95.851	95.701	95.551	3.625	N/A	N/A	N/A
5.125	101.416	101.266	100.891	5.125	100.886	100.736	100.361	3.500	96.166	96.016	95.866	Margin = 2.250		Index = 2.830	
5.250	100.837	100.687	100.250	5.250	100.307	100.157	99.720	3.625	96.472	96.322	96.172	30 Year OTC			
5.375	101.284	101.134	100.697	5.375	100.754	100.604	100.167	3.750	96.457	96.273	96.089	Rate	30 Day	45 Day	60 Day
5.500	101.687	101.537	101.100	5.500	101.157	101.007	100.570	3.875	96.750	96.566	96.382	6.750	102.750	102.500	102.250
5.625	102.041	101.891	101.454	5.625	101.511	101.361	100.924	4.000	97.031	96.847	96.663				
5.750	101.172	101.022	100.272	5.750	100.642	100.492	99.742	4.125	97.292	97.108	96.924				
5.875	101.542	101.392	100.642	5.875	101.012	100.862	100.112	4.250	98.065	97.784	97.503				
6.000	101.897	101.747	100.997	6.000	101.367	101.217	100.467	4.375	98.315	98.034	97.753				
6.125	102.245	102.095	101.345	6.125	101.715	101.565	100.815	4.500	98.545	98.264	97.982				
6.250	102.117	101.967	101.217	6.250	101.587	101.437	100.687	4.625	98.747	98.466	98.185				
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	99.291	99.191	98.941	98.706	4.500	98.761	98.661	98.411	98.176	2.875	93.133	93.033	92.883	92.733
4.625	99.863	99.763	99.513	99.278	4.625	99.333	99.233	98.983	98.748	3.000	93.454	93.354	93.204	93.054
4.750	99.694	99.594	99.444	99.069	4.750	99.164	99.064	98.914	98.539	3.125	93.777	93.677	93.527	93.377
4.875	100.241	100.141	99.991	99.616	4.875	99.711	99.611	99.461	99.086	3.250	95.265	95.165	95.015	94.865
5.000	100.748	100.648	100.498	100.123	5.000	100.218	100.118	99.968	99.593	3.375	95.581	95.481	95.331	95.181
5.125	101.216	101.116	100.966	100.591	5.125	100.686	100.586	100.436	100.061	3.500	95.896	95.796	95.646	95.496
5.250	100.637	100.537	100.387	99.950	5.250	100.107	100.007	99.857	99.420	3.625	96.202	96.102	95.952	95.802
5.375	101.084	100.984	100.834	100.397	5.375	100.554	100.454	100.304	99.867	3.750	96.687	96.587	96.403	96.219
5.500	101.487	101.387	101.237	100.800	5.500	100.957	100.857	100.707	100.270	3.875	96.980	96.880	96.696	96.512
5.625	101.841	101.741	101.591	101.154	5.625	101.311	101.211	101.061	100.624	4.000	97.261	97.161	96.977	96.793
5.750	100.972	100.872	100.722	99.972	5.750	100.442	100.342	100.192	99.442	4.125	97.522	97.422	97.238	97.054
5.875	101.342	101.242	101.092	100.342	5.875	100.812	100.712	100.562	99.812	4.250	97.595	97.495	97.214	96.933
6.000	101.697	101.597	101.447	100.697	6.000	101.167	101.067	100.917	100.167	4.375	97.845	97.745	97.644	97.181

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 203(k) & 203(k)s are Borrower Paid only	-0.250		
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/29/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 3:20 pm 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	90.335	90.185	90.035	3.500	N/A	N/A	N/A
5.000	99.329	99.179	98.804	5.000	98.899	98.749	98.374	2.875	90.651	90.501	90.351	3.625	N/A	N/A	N/A
5.125	99.797	99.647	99.272	5.125	99.367	99.217	98.842	3.000	90.973	90.823	90.673	Margin = 2.250		Index = 2.830	
5.250	98.781	98.631	98.194	5.250	98.351	98.201	97.764	3.125	91.295	91.145	90.995	30 Year OTC			
5.375	99.228	99.078	98.641	5.375	98.798	98.648	98.211	3.250	92.440	92.290	92.140	Rate	30 Day	45 Day	60 Day
5.500	99.631	99.481	99.044	5.500	99.201	99.051	98.614	3.375	92.756	92.606	92.456	4.250	N/A	N/A	N/A
5.625	99.985	99.835	99.398	5.625	99.555	99.405	98.968	3.500	93.071	92.921	92.771	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	93.377	93.227	93.077	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	93.862	93.678	93.495	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	99.429	99.329	99.179	98.804	5.000	98.999	98.899	98.749	98.374	2.750	89.904	89.804	89.654	89.504
5.125	99.897	99.797	99.647	99.272	5.125	99.467	99.367	99.217	98.842	2.875	90.220	90.120	89.970	89.820
5.250	98.881	98.781	98.631	98.194	5.250	98.451	98.351	98.201	97.764	3.000	90.542	90.442	90.292	90.142
5.375	99.328	99.228	99.078	98.641	5.375	98.898	98.798	98.648	98.211	3.125	90.864	90.764	90.614	90.464
5.500	99.731	99.631	99.481	99.044	5.500	99.301	99.201	99.051	98.614	3.250	93.103	93.003	92.853	92.703
5.625	100.085	99.985	99.835	99.398	5.625	99.655	99.555	99.405	98.968	3.375	93.418	93.318	93.168	93.018
5.750	94.372	94.272	94.122	93.372	5.750	93.942	93.842	93.692	92.942	3.500	93.733	93.633	93.483	93.333
5.875	94.742	94.642	94.492	93.742	5.875	94.312	94.212	94.062	93.312	3.625	94.040	93.940	93.790	93.640
6.000	95.097	94.997	94.847	94.097	6.000	94.667	94.567	94.417	93.667	3.750	94.930	94.830	94.680	94.530

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.:

7/29/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 3:20 pm ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.295	97.195	97.095	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.718	96.601	96.518	2.000	N/A	N/A	N/A	4.625	97.403	97.288	97.184
4.750	97.883	97.783	97.683	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.349	97.232	97.149	2.125	N/A	N/A	N/A	4.750	98.041	97.926	97.822
4.875	98.396	98.296	98.196	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.864	97.744	97.664	2.250	N/A	N/A	N/A	4.875	98.554	98.439	98.335
4.990	98.733	98.633	98.533	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.409	98.275	98.209	2.375	N/A	N/A	N/A	4.990	98.891	98.776	98.672
5.000	98.833	98.733	98.633	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.509	98.375	98.309	2.500	N/A	N/A	N/A	5.000	98.991	98.876	98.772
5.125	99.208	99.108	99.008	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.117	98.983	98.917	2.625	N/A	N/A	N/A	5.125	99.366	99.251	99.147
5.250	99.575	99.458	99.375	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.666	99.532	99.466	2.750	N/A	N/A	N/A	5.250	99.858	99.744	99.647
5.375	100.065	99.948	99.865	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.151	100.017	99.951	2.875	N/A	N/A	N/A	5.375	100.348	100.234	100.137
5.500	100.491	100.374	100.291	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.499	100.365	100.299	2.990	N/A	N/A	N/A	5.500	100.773	100.659	100.562
5.625	100.850	100.733	100.650	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.732	100.583	100.532	3.000	N/A	N/A	N/A	5.625	101.133	101.019	100.922
5.750	101.177	101.001	100.977	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	101.253	101.069	101.053	3.125	N/A	N/A	N/A	5.750	101.488	101.325	101.187
5.875	101.571	101.395	101.371	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.641	101.457	101.441	3.250	N/A	N/A	N/A	5.875	101.881	101.718	101.580
5.990	101.826	101.650	101.626	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.823	101.639	101.623	3.375	N/A	N/A	N/A	5.990	102.137	101.974	101.836
6.000	101.926	101.750	101.726	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.923	101.739	101.723	3.500	N/A	N/A	N/A	6.000	102.237	102.074	101.936
6.125	102.133	101.957	101.933	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	102.003	101.819	101.803	3.625	N/A	N/A	N/A	6.125	102.455	102.280	102.142
6.250	102.516	102.106	102.124	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	102.186	101.768	101.781	3.750	N/A	N/A	N/A	6.250	102.718	102.333	102.057
6.375	102.879	102.469	102.487	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.545	102.127	102.140	3.875	N/A	N/A	N/A	6.375	103.080	102.695	102.419
6.500	103.194	102.784	102.802	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.794	102.376	102.389	3.990	N/A	N/A	N/A	6.500	103.395	103.010	102.734
6.625	103.441	103.031	103.049	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.921	102.503	102.516	4.000	N/A	N/A	N/A	6.625	103.642	103.257	102.981
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	98.761	98.594	98.561	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.940	94.840	94.740	3.375	94.923	94.823	94.723
2.875	N/A	N/A	N/A	4.750	99.290	99.123	99.090	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.549	95.449	95.349	3.500	95.522	95.422	95.322
2.990	N/A	N/A	N/A	4.875	99.729	99.562	99.529	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.110	96.010	95.910	3.625	96.084	95.984	95.884
3.000	N/A	N/A	N/A	4.990	99.977	99.810	99.777	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.621	96.521	96.421	3.750	96.594	96.494	96.394
3.125	N/A	N/A	N/A	5.000	100.077	99.910	99.877	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.083	96.983	96.883	3.875	97.056	96.956	96.856
3.250	N/A	N/A	N/A	5.125	100.398	100.231	100.198	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.400	97.300	97.200	3.990	97.373	97.273	97.173
3.375	N/A	N/A	N/A	5.250	100.679	100.495	100.479	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.500	97.400	97.300	4.000	97.473	97.373	97.273
3.500	N/A	N/A	N/A	5.375	101.099	100.915	100.899	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.249	98.149	98.049	4.125	98.222	98.122	98.022
3.625	N/A	N/A	N/A	5.500	101.442	101.258	101.242	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.625	98.525	98.425	4.250	98.583	98.483	98.378
3.750	N/A	N/A	N/A	5.625	101.720	101.536	101.520	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.030	98.930	98.830	4.375	98.987	98.887	98.782
3.875	N/A	N/A	N/A	5.750	101.637	101.470	101.437	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.397	99.297	99.197	4.500	99.354	99.254	99.149
3.990	N/A	N/A	N/A	5.875	102.004	101.837	101.804	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.767	99.667	99.567	4.625	99.724	99.624	99.519
4.000	N/A	N/A	N/A	5.990	102.197	102.030	101.997	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.052	99.954	99.852	4.750	99.945	99.845	99.740
4.125	N/A	N/A	N/A	6.000	102.297	102.130	102.097	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.420	100.262	100.220	4.875	100.312	100.126	99.951
4.250	N/A	N/A	N/A	6.125	102.451	102.284	102.251	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.632	100.474	100.432	4.990	100.524	100.338	100.163
4.375	N/A	N/A	N/A	6.250	102.497	102.095	102.112	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.732	100.574	100.532	5.000	100.624	100.438	100.263
4.500	N/A	N/A	N/A	6.375	102.806	102.404	102.421	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.050	100.892	100.850	5.125	100.942	100.756	100.581
4.625	N/A	N/A	N/A	6.500	103.047	102.645	102.662	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.989	100.715	100.658	5.250	100.765	100.434	100.147
4.750	N/A	N/A	N/A	6.625	103.246	102.844	102.861	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.346	101.072	101.015	5.375	101.122	100.791	100.504
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	95.012	94.812	94.812	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.931	95.731	95.731
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.572	95.372	95.372	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.378	96.178	96.178
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.010	95.810	95.810	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.818	96.618	96.618
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.367	96.167	96.167	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.269	97.069	97.069
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.692	96.492	96.492	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.730	97.530	97.530
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.882	96.682	96.682	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.056	97.856	97.856
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.982	96.782	96.782	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.156	97.956	97.956
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.614	97.414	97.414	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.555	98.355	98.355
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.328	97.128	97.128	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.637	98.437	98.437
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.609	97.409	97.409	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.949	98.749	98.749
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.918	97.718	97.718	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.319	99.119	99.119
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.293	98.093	98.091	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	100.026	99.826	99.826
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.586														



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.:

7/29/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 3:20 pm ET

Prices are subject to change without notice.

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

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

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

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

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

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



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

30 Day Lock Exp.: 7/29/2022
45 Day Lock Exp.: 8/15/2022
60 Day Lock Exp.: 8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 3:20 pm 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	97.303	97.203	97.103	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.093	95.993	95.893	2.750	N/A	N/A	N/A	4.625	96.880	96.780	96.680
4.750	97.976	97.876	97.776	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.078	96.978	96.878	2.875	N/A	N/A	N/A	4.750	97.598	97.498	97.398
4.875	98.503	98.403	98.303	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.605	97.505	97.405	2.990	N/A	N/A	N/A	4.875	98.141	98.041	97.941
4.990	98.862	98.762	98.662	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.682	97.582	97.482	3.000	N/A	N/A	N/A	4.990	98.515	98.415	98.315
5.000	98.962	98.862	98.762	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.782	97.682	97.582	3.125	N/A	N/A	N/A	5.000	98.615	98.515	98.415
5.125	99.352	99.252	99.152	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.006	97.906	97.806	3.250	N/A	N/A	N/A	5.125	99.019	98.919	98.819
5.250	99.765	99.665	99.565	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.337	98.237	98.137	3.375	N/A	N/A	N/A	5.250	99.650	99.542	99.450
5.375	100.240	100.122	100.040	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.932	98.814	98.732	3.500	N/A	N/A	N/A	5.375	100.142	100.024	99.942
5.500	100.634	100.506	100.427	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.360	99.232	99.153	3.625	N/A	N/A	N/A	5.500	100.551	100.423	100.344
5.625	100.978	100.846	100.767	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.732	99.600	99.521	3.750	N/A	N/A	N/A	5.625	100.907	100.775	100.696
5.750	101.220	101.118	101.086	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.860	99.758	99.626	3.875	N/A	N/A	N/A	5.750	101.060	100.958	100.826
5.875	101.541	101.436	101.305	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.391	100.286	100.155	3.990	N/A	N/A	N/A	5.875	101.397	101.292	101.161
5.990	101.717	101.606	101.476	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.569	100.458	100.328	4.000	N/A	N/A	N/A	5.990	101.585	101.474	101.344
6.000	101.817	101.706	101.576	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.669	100.558	100.428	4.125	N/A	N/A	N/A	6.000	101.685	101.574	101.444
6.125	102.028	101.914	101.783	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.669	100.558	100.428	4.250	N/A	N/A	N/A	6.125	101.903	101.789	101.658
6.250	102.334	101.946	101.825	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.938	98.550	98.429	4.375	N/A	N/A	N/A	6.250	102.023	101.635	101.514
6.375	102.625	102.234	102.112	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.227	98.836	98.714	4.500	N/A	N/A	N/A	6.375	102.325	101.934	101.812
6.500	102.890	102.497	102.374	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.610	99.217	99.094	4.625	N/A	N/A	N/A	6.500	102.603	102.210	102.087
6.625	103.144	102.839	102.686	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	100.184	99.879	99.726	4.750	N/A	N/A	N/A	6.625	102.824	102.519	102.366

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	91.502	91.402	91.302	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.013	93.913	93.813	3.125	93.733	93.633	93.533
2.875	N/A	N/A	N/A	3.625	92.346	92.246	92.146	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.602	94.502	94.402	3.250	94.326	94.226	94.126
2.990	N/A	N/A	N/A	3.750	93.427	93.327	93.227	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.133	95.033	94.933	3.375	94.861	94.761	94.661
3.000	N/A	N/A	N/A	3.875	94.073	93.973	93.873	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.655	95.555	95.455	3.500	95.387	95.287	95.187
3.125	N/A	N/A	N/A	3.990	94.847	94.747	94.647	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.315	96.203	96.115	3.625	96.005	95.893	95.805
3.250	N/A	N/A	N/A	4.000	94.947	94.847	94.747	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.769	96.657	96.569	3.750	96.467	96.355	96.267
3.375	N/A	N/A	N/A	4.125	96.208	96.104	96.008	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.217	97.106	97.017	3.875	96.918	96.807	96.718
3.500	N/A	N/A	N/A	4.250	97.070	96.954	96.870	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.528	97.417	97.328	3.990	97.238	97.127	97.038
3.625	N/A	N/A	N/A	4.375	97.748	97.628	97.547	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.628	97.517	97.428	4.000	97.338	97.227	97.138
3.750	N/A	N/A	N/A	4.500	98.389	98.265	98.184	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.220	98.099	98.020	4.125	98.131	98.010	97.931
3.875	N/A	N/A	N/A	4.625	98.936	98.807	98.726	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.752	98.631	98.552	4.250	98.558	98.437	98.358
3.990	N/A	N/A	N/A	4.750	99.476	99.339	99.258	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.157	99.036	98.957	4.375	98.972	98.851	98.772
4.000	N/A	N/A	N/A	4.875	99.981	99.841	99.760	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.478	99.357	99.274	4.500	99.299	99.178	99.095
4.125	N/A	N/A	N/A	4.990	100.217	100.076	99.995	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.575	99.368	99.284	4.625	99.803	99.596	99.512
4.250	N/A	N/A	N/A	5.000	100.317	100.176	100.095	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.006	99.798	99.705	4.750	99.813	99.605	99.512
4.375	N/A	N/A	N/A	5.125	100.221	100.067	99.968	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.372	100.164	100.066	4.875	100.186	99.978	99.880
4.500	N/A	N/A	N/A	5.250	100.669	100.512	100.413	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.603	100.396	100.295	4.990	100.420	100.213	100.112
4.625	N/A	N/A	N/A	5.375	101.017	100.858	100.759	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.703	100.496	100.395	5.000	100.520	100.313	100.212
4.750	N/A	N/A	N/A	5.500	101.390	101.225	101.126	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.943	100.824	100.743	5.125	100.971	100.852	100.771

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	91.836	91.736	91.636	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	92.531	92.431	92.331	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	93.205	93.105	93.005	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	94.081	93.969	93.881	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	94.779	94.667	94.579	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	95.443	95.332	95.243	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	95.990	95.879	95.790	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	96.090	95.979	95.890	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	97.210	97.089	97.010	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	97.780	97.659	97.580	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	98.191	98.070	97.991	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	98.518	98.397	98.314	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	99.447	99.240	99.156	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	99.362	99.154	99.061	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	100.236	100.028	99.930	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	100.467	100.260	100.159	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	100.567	100.360	100.259	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	101.327	101.208	101.127	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.:

7/29/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 3:20 pm 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.:

7/29/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 3:20 pm 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.:

7/29/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 3:20 pm 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	97.303	97.203	97.103	3.500	91.502	91.402	91.302	3.125	94.013	93.913	93.813	4.625	96.023	95.923	95.823	3.125	#N/A	#N/A	#N/A
4.750	97.976	97.876	97.776	3.625	92.346	92.246	92.146	3.250	94.602	94.502	94.402	4.750	96.852	96.752	96.652	3.250	92.569	92.469	92.369
4.875	98.503	98.403	98.303	3.750	93.427	93.327	93.227	3.375	95.133	95.033	94.933	4.875	97.379	97.279	97.179	3.375	93.182	93.082	92.982
4.990	98.862	98.762	98.662	3.875	94.073	93.973	93.873	3.500	95.655	95.555	95.455	4.990	97.597	97.497	97.397	3.500	93.780	93.680	93.580
5.000	98.962	98.862	98.762	3.990	94.847	94.747	94.647	3.625	96.315	96.203	96.115	5.000	97.697	97.597	97.497	3.625	94.548	94.436	94.348
5.125	99.352	99.252	99.152	4.000	94.947	94.847	94.747	3.750	96.769	96.657	96.569	5.125	98.004	97.904	97.804	3.750	95.124	95.012	94.924
5.250	99.765	99.657	99.565	4.125	96.208	96.104	96.008	3.875	97.217	97.106	97.017	5.250	98.376	98.268	98.176	3.875	95.680	95.569	95.480
5.375	100.240	100.122	100.040	4.250	97.070	96.954	96.870	3.990	97.528	97.417	97.328	5.375	98.911	98.793	98.711	3.990	96.109	95.998	95.909
5.500	100.634	100.506	100.427	4.375	97.748	97.628	97.547	4.000	97.628	97.517	97.428	5.500	99.322	99.194	99.115	4.000	96.209	96.098	96.009
5.625	100.978	100.846	100.767	4.500	98.389	98.265	98.184	4.125	98.220	98.099	98.020	5.625	99.680	99.548	99.469	4.125	97.065	96.944	96.865
5.750	101.220	101.118	100.986	4.625	98.936	98.807	98.726	4.250	98.752	98.631	98.552	5.750	99.865	99.763	99.631	4.250	97.616	97.495	97.416
5.875	101.541	101.436	101.305	4.750	99.476	99.339	99.258	4.375	99.157	99.036	98.957	5.875	100.291	100.186	100.055	4.375	98.024	97.903	97.824
5.990	101.717	101.606	101.476	4.875	99.981	99.841	99.760	4.500	99.478	99.357	99.274	5.990	100.468	100.357	100.227	4.500	98.348	98.227	98.144
6.000	101.817	101.706	101.576	4.990	100.217	100.076	99.995	4.625	99.575	99.368	99.284	6.000	100.568	100.457	100.327	4.625	98.861	98.654	98.570
6.125	102.028	101.914	101.783	5.000	100.317	100.176	100.095	4.750	100.006	99.798	99.705	6.125	100.779	100.665	100.534	4.750	99.034	98.826	98.733
6.250	102.334	101.946	101.825	5.125	100.221	100.067	99.968	4.875	100.372	100.164	100.066	6.250	99.961	99.573	99.452	4.875	99.654	99.446	99.348
6.375	102.625	102.234	102.112	5.250	100.669	100.512	100.413	4.990	100.603	100.396	100.295	6.375	100.251	99.860	99.738	4.990	99.885	99.678	99.577
6.500	102.895	102.502	102.379	5.375	101.017	100.858	100.759	5.000	100.703	100.496	100.395	6.500	100.580	100.187	100.064	5.000	99.985	99.778	99.677
6.625	103.159	102.854	102.701	5.500	101.390	101.225	101.126	5.125	100.943	100.824	100.743	6.625	101.004	100.699	100.546	5.125	100.485	100.366	100.285

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-1.000

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

Lock Desk Policy		
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/29/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 3:20 pm ET

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Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

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

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



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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+	0.750	0.750	0.500	0.500	0.500	0.375	0.000	-1.500	NA
FICO 740 - 759	0.750	0.750	0.500	0.500	0.500	0.250	0.000	-1.750	NA
FICO 720 - 739	0.375	0.375	0.125	0.125	0.000	0.000	-0.250	-2.250	NA
FICO 700 - 719	0.375	0.375	0.125	0.000	-0.250	-0.250	-0.500	-3.000	NA
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.750	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	-2.750	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	-1.000	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	-1.500	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	-1.750	NA
Interest Only (40 Yr Term)	-1.000	-1.000	-1.000	-1.250	-1.250	-1.500	-1.750	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	-1.625	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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