

W. Rate Sheet Dated: 6/29/2022

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	99.069	98.834	98.584	4.500	98.539	98.304	98.054	2.875	93.659	93.509	93.359	3.125	N/A	N/A	N/A
4.625	99.641	99.406	99.156	4.625	99.111	98.876	98.626	3.000	93.980	93.830	93.680	3.250	N/A	N/A	N/A
4.750	99.519	99.369	98.994	4.750	98.989	98.839	98.464	3.125	94.303	94.153	94.003	3.375	N/A	N/A	N/A
4.875	100.066	99.916	99.541	4.875	99.536	99.386	99.011	3.250	95.207	95.057	94.907	3.500	N/A	N/A	N/A
5.000	100.573	100.423	100.048	5.000	100.043	99.893	99.518	3.375	95.523	95.373	95.223	3.625	N/A	N/A	N/A
5.125	101.041	100.891	100.516	5.125	100.511	100.361	99.986	3.500	95.838	95.688	95.538	Margin = 2.250		Index = 2.830	
5.250	100.509	100.359	99.953	5.250	99.979	99.829	99.423	3.625	96.144	95.994	95.844	30 Year OTC			
5.375	100.956	100.806	100.400	5.375	100.426	100.276	99.870	3.750	96.242	96.062	95.882	Rate	30 Day	45 Day	60 Day
5.500	101.359	101.209	100.803	5.500	100.829	100.679	100.273	3.875	96.535	96.355	96.175	6.750	102.750	102.500	102.250
5.625	101.713	101.563	101.157	5.625	101.183	101.033	100.627	4.000	96.816	96.636	96.456				
5.750	101.172	101.022	100.272	5.750	100.642	100.492	99.742	4.125	97.077	96.897	96.717				
5.875	101.542	101.392	100.642	5.875	101.012	100.862	100.112	4.250	97.815	97.534	97.253				
6.000	101.897	101.747	100.997	6.000	101.367	101.217	100.467	4.375	98.065	97.784	97.503				
6.125	102.245	102.095	101.345	6.125	101.715	101.565	100.815	4.500	98.295	98.014	97.732				
6.250	102.117	101.967	101.217	6.250	101.587	101.437	100.687	4.625	98.497	98.216	97.935				
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	98.869	98.769	98.534	98.284	4.500	98.339	98.239	98.004	97.754	2.875	92.789	92.689	92.539	92.389
4.625	99.441	99.341	99.106	98.856	4.625	98.911	98.811	98.576	98.326	3.000	93.110	93.010	92.860	92.710
4.750	99.319	99.219	99.069	98.694	4.750	98.789	98.689	98.539	98.164	3.125	93.433	93.333	93.183	93.033
4.875	99.866	99.766	99.616	99.241	4.875	99.336	99.236	99.086	98.711	3.250	94.937	94.837	94.687	94.537
5.000	100.373	100.273	100.123	99.748	5.000	99.843	99.743	99.593	99.218	3.375	95.253	95.153	95.003	94.853
5.125	100.841	100.741	100.591	100.216	5.125	100.311	100.211	100.061	99.686	3.500	95.568	95.468	95.318	95.168
5.250	100.309	100.209	100.059	99.653	5.250	99.779	99.679	99.529	99.123	3.625	95.874	95.774	95.624	95.474
5.375	100.756	100.656	100.506	100.100	5.375	100.226	100.126	99.976	99.570	3.750	96.472	96.372	96.192	96.012
5.500	101.159	101.059	100.909	100.503	5.500	100.629	100.529	100.379	99.973	3.875	96.765	96.665	96.485	96.305
5.625	101.513	101.413	101.263	100.857	5.625	100.983	100.883	100.733	100.327	4.000	97.046	96.946	96.766	96.586
5.750	100.972	100.872	100.722	99.972	5.750	100.442	100.342	100.192	99.442	4.125	97.307	97.207	97.027	96.847
5.875	101.342	101.242	101.092	100.342	5.875	100.812	100.712	100.562	99.812	4.250	97.345	97.245	96.964	96.683
6.000	101.697	101.597	101.447	100.697	6.000	101.167	101.067	100.917	100.167	4.375	97.595	97.495	97.214	96.933

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.:

7/29/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	89.991	89.841	89.691	3.500	N/A	N/A	N/A
5.000	98.954	98.804	98.429	5.000	98.524	98.374	97.999	2.875	90.308	90.158	90.008	3.625	N/A	N/A	N/A
5.125	99.422	99.272	98.897	5.125	98.992	98.842	98.467	3.000	90.629	90.479	90.329	Margin = 2.250		Index = 2.830	
5.250	98.453	98.303	97.897	5.250	98.023	97.873	97.467	3.125	90.952	90.802	90.652	30 Year OTC			
5.375	98.900	98.750	98.344	5.375	98.470	98.320	97.914	3.250	92.112	91.962	91.812	Rate	30 Day	45 Day	60 Day
5.500	99.303	99.153	98.747	5.500	98.873	98.723	98.317	3.375	92.428	92.278	92.128	4.250	N/A	N/A	N/A
5.625	99.657	99.507	99.101	5.625	99.227	99.077	98.671	3.500	92.743	92.593	92.443	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	93.049	92.899	92.749	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	93.647	93.467	93.288	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	99.054	98.954	98.804	98.429	5.000	98.624	98.524	98.374	97.999	2.750	89.560	89.460	89.310	89.160
5.125	99.522	99.422	99.272	98.897	5.125	99.092	98.992	98.842	98.467	2.875	89.876	89.776	89.626	89.476
5.250	98.553	98.453	98.303	97.897	5.250	98.123	98.023	97.873	97.467	3.000	90.198	90.098	89.948	89.798
5.375	99.000	98.900	98.750	98.344	5.375	98.570	98.470	98.320	97.914	3.125	90.520	90.420	90.270	90.120
5.500	99.403	99.303	99.153	98.747	5.500	98.973	98.873	98.723	98.317	3.250	92.775	92.675	92.525	92.375
5.625	99.757	99.657	99.507	99.101	5.625	99.327	99.227	99.077	98.671	3.375	93.090	92.990	92.840	92.690
5.750	94.372	94.272	94.122	93.372	5.750	93.942	93.842	93.692	92.942	3.500	93.405	93.305	93.155	93.005
5.875	94.742	94.642	94.492	93.742	5.875	94.312	94.212	94.062	93.312	3.625	93.712	93.612	93.462	93.312
6.000	95.097	94.997	94.847	94.097	6.000	94.667	94.567	94.417	93.667	3.750	94.715	94.615	94.435	94.256

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: 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	96.920	96.820	96.720	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.343	96.226	96.143	2.000	N/A	N/A	N/A	4.625	97.028	96.913	96.809
4.750	97.508	97.408	97.308	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	96.974	96.857	96.774	2.125	N/A	N/A	N/A	4.750	97.666	97.551	97.447
4.875	98.021	97.921	97.821	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.520	97.386	97.320	2.250	N/A	N/A	N/A	4.875	98.179	98.064	97.960
4.990	98.358	98.258	98.158	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.065	97.931	97.865	2.375	N/A	N/A	N/A	4.990	98.516	98.401	98.297
5.000	98.458	98.358	98.258	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.165	98.031	97.965	2.500	N/A	N/A	N/A	5.000	98.616	98.501	98.397
5.125	98.833	98.733	98.633	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.773	98.639	98.573	2.625	N/A	N/A	N/A	5.125	98.991	98.876	98.772
5.250	99.231	99.114	99.031	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.323	99.189	99.123	2.750	N/A	N/A	N/A	5.250	99.514	99.400	99.303
5.375	99.721	99.604	99.521	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.808	99.674	99.608	2.875	N/A	N/A	N/A	5.375	100.004	99.890	99.793
5.500	100.147	100.030	99.947	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.155	100.021	99.955	2.990	N/A	N/A	N/A	5.500	100.430	100.316	100.219
5.625	100.506	100.389	100.306	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.360	100.226	100.160	3.000	N/A	N/A	N/A	5.625	100.789	100.675	100.578
5.750	100.787	100.611	100.587	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.863	100.679	100.663	3.125	N/A	N/A	N/A	5.750	101.098	100.935	100.797
5.875	101.180	101.004	100.980	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.251	101.067	101.051	3.250	N/A	N/A	N/A	5.875	101.491	101.328	101.190
5.990	101.436	101.260	101.236	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.432	101.248	101.232	3.375	N/A	N/A	N/A	5.990	101.747	101.584	101.446
6.000	101.536	101.360	101.336	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.532	101.348	101.332	3.500	N/A	N/A	N/A	6.000	101.847	101.684	101.546
6.125	101.743	101.567	101.543	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.613	101.429	101.413	3.625	N/A	N/A	N/A	6.125	102.101	101.890	101.752
6.250	102.204	101.794	101.812	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.873	101.455	101.468	3.750	N/A	N/A	N/A	6.250	102.405	102.020	101.744
6.375	102.566	102.156	102.174	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.233	101.815	101.828	3.875	N/A	N/A	N/A	6.375	102.768	102.383	102.107
6.500	102.881	102.471	102.489	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.481	102.063	102.076	3.990	N/A	N/A	N/A	6.500	103.082	102.697	102.421
6.625	103.128	102.718	102.736	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.608	102.190	102.203	4.000	N/A	N/A	N/A	6.625	103.330	102.945	102.669
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	98.355	98.188	98.155	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	94.658	94.558	94.458	3.375	94.641	94.541	94.441
2.875	N/A	N/A	N/A	4.750	98.884	98.717	98.684	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.268	95.168	95.068	3.500	95.241	95.141	95.041
2.990	N/A	N/A	N/A	4.875	99.323	99.156	99.123	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	95.829	95.729	95.629	3.625	95.802	95.702	95.602
3.000	N/A	N/A	N/A	4.990	99.571	99.404	99.371	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.340	96.240	96.140	3.750	96.313	96.213	96.113
3.125	N/A	N/A	N/A	5.000	99.671	99.504	99.471	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.802	96.702	96.602	3.875	96.775	96.675	96.575
3.250	N/A	N/A	N/A	5.125	99.992	99.825	99.792	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.119	97.019	96.919	3.990	97.092	96.992	96.892
3.375	N/A	N/A	N/A	5.250	100.335	100.151	100.135	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.219	97.119	97.019	4.000	97.192	97.092	96.992
3.500	N/A	N/A	N/A	5.375	100.755	100.571	100.555	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	97.968	97.868	97.768	4.125	97.941	97.841	97.741
3.625	N/A	N/A	N/A	5.500	101.098	100.914	100.898	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.391	98.291	98.191	4.250	98.348	98.248	98.143
3.750	N/A	N/A	N/A	5.625	101.376	101.192	101.176	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.796	98.696	98.596	4.375	98.753	98.653	98.548
3.875	N/A	N/A	N/A	5.750	101.247	101.080	101.047	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.162	99.062	98.962	4.500	99.120	99.020	98.915
3.990	N/A	N/A	N/A	5.875	101.614	101.447	101.414	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.533	99.433	99.333	4.625	99.490	99.390	99.285
4.000	N/A	N/A	N/A	5.990	101.807	101.640	101.607	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.849	99.691	99.649	4.750	99.741	99.555	99.380
4.125	N/A	N/A	N/A	6.000	101.907	101.740	101.707	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.217	100.059	100.017	4.875	100.109	99.923	99.748
4.250	N/A	N/A	N/A	6.125	102.060	101.893	101.860	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.429	100.271	100.229	4.990	100.321	100.135	99.960
4.375	N/A	N/A	N/A	6.250	102.184	101.782	101.799	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.529	100.371	100.329	5.000	100.421	100.235	100.060
4.500	N/A	N/A	N/A	6.375	102.493	102.091	102.108	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.847	100.689	100.647	5.125	100.739	100.553	100.378
4.625	N/A	N/A	N/A	6.500	102.734	102.332	102.349	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.755	100.481	100.424	5.250	100.531	100.200	99.913
4.750	N/A	N/A	N/A	6.625	102.933	102.531	102.548	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.111	100.837	100.780	5.375	100.887	100.556	100.269
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	94.731	94.531	94.531	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.650	95.450	95.450
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.291	95.091	95.091	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.096	95.896	95.896
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.729	95.529	95.529	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.536	96.336	96.336
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.085	95.885	95.885	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.987	96.787	96.787
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.411	96.211	96.211	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.449	97.249	97.249
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.601	96.401	96.401	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.775	97.575	97.575
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.701	96.501	96.501	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.875	97.675	97.675
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.332	97.132	97.132	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.274	98.074	98.074
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.094	96.894	96.894	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.403	98.203	98.203
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.375	97.175	97.175	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.715	98.515	98.515
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.715	97.515	97.515	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.084	98.884	98.884
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.090	97.890	97.888	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.791	99.591	99.591
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	98.383	98.183	98.10												



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: 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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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W. Rate Sheet Dated: 6/29/2022

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	96.785	96.685	96.585	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	95.575	95.475	95.375	2.750	N/A	N/A	N/A	4.625	96.880	96.780	96.680
4.750	97.557	97.457	97.357	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.659	96.559	96.459	2.875	N/A	N/A	N/A	4.750	97.598	97.498	97.398
4.875	98.101	98.001	97.901	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.203	97.103	97.003	2.990	N/A	N/A	N/A	4.875	98.141	98.041	97.941
4.990	98.475	98.375	98.275	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.295	97.195	97.095	3.000	N/A	N/A	N/A	4.990	98.515	98.415	98.315
5.000	98.575	98.475	98.375	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.395	97.295	97.195	3.125	N/A	N/A	N/A	5.000	98.615	98.515	98.415
5.125	98.978	98.868	98.778	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.632	97.522	97.432	3.250	N/A	N/A	N/A	5.125	99.019	98.909	98.819
5.250	99.366	99.255	99.166	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.938	97.827	97.738	3.375	N/A	N/A	N/A	5.250	99.650	99.539	99.450
5.375	99.858	99.737	99.653	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.550	98.429	98.345	3.500	N/A	N/A	N/A	5.375	100.142	100.021	99.937
5.500	100.267	100.137	100.052	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.993	98.863	98.778	3.625	N/A	N/A	N/A	5.500	100.551	100.421	100.336
5.625	100.623	100.488	100.403	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.377	99.242	99.157	3.750	N/A	N/A	N/A	5.625	100.907	100.772	100.687
5.750	100.803	100.703	100.578	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.443	99.343	99.218	3.875	N/A	N/A	N/A	5.750	101.060	100.960	100.835
5.875	101.139	101.039	100.912	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.989	99.889	99.762	3.990	N/A	N/A	N/A	5.875	101.397	101.297	101.170
5.990	101.328	101.224	101.096	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.180	100.076	99.948	4.000	N/A	N/A	N/A	5.990	101.585	101.481	101.353
6.000	101.428	101.324	101.196	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.280	100.176	100.048	4.125	N/A	N/A	N/A	6.000	101.685	101.581	101.453
6.125	101.645	101.538	101.410	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.497	100.390	100.262	4.250	N/A	N/A	N/A	6.125	101.903	101.796	101.668
6.250	101.898	101.510	101.389	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.502	98.114	97.993	4.375	N/A	N/A	N/A	6.250	102.023	101.635	101.514
6.375	102.200	101.810	101.688	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.802	98.412	98.290	4.500	N/A	N/A	N/A	6.375	102.325	101.935	101.813
6.500	102.478	102.085	101.962	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.198	98.805	98.682	4.625	N/A	N/A	N/A	6.500	102.603	102.210	102.087
6.625	102.699	102.395	102.241	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.739	99.435	99.281	4.750	N/A	N/A	N/A	6.625	102.824	102.520	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	90.841	90.741	90.641	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	93.702	93.521	93.492	3.125	93.733	93.552	93.523
2.875	N/A	N/A	N/A	3.625	91.689	91.589	91.489	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.295	94.115	94.083	3.250	94.326	94.146	94.114
2.990	N/A	N/A	N/A	3.750	92.844	92.744	92.644	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	94.830	94.650	94.615	3.375	94.861	94.681	94.646
3.000	N/A	N/A	N/A	3.875	93.495	93.395	93.295	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.356	95.190	95.146	3.500	95.387	95.221	95.177
3.125	N/A	N/A	N/A	3.990	94.277	94.177	94.077	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.021	95.878	95.821	3.625	96.005	95.862	95.805
3.250	N/A	N/A	N/A	4.000	94.377	94.277	94.177	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.482	96.340	96.282	3.750	96.467	96.325	96.267
3.375	N/A	N/A	N/A	4.125	95.644	95.544	95.444	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	96.933	96.790	96.733	3.875	96.918	96.775	96.718
3.500	N/A	N/A	N/A	4.250	96.664	96.498	96.417	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.253	97.110	97.052	3.990	97.238	97.095	97.037
3.625	N/A	N/A	N/A	4.375	97.348	97.182	97.100	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.353	97.210	97.152	4.000	97.338	97.195	97.137
3.750	N/A	N/A	N/A	4.500	97.998	97.828	97.746	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.004	97.837	97.773	4.125	98.131	97.964	97.900
3.875	N/A	N/A	N/A	4.625	98.556	98.380	98.298	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.543	98.375	98.307	4.250	98.558	98.390	98.322
3.990	N/A	N/A	N/A	4.750	99.106	98.923	98.842	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	98.957	98.789	98.711	4.375	98.972	98.804	98.726
4.000	N/A	N/A	N/A	4.875	99.624	99.435	99.353	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.284	99.116	99.033	4.500	99.299	99.131	99.048
4.125	N/A	N/A	N/A	4.990	99.866	99.678	99.597	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.375	99.167	99.084	4.625	99.803	99.595	99.512
4.250	N/A	N/A	N/A	5.000	99.966	99.778	99.697	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.813	99.606	99.513	4.750	99.813	99.606	99.513
4.375	N/A	N/A	N/A	5.125	99.854	99.665	99.586	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.186	99.979	99.880	4.875	100.186	99.979	99.880
4.500	N/A	N/A	N/A	5.250	100.314	100.141	100.042	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.420	100.213	100.116	4.990	100.420	100.213	100.116
4.625	N/A	N/A	N/A	5.375	100.670	100.493	100.394	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.520	100.313	100.216	5.000	100.520	100.313	100.216
4.750	N/A	N/A	N/A	5.500	101.051	100.872	100.772	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.711	100.592	100.511	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	91.529	91.349	91.317	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	92.228	92.048	92.013	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	92.906	92.740	92.696	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	93.787	93.644	93.587	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	94.492	94.350	94.292	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	95.159	95.016	94.959	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	95.715	95.572	95.514	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	95.815	95.672	95.614	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	96.994	96.827	96.763	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	97.571	97.403	97.335	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.375	97.991	97.823	97.745	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	98.324	98.156	98.073	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	99.247	99.039	98.956	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	99.169	98.962	98.869	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	100.050	99.843	99.744	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	100.284	100.077	99.980	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	100.384	100.177	100.080	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	101.095	100.976	100.895	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



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: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/29/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 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.:

7/29/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/29/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	96.785	96.685	96.585	3.500	90.841	90.741	90.641	3.125	93.702	93.521	93.492	4.625	95.505	95.405	95.305	3.125	#N/A	#N/A	#N/A
4.750	97.557	97.457	97.357	3.625	91.689	91.589	91.489	3.250	94.295	94.115	94.083	4.750	96.433	96.333	96.233	3.250	92.262	92.082	92.050
4.875	98.101	98.001	97.901	3.750	92.844	92.744	92.644	3.375	94.830	94.650	94.615	4.875	96.977	96.877	96.777	3.375	92.879	92.699	92.664
4.990	98.475	98.375	98.275	3.875	93.495	93.395	93.295	3.500	95.356	95.190	95.146	4.990	97.210	97.110	97.010	3.500	93.481	93.315	93.271
5.000	98.575	98.475	98.375	3.990	94.277	94.177	94.077	3.625	96.021	95.878	95.821	5.000	97.310	97.210	97.110	3.625	94.254	94.111	94.054
5.125	98.978	98.868	98.778	4.000	94.377	94.277	94.177	3.750	96.482	96.340	96.282	5.125	97.630	97.520	97.430	3.750	94.837	94.695	94.637
5.250	99.366	99.255	99.166	4.125	95.644	95.544	95.444	3.875	96.933	96.790	96.733	5.250	97.977	97.866	97.777	3.875	95.396	95.253	95.196
5.375	99.858	99.737	99.653	4.250	96.664	96.498	96.417	3.990	97.253	97.110	97.052	5.375	98.529	98.408	98.324	3.990	95.834	95.691	95.633
5.500	100.267	100.137	100.052	4.375	97.348	97.182	97.100	4.000	97.353	97.210	97.152	5.500	98.955	98.825	98.740	4.000	95.934	95.791	95.733
5.625	100.623	100.488	100.403	4.500	97.998	97.828	97.746	4.125	98.004	97.837	97.773	5.625	99.325	99.190	99.105	4.125	96.849	96.682	96.618
5.750	100.803	100.703	100.578	4.625	98.556	98.380	98.298	4.250	98.543	98.375	98.307	5.750	99.448	99.348	99.223	4.250	97.407	97.239	97.171
5.875	101.139	101.039	100.912	4.750	99.106	98.923	98.842	4.375	98.957	98.789	98.711	5.875	99.889	99.789	99.662	4.375	97.824	97.656	97.578
5.990	101.328	101.224	101.096	4.875	99.624	99.435	99.353	4.500	99.284	99.116	99.033	5.990	100.079	99.975	99.847	4.500	98.154	97.986	97.903
6.000	101.428	101.324	101.196	4.990	99.866	99.678	99.597	4.625	99.375	99.167	99.084	6.000	100.179	100.075	99.947	4.625	98.661	98.453	98.370
6.125	101.645	101.538	101.410	5.000	99.966	99.778	99.697	4.750	99.813	99.606	99.513	6.125	100.396	100.289	100.161	4.750	98.841	98.634	98.541
6.250	101.898	101.510	101.389	5.125	99.854	99.685	99.586	4.875	100.186	99.979	99.880	6.250	99.525	99.137	99.016	4.875	99.468	99.261	99.162
6.375	102.200	101.810	101.688	5.250	100.314	100.141	100.042	4.990	100.420	100.213	100.116	6.375	99.826	99.436	99.314	4.990	99.702	99.495	99.398
6.500	102.483	102.090	101.967	5.375	100.670	100.493	100.394	5.000	100.520	100.313	100.216	6.500	100.168	99.775	99.652	5.000	99.802	99.595	99.498
6.625	102.714	102.410	102.256	5.500	101.051	100.872	100.772	5.125	100.711	100.592	100.511	6.625	100.559	100.255	100.101	5.125	100.253	100.134	100.053

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

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

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

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

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

Lock Desk Policy		
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		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: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

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

Lock Desk Policy

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

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

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



AFR Loan Center

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Lockdesk@afrownline.com

Lockdesk Phone:

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W. Rate Sheet Dated: 6/29/2022

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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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