

W. Rate Sheet Dated: 6/30/2022

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	99.678	99.444	99.147	4.500	99.148	98.914	98.617	2.875	94.413	94.263	94.113	3.125	N/A	N/A	N/A
4.625	100.250	100.016	99.719	4.625	99.720	99.486	99.189	3.000	94.734	94.584	94.434	3.250	N/A	N/A	N/A
4.750	100.081	99.931	99.556	4.750	99.551	99.401	99.026	3.125	95.057	94.907	94.757	3.375	N/A	N/A	N/A
4.875	100.628	100.478	100.103	4.875	100.098	99.948	99.573	3.250	95.903	95.753	95.603	3.500	N/A	N/A	N/A
5.000	101.135	100.985	100.610	5.000	100.605	100.455	100.080	3.375	96.218	96.068	95.918	3.625	N/A	N/A	N/A
5.125	101.603	101.453	101.078	5.125	101.073	100.923	100.548	3.500	96.533	96.383	96.233	Margin = 2.250		Index = 2.830	
5.250	101.041	100.891	100.500	5.250	100.511	100.361	99.970	3.625	96.840	96.690	96.540	30 Year OTC			
5.375	101.488	101.338	100.947	5.375	100.958	100.808	100.417	3.750	96.816	96.648	96.480	Rate	30 Day	45 Day	60 Day
5.500	101.891	101.741	101.350	5.500	101.361	101.211	100.820	3.875	97.109	96.941	96.773	6.750	102.750	102.500	102.250
5.625	102.245	102.095	101.704	5.625	101.715	101.565	101.174	4.000	97.390	97.222	97.054				
5.750	101.172	101.022	100.272	5.750	100.642	100.492	99.742	4.125	97.651	97.483	97.315				
5.875	101.542	101.392	100.642	5.875	101.012	100.862	100.112	4.250	98.448	98.175	97.901				
6.000	101.897	101.747	100.997	6.000	101.367	101.217	100.467	4.375	98.698	98.425	98.151				
6.125	102.245	102.095	101.345	6.125	101.715	101.565	100.815	4.500	98.928	98.654	98.381				
6.250	102.117	101.967	101.217	6.250	101.587	101.437	100.687	4.625	99.130	98.857	98.583				
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	99.478	99.378	99.144	98.847	4.500	98.948	98.848	98.614	98.317	2.875	93.543	93.443	93.293	93.143
4.625	100.050	99.950	99.716	99.419	4.625	99.520	99.420	99.186	98.889	3.000	93.864	93.764	93.614	93.464
4.750	99.881	99.781	99.631	99.256	4.750	99.351	99.251	99.101	98.726	3.125	94.187	94.087	93.937	93.787
4.875	100.428	100.328	100.178	99.803	4.875	99.898	99.798	99.648	99.273	3.250	95.633	95.533	95.383	95.233
5.000	100.935	100.835	100.685	100.310	5.000	100.405	100.305	100.155	99.780	3.375	95.948	95.848	95.698	95.548
5.125	101.403	101.303	101.153	100.778	5.125	100.873	100.773	100.623	100.248	3.500	96.263	96.163	96.013	95.863
5.250	100.841	100.741	100.591	100.200	5.250	100.311	100.211	100.061	99.670	3.625	96.570	96.470	96.320	96.170
5.375	101.288	101.188	101.038	100.647	5.375	100.758	100.658	100.508	100.117	3.750	97.046	96.946	96.778	96.610
5.500	101.691	101.591	101.441	101.050	5.500	101.161	101.061	100.911	100.520	3.875	97.339	97.239	97.071	96.903
5.625	102.045	101.945	101.795	101.404	5.625	101.515	101.415	101.265	100.874	4.000	97.620	97.520	97.352	97.184
5.750	100.972	100.872	100.722	99.972	5.750	100.442	100.342	100.192	99.442	4.125	97.881	97.781	97.613	97.445
5.875	101.342	101.242	101.092	100.342	5.875	100.812	100.712	100.562	99.812	4.250	97.978	97.878	97.605	97.331
6.000	101.697	101.597	101.447	100.697	6.000	101.167	101.067	100.917	100.167	4.375	98.228	98.128	97.855	97.581

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/30/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	90.745	90.595	90.445	3.500	N/A	N/A	N/A
5.000	99.516	99.366	98.991	5.000	99.086	98.936	98.561	2.875	91.062	90.912	90.762	3.625	N/A	N/A	N/A
5.125	99.984	99.834	99.459	5.125	99.554	99.404	99.029	3.000	91.383	91.233	91.083	Margin = 2.250		Index = 2.830	
5.250	98.984	98.834	98.443	5.250	98.554	98.404	98.013	3.125	91.706	91.556	91.406	30 Year OTC			
5.375	99.431	99.281	98.890	5.375	99.001	98.851	98.460	3.250	92.808	92.658	92.508	Rate	30 Day	45 Day	60 Day
5.500	99.834	99.684	99.293	5.500	99.404	99.254	98.863	3.375	93.123	92.973	92.823	4.250	N/A	N/A	N/A
5.625	100.188	100.038	99.647	5.625	99.758	99.608	99.217	3.500	93.438	93.288	93.138	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	93.745	93.595	93.445	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	94.221	94.053	93.885	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	99.616	99.516	99.366	98.991	5.000	99.186	99.086	98.936	98.561	2.750	90.314	90.214	90.064	89.914
5.125	100.084	99.984	99.834	99.459	5.125	99.654	99.554	99.404	99.029	2.875	90.630	90.530	90.380	90.230
5.250	99.084	98.984	98.834	98.443	5.250	98.654	98.554	98.404	98.013	3.000	90.952	90.852	90.702	90.552
5.375	99.531	99.431	99.281	98.890	5.375	99.101	99.001	98.851	98.460	3.125	91.274	91.174	91.024	90.874
5.500	99.934	99.834	99.684	99.293	5.500	99.504	99.404	99.254	98.863	3.250	93.470	93.370	93.220	93.070
5.625	100.288	100.188	100.038	99.647	5.625	99.858	99.758	99.608	99.217	3.375	93.786	93.686	93.536	93.386
5.750	94.372	94.272	94.122	93.372	5.750	93.942	93.842	93.692	92.942	3.500	94.101	94.001	93.851	93.701
5.875	94.742	94.642	94.492	93.742	5.875	94.312	94.212	94.062	93.312	3.625	94.407	94.307	94.157	94.007
6.000	95.097	94.997	94.847	94.097	6.000	94.667	94.567	94.417	93.667	3.750	95.290	95.190	95.022	94.854

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.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/30/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.636	97.536	97.436	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.057	96.940	96.857	2.000	N/A	N/A	N/A	4.625	97.743	97.629	97.525
4.750	98.217	98.117	98.017	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.682	97.565	97.482	2.125	N/A	N/A	N/A	4.750	98.374	98.260	98.156
4.875	98.724	98.624	98.524	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.183	98.066	97.983	2.250	N/A	N/A	N/A	4.875	98.881	98.767	98.663
4.990	99.055	98.955	98.855	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.677	98.543	98.477	2.375	N/A	N/A	N/A	4.990	99.212	99.098	98.994
5.000	99.155	99.055	98.955	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.777	98.643	98.577	2.500	N/A	N/A	N/A	5.000	99.312	99.198	99.094
5.125	99.525	99.425	99.325	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.377	99.243	99.177	2.625	N/A	N/A	N/A	5.125	99.682	99.568	99.464
5.250	99.830	99.713	99.630	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.919	99.785	99.719	2.750	N/A	N/A	N/A	5.250	100.113	100.000	99.903
5.375	100.312	100.195	100.112	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.397	100.263	100.197	2.875	N/A	N/A	N/A	5.375	100.595	100.482	100.385
5.500	100.731	100.614	100.531	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.739	100.605	100.539	2.990	N/A	N/A	N/A	5.500	100.933	100.800	100.703
5.625	101.088	100.971	100.888	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.944	100.810	100.744	3.000	N/A	N/A	N/A	5.625	101.371	101.258	101.161
5.750	101.350	101.174	101.150	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	101.425	101.241	101.225	3.125	N/A	N/A	N/A	5.750	101.661	101.501	101.370
5.875	101.735	101.559	101.535	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.806	101.622	101.606	3.250	N/A	N/A	N/A	5.875	102.047	101.887	101.756
5.990	101.987	101.811	101.787	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.984	101.800	101.784	3.375	N/A	N/A	N/A	5.990	102.299	102.139	102.008
6.000	102.087	101.911	101.887	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	102.084	101.900	101.884	3.500	N/A	N/A	N/A	6.000	102.399	102.239	102.108
6.125	102.289	102.113	102.089	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	102.162	101.978	101.962	3.625	N/A	N/A	N/A	6.125	102.621	102.440	102.309
6.250	102.673	102.255	102.280	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	102.342	101.915	101.934	3.750	N/A	N/A	N/A	6.250	102.866	102.480	102.190
6.375	103.029	102.611	102.636	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.695	102.268	102.287	3.875	N/A	N/A	N/A	6.375	103.223	102.837	102.547
6.500	103.338	102.920	102.945	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.939	102.512	102.531	3.990	N/A	N/A	N/A	6.500	103.532	103.146	102.857
6.625	103.580	103.162	103.187	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	103.063	102.636	102.655	4.000	N/A	N/A	N/A	6.625	103.774	103.388	103.099
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	99.095	98.928	98.895	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.192	95.092	94.992	3.375	95.161	95.061	94.961
2.875	N/A	N/A	N/A	4.750	99.619	99.452	99.419	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.828	95.728	95.628	3.500	95.793	95.693	95.593
2.990	N/A	N/A	N/A	4.875	100.051	99.884	99.851	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.372	96.272	96.172	3.625	96.338	96.238	96.138
3.000	N/A	N/A	N/A	4.990	100.297	100.130	100.097	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.856	96.756	96.656	3.750	96.821	96.721	96.621
3.125	N/A	N/A	N/A	5.000	100.397	100.230	100.197	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.296	97.196	97.096	3.875	97.262	97.162	97.062
3.250	N/A	N/A	N/A	5.125	100.710	100.543	100.510	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.591	97.491	97.391	3.990	97.557	97.457	97.357
3.375	N/A	N/A	N/A	5.250	100.928	100.744	100.728	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.691	97.591	97.491	4.000	97.657	97.557	97.457
3.500	N/A	N/A	N/A	5.375	101.344	101.160	101.144	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.445	98.345	98.245	4.125	98.398	98.298	98.198
3.625	N/A	N/A	N/A	5.500	101.679	101.495	101.479	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.879	98.779	98.679	4.250	98.828	98.728	98.628
3.750	N/A	N/A	N/A	5.625	101.957	101.773	101.757	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.261	99.161	99.061	4.375	99.211	99.106	99.011
3.875	N/A	N/A	N/A	5.750	101.809	101.642	101.609	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.607	99.507	99.407	4.500	99.556	99.451	99.356
3.990	N/A	N/A	N/A	5.875	102.170	102.003	101.970	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.955	99.855	99.755	4.625	99.905	99.800	99.705
4.000	N/A	N/A	N/A	5.990	102.357	102.190	102.157	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.275	100.110	100.075	4.750	100.160	99.974	99.806
4.125	N/A	N/A	N/A	6.000	102.457	102.290	102.257	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.620	100.455	100.420	4.875	100.505	100.319	100.151
4.250	N/A	N/A	N/A	6.125	102.610	102.443	102.410	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.815	100.650	100.615	4.990	100.700	100.514	100.346
4.375	N/A	N/A	N/A	6.250	102.653	102.243	102.267	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.915	100.750	100.715	5.000	100.800	100.614	100.446
4.500	N/A	N/A	N/A	6.375	102.955	102.545	102.569	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.207	101.042	101.007	5.125	101.092	100.906	100.738
4.625	N/A	N/A	N/A	6.500	103.194	102.784	102.808	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.211	100.923	100.880	5.250	100.972	100.641	100.358
4.750	N/A	N/A	N/A	6.625	103.389	102.985	103.007	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.546	101.257	101.215	5.375	101.308	100.977	100.694
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	95.315	95.115	95.115	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.141	95.941	95.941
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.856	95.656	95.656	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.564	96.364	96.364
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.277	96.077	96.077	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.019	96.819	96.819
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.615	96.415	96.415	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.502	97.302	97.302
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.922	96.722	96.722	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.943	97.743	97.743
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.099	96.899	96.899	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.246	98.046	98.046
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.199	96.999	96.999	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.346	98.146	98.146
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.815	97.615	97.615	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.722	98.522	98.522
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.592	97.392	97.392	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.900	98.700	98.700
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.856	97.656	97.656	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.196	98.996	98.996
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.185	97.985	97.985	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.545	99.345	99.345
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.543	98.343	98.341	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	100.213	100.013	100.013
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.															



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.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/30/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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



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

30 Day Lock Exp.: 8/1/2022
45 Day Lock Exp.: 8/15/2022
60 Day Lock Exp.: 8/29/2022

W. Rate Sheet Dated: 6/30/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				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	97.724	97.624	97.524	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.514	96.414	96.314	2.750	N/A	N/A	N/A	4.625	97.697	97.597	97.497
4.750	98.370	98.270	98.170	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.470	97.370	97.270	2.875	N/A	N/A	N/A	4.750	98.379	98.279	98.179
4.875	98.884	98.784	98.684	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.986	97.886	97.786	2.990	N/A	N/A	N/A	4.875	98.893	98.793	98.693
4.990	99.229	99.129	99.029	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	98.063	97.963	97.863	3.000	N/A	N/A	N/A	4.990	99.238	99.138	99.038
5.000	99.329	99.229	99.129	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.163	98.063	97.963	3.125	N/A	N/A	N/A	5.000	99.338	99.238	99.138
5.125	99.703	99.603	99.503	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.381	98.281	98.181	3.250	N/A	N/A	N/A	5.125	99.712	99.612	99.512
5.250	100.096	99.994	99.896	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.714	98.612	98.514	3.375	N/A	N/A	N/A	5.250	100.381	100.279	100.181
5.375	100.555	100.444	100.355	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.287	99.176	99.087	3.500	N/A	N/A	N/A	5.375	100.839	100.728	100.639
5.500	100.936	100.813	100.734	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.700	99.577	99.498	3.625	N/A	N/A	N/A	5.500	101.220	101.097	101.018
5.625	101.263	101.139	101.059	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	100.055	99.931	99.851	3.750	N/A	N/A	N/A	5.625	101.547	101.423	101.343
5.750	101.499	101.399	101.276	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.917	99.817	99.694	3.875	N/A	N/A	N/A	5.750	101.655	101.555	101.432
5.875	101.807	101.707	101.581	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.423	100.323	100.197	3.990	N/A	N/A	N/A	5.875	101.963	101.863	101.737
5.990	101.967	101.867	101.741	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.585	100.485	100.359	4.000	N/A	N/A	N/A	5.990	102.123	102.023	101.897
6.000	102.067	101.967	101.841	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.685	100.585	100.459	4.125	N/A	N/A	N/A	6.000	102.223	102.123	101.997
6.125	102.267	102.166	102.039	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.883	100.782	100.655	4.250	N/A	N/A	N/A	6.125	102.423	102.322	102.195
6.250	102.350	101.982	101.862	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.952	98.854	98.644	4.375	N/A	N/A	N/A	6.250	102.350	101.982	101.862
6.375	102.627	102.257	102.137	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.427	99.057	98.937	4.500	N/A	N/A	N/A	6.375	102.627	102.257	102.137
6.500	102.935	102.661	102.510	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.975	99.701	99.550	4.625	N/A	N/A	N/A	6.500	102.935	102.661	102.510
6.625	103.291	103.015	102.864	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	100.331	100.055	99.904	4.750	N/A	N/A	N/A	6.625	103.291	103.015	102.864
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	91.996	91.896	91.796	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.426	94.279	94.226	3.125	94.538	94.391	94.338
2.875	N/A	N/A	N/A	3.625	92.836	92.734	92.636	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.012	94.866	94.812	3.250	95.012	94.866	94.812
2.990	N/A	N/A	N/A	3.750	93.819	93.719	93.619	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.537	95.391	95.337	3.375	95.537	95.391	95.337
3.000	N/A	N/A	N/A	3.875	94.461	94.360	94.261	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.052	95.905	95.852	3.500	96.052	95.905	95.852
3.125	N/A	N/A	N/A	3.990	95.230	95.125	95.030	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.659	96.507	96.459	3.625	96.659	96.507	96.459
3.250	N/A	N/A	N/A	4.000	95.330	95.225	95.130	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.109	96.957	96.908	3.750	97.109	96.957	96.908
3.375	N/A	N/A	N/A	4.125	96.585	96.476	96.385	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.546	97.394	97.345	3.875	97.546	97.394	97.345
3.500	N/A	N/A	N/A	4.250	97.438	97.302	97.223	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.851	97.699	97.643	3.990	97.851	97.699	97.643
3.625	N/A	N/A	N/A	4.375	98.107	97.973	97.894	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.951	97.799	97.743	4.000	97.951	97.799	97.743
3.750	N/A	N/A	N/A	4.500	98.740	98.599	98.520	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.546	98.388	98.326	4.125	98.731	98.573	98.511
3.875	N/A	N/A	N/A	4.625	99.279	99.133	99.054	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.068	98.911	98.844	4.250	99.084	98.927	98.860
3.990	N/A	N/A	N/A	4.750	99.809	99.655	99.576	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.466	99.309	99.233	4.375	99.482	99.325	99.249
4.000	N/A	N/A	N/A	4.875	100.301	100.144	100.065	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.782	99.624	99.540	4.500	99.797	99.639	99.555
4.125	N/A	N/A	N/A	4.990	100.527	100.370	100.291	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.818	99.625	99.543	4.625	100.283	100.090	100.008
4.250	N/A	N/A	N/A	5.000	100.627	100.470	100.391	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.240	100.046	99.955	4.750	100.240	100.046	99.955
4.375	N/A	N/A	N/A	5.125	100.557	100.421	100.324	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.600	100.407	100.311	4.875	100.600	100.407	100.311
4.500	N/A	N/A	N/A	5.250	100.995	100.856	100.759	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.821	100.628	100.533	4.990	100.821	100.628	100.533
4.625	N/A	N/A	N/A	5.375	101.335	101.194	101.097	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.921	100.728	100.633	5.000	100.921	100.728	100.633
4.750	N/A	N/A	N/A	5.500	101.698	101.555	101.458	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.182	101.082	100.982	5.125	101.354	101.254	101.154
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.250	92.232	92.086	92.032	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.375	92.935	92.789	92.735	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	93.612	93.465	93.412	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	94.435	94.283	94.235	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	94.935	94.783	94.734	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	95.598	95.446	95.397	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.990	96.149	95.997	95.941	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	96.249	96.097	96.041	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	97.488	97.330	97.268	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	98.050	97.893	97.826	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	98.456	98.299	98.223	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	98.778	98.620	98.536	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	99.720	99.527	99.445	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	99.612	99.418	99.327	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	100.464	100.271	100.175	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	100.685	100.492	100.397	3.875	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.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/30/2022

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.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/30/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.000	0.250	0.250	0.250	0.250	0.125	0.000
4.750	0.000	0.250	0.250	0.250	0.250	0.125	0.000
4.875	0.000	0.375	0.250	0.250	0.250	0.125	0.000
4.990	0.000	0.375	0.250	0.250	0.250	0.125	0.000
5.000	0.000	0.375	0.375	0.250	0.250	0.250	0.000
5.125	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.250	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.375	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.500	0.000	0.500	0.375	0.375	0.250	0.250	0.000
5.625	0.000	0.500	0.375	0.375	0.375	0.250	0.000
5.750	0.000	0.500	0.375	0.375	0.375	0.250	0.000
5.875	0.000	0.625	0.500	0.375	0.375	0.250	0.000
5.990	0.000	0.625	0.500	0.375	0.375	0.250	0.000
6.000	0.000	0.625	0.500	0.500	0.375	0.250	0.000
6.125	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.250	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.375	0.000	0.750	0.625	0.500	0.375	0.250	0.000
6.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.250	0.250	0.125	0.125	0.125	0.125	0.000
4.750	0.250	0.250	0.250	0.250	0.125	0.125	0.125
4.875	0.250	0.250	0.250	0.250	0.250	0.125	0.125
4.990	0.250	0.250	0.250	0.250	0.250	0.125	0.125
5.000	0.250	0.250	0.250	0.250	0.250	0.125	0.125
5.125	0.375	0.250	0.250	0.250	0.250	0.125	0.125
5.250	0.500	0.375	0.375	0.250	0.250	0.125	0.125
5.375	0.500	0.375	0.375	0.250	0.250	0.125	0.125
5.500	0.500	0.375	0.375	0.250	0.250	0.250	0.250
5.625	0.500	0.375	0.375	0.375	0.250	0.250	0.250
5.750	0.500	0.375	0.375	0.375	0.250	0.250	0.125
5.875	0.500	0.375	0.375	0.375	0.250	0.250	0.125
5.990	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.000	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.125	0.500	0.375	0.375	0.375	0.250	0.250	0.125
6.250	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.375	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.500	0.500	0.375	0.375	0.250	0.250	0.250	0.125
6.625	0.500	0.375	0.375	0.250	0.250	0.250	0.125

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
4.625	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.750	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.875	0.125	0.125	0.125	0.125	0.125	0.000	0.000
4.990	0.125	0.125	0.125	0.125	0.125	0.000	0.000
5.000	0.125	0.125	0.125	0.125	0.125	0.000	0.000
5.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
5.250	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.375	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.500	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.625	0.250	0.125	0.125	0.125	0.000	0.000	0.000
5.750	0.250	0.250	0.250	0.125	0.000	0.000	0.000
5.875	0.250	0.250	0.250	0.125	0.125	0.000	0.000
5.990	0.250	0.250	0.250	0.125	0.125	0.000	0.000
6.000	0.375	0.250	0.250	0.250	0.125	0.000	0.000
6.125	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.250	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.375	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.500	0.375	0.375	0.375	0.250	0.250	0.000	0.000
6.625	0.375	0.375	0.375	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.125	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.250	0.250	0.125	0.125	0.125	0.125	0.125
5.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.625	0.000	-0.125	-0.125	0.000	-0.125	0.000	0.000
3.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.125	0.000	-0.125	-0.125	0.000	-0.250	0.000	0.000
5.250	-0.125	0.125	0.125	0.000	0.000	0.000	0.000
5.375	-0.125	0.125	0.125	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.250	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.500	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.625	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.750	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.875	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
3.990	0.000	0.000	0.000	0.000	0.000	-0.125	0.000
4.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	0.000
4.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000
4.250	-0.125	-0.125	0.000	-0.125	-0.125	-0.125	0.000
4.375	0.000	-0.125	0.000	-0.125	-0.125	-0.125	0.000
4.500	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	0.000
4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.750	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
4.875	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
4.990	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
5.000	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000
5.125	0.000	-0.125	-0.125	-0.125	0.000	0.000	0.000

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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

For use by mortgage professionals only and



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/30/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.724	97.624	97.524	3.500	91.996	91.896	91.796	3.125	94.426	94.279	94.226	4.625	96.444	96.344	96.244	3.125	#N/A	#N/A	#N/A
4.750	98.370	98.270	98.170	3.625	92.836	92.734	92.636	3.250	95.012	94.866	94.812	4.750	97.245	97.145	97.045	3.250	92.972	92.826	92.772
4.875	98.884	98.784	98.684	3.750	93.819	93.719	93.619	3.375	95.537	95.391	95.337	4.875	97.760	97.660	97.560	3.375	93.586	93.440	93.386
4.990	99.229	99.129	99.029	3.875	94.461	94.360	94.261	3.500	96.052	95.905	95.852	4.990	97.971	97.871	97.771	3.500	94.182	94.035	93.982
5.000	99.329	99.229	99.129	3.990	95.230	95.125	95.030	3.625	96.659	96.507	96.459	5.000	98.071	97.971	97.871	3.625	94.897	94.745	94.697
5.125	99.703	99.603	99.503	4.000	95.330	95.225	95.130	3.750	97.109	96.957	96.908	5.125	98.367	98.267	98.167	3.750	95.372	95.220	95.171
5.250	100.096	99.994	99.896	4.125	96.585	96.476	96.385	3.875	97.546	97.394	97.345	5.250	98.730	98.628	98.530	3.875	95.922	95.770	95.721
5.375	100.555	100.444	100.355	4.250	97.438	97.302	97.223	3.990	97.851	97.699	97.643	5.375	99.246	99.135	99.046	3.990	96.350	96.198	96.142
5.500	100.936	100.813	100.734	4.375	98.107	97.973	97.894	4.000	97.951	97.799	97.743	5.500	99.643	99.520	99.441	4.000	96.450	96.298	96.242
5.625	101.263	101.139	101.059	4.500	98.740	98.599	98.520	4.125	98.546	98.388	98.326	5.625	99.984	99.860	99.780	4.125	97.367	97.209	97.147
5.750	101.499	101.399	101.276	4.625	99.279	99.133	99.054	4.250	99.068	98.911	98.844	5.750	100.033	99.933	99.810	4.250	97.909	97.752	97.685
5.875	101.807	101.707	101.581	4.750	99.809	99.655	99.576	4.375	99.466	99.309	99.233	5.875	100.440	100.340	100.214	4.375	98.311	98.154	98.078
5.990	101.967	101.867	101.741	4.875	100.301	100.144	100.065	4.500	99.782	99.624	99.540	5.990	100.601	100.501	100.375	4.500	98.630	98.472	98.388
6.000	102.067	101.967	101.841	4.990	100.527	100.370	100.291	4.625	99.818	99.625	99.543	6.000	100.701	100.601	100.475	4.625	99.119	98.926	98.844
6.125	102.267	102.166	102.039	5.000	100.627	100.470	100.391	4.750	100.240	100.046	99.955	6.125	100.900	100.799	100.672	4.750	99.276	99.082	98.991
6.250	102.350	101.982	101.862	5.125	100.557	100.421	100.324	4.875	100.600	100.407	100.311	6.250	99.976	99.608	99.488	4.875	99.882	99.689	99.593
6.375	102.627	102.257	102.137	5.250	100.995	100.856	100.759	4.990	100.821	100.628	100.533	6.375	100.352	99.982	99.862	4.990	100.103	99.910	99.815
6.500	102.940	102.666	102.515	5.375	101.335	101.194	101.097	5.000	100.921	100.728	100.633	6.500	100.785	100.511	100.360	5.000	100.203	100.010	99.915
6.625	103.306	103.030	102.879	5.500	101.698	101.555	101.458	5.125	101.182	101.082	100.982	6.625	101.151	100.875	100.724	5.125	100.636	100.536	100.436

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/30/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/29/2022

W. Rate Sheet Dated: 6/30/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year			
OO & 2ndH / NOO with PPP*			99.550
NOO without PPP*			98.800
Rate	30 Day	45 Day	60 Day
6.500	89.675	89.550	89.425
6.625	91.925	91.800	91.675
6.750	92.175	92.050	91.925
6.875	92.425	92.300	92.175
6.990	96.675	96.550	96.425
7.125	96.925	96.800	96.675
7.250	97.175	97.050	96.925
7.375	97.675	97.550	97.425
7.500	98.675	98.550	98.425
7.625	98.925	98.800	98.675
7.750	99.175	99.050	98.925
7.875	99.425	99.300	99.175
7.990	99.675	99.550	99.425
8.125	99.925	99.800	99.675
8.250	100.175	100.050	99.925
8.375	100.425	100.300	100.175
8.500	100.675	100.550	100.425
8.625	100.925	100.800	100.675
8.750	101.175	101.050	100.925
8.875	101.425	101.300	101.175
9.000	N/A	N/A	N/A
9.125	101.925	101.800	101.675
9.250	102.175	102.050	101.925
9.375	N/A	N/A	N/A
9.500	N/A	N/A	N/A
9.625	N/A	N/A	N/A
9.750	N/A	N/A	N/A
9.875	N/A	N/A	N/A
10.000	N/A	N/A	N/A
* Max Price after LLPA & before Comp Plan			

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
6.500	89.425	89.300	89.175	
6.625	91.675	91.550	91.425	
6.750	91.925	91.800	91.675	
6.875	92.175	92.050	91.925	
6.990	96.425	96.300	96.175	
7.125	96.675	96.550	96.425	
7.250	96.925	96.800	96.675	
7.375	97.425	97.300	97.175	
7.500	98.425	98.300	98.175	
7.625	98.675	98.550	98.425	
7.750	98.925	98.800	98.675	
7.875	99.175	99.050	98.925	
7.990	99.425	99.300	99.175	
8.125	99.675	99.550	99.425	
8.250	99.925	99.800	99.675	
8.375	100.175	100.050	99.925	
8.500	100.425	100.300	100.175	
8.625	100.675	100.550	100.425	
8.750	100.925	100.800	100.675	
8.875	101.175	101.050	100.925	
9.000	N/A	N/A	N/A	
9.125	101.675	101.550	101.425	
9.250	101.925	101.800	101.675	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
10.000	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
6.500	89.175	89.050	88.925	
6.625	91.425	91.300	91.175	
6.750	91.675	91.550	91.425	
6.875	91.925	91.800	91.675	
6.990	96.175	96.050	95.925	
7.125	96.425	96.300	96.175	
7.250	96.675	96.550	96.425	
7.375	97.175	97.050	96.925	
7.500	98.175	98.050	97.925	
7.625	98.425	98.300	98.175	
7.750	98.675	98.550	98.425	
7.875	98.925	98.800	98.675	
7.990	99.175	99.050	98.925	
8.125	99.425	99.300	99.175	
8.250	99.675	99.550	99.425	
8.375	99.925	99.800	99.675	
8.500	100.175	100.050	99.925	
8.625	100.425	100.300	100.175	
8.750	100.675	100.550	100.425	
8.875	100.925	100.800	100.675	
9.000	N/A	N/A	N/A	
9.125	101.425	101.300	101.175	
9.250	101.675	101.550	101.425	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
10.000	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	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									

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)