

W. Rate Sheet Dated: 7/1/2022

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	100.397	100.163	99.928	4.500	99.867	99.633	99.398	2.875	95.116	94.966	94.816	3.125	N/A	N/A	N/A
4.625	100.969	100.735	100.500	4.625	100.439	100.205	99.970	3.000	95.438	95.288	95.138	3.250	N/A	N/A	N/A
4.750	100.644	100.494	100.056	4.750	100.114	99.964	99.526	3.125	95.760	95.610	95.460	3.375	N/A	N/A	N/A
4.875	101.191	101.041	100.603	4.875	100.661	100.511	100.073	3.250	96.367	96.217	96.067	3.500	N/A	N/A	N/A
5.000	101.698	101.548	101.110	5.000	101.168	101.018	100.580	3.375	96.683	96.533	96.383	3.625	N/A	N/A	N/A
5.125	102.166	102.016	101.578	5.125	101.636	101.486	101.048	3.500	96.998	96.848	96.698	Margin = 2.250		Index = 2.830	
5.250	101.494	101.344	100.922	5.250	100.964	100.814	100.392	3.625	97.304	97.154	97.004	30 Year OTC			
5.375	101.941	101.791	101.369	5.375	101.411	101.261	100.839	3.750	97.253	97.085	96.917	Rate	30 Day	45 Day	60 Day
5.500	102.344	102.194	101.772	5.500	101.814	101.664	101.242	3.875	97.546	97.378	97.210	6.750	102.750	102.500	102.250
5.625	102.698	102.548	102.126	5.625	102.168	102.018	101.596	4.000	97.827	97.659	97.491				
5.750	101.672	101.522	100.897	5.750	101.142	100.992	100.367	4.125	98.088	97.920	97.752				
5.875	102.042	101.892	101.267	5.875	101.512	101.362	100.737	4.250	98.940	98.690	98.440				
6.000	102.397	102.247	101.622	6.000	101.867	101.717	101.092	4.375	99.190	98.940	98.690				
6.125	102.745	102.595	101.970	6.125	102.215	102.065	101.440	4.500	99.420	99.170	98.920				
6.250	102.617	102.467	101.842	6.250	102.087	101.937	101.312	4.625	99.622	99.372	99.122				
6.375	102.964	102.814	102.189	6.375	102.434	102.284	101.659	4.750	N/A	N/A	N/A				
6.500	103.311	103.161	102.536	6.500	102.781	102.631	102.006	4.875	N/A	N/A	N/A				
6.625	103.663	103.513	102.888	6.625	103.133	102.983	102.358	5.000	N/A	N/A	N/A				
6.750	103.963	103.813	103.188	6.750	103.433	103.283	102.658	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	100.197	100.097	99.863	99.628	4.500	99.667	99.567	99.333	99.098	2.875	94.246	94.146	93.996	93.846
4.625	100.769	100.669	100.435	100.200	4.625	100.239	100.139	99.905	99.670	3.000	94.568	94.468	94.318	94.168
4.750	100.444	100.344	100.194	99.756	4.750	99.914	99.814	99.664	99.226	3.125	94.890	94.790	94.640	94.490
4.875	100.991	100.891	100.741	100.303	4.875	100.461	100.361	100.211	99.773	3.250	96.097	95.997	95.847	95.697
5.000	101.498	101.398	101.248	100.810	5.000	100.968	100.868	100.718	100.280	3.375	96.413	96.313	96.163	96.013
5.125	101.966	101.866	101.716	101.278	5.125	101.436	101.336	101.186	100.748	3.500	96.728	96.628	96.478	96.328
5.250	101.294	101.194	101.044	100.622	5.250	100.764	100.664	100.514	100.092	3.625	97.034	96.934	96.784	96.634
5.375	101.741	101.641	101.491	101.069	5.375	101.211	101.111	100.961	100.539	3.750	97.483	97.383	97.215	97.047
5.500	102.144	102.044	101.894	101.472	5.500	101.614	101.514	101.364	100.942	3.875	97.776	97.676	97.508	97.340
5.625	102.498	102.398	102.248	101.826	5.625	101.968	101.868	101.718	101.296	4.000	98.057	97.957	97.789	97.621
5.750	101.472	101.372	101.222	100.597	5.750	100.942	100.842	100.692	100.067	4.125	98.318	98.218	98.050	97.882
5.875	101.842	101.742	101.592	100.967	5.875	101.312	101.212	101.062	100.437	4.250	98.470	98.370	98.120	97.870
6.000	102.197	102.097	101.947	101.322	6.000	101.667	101.567	101.417	100.792	4.375	98.720	98.620	98.370	98.120

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 LLPAs 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 <= 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	DPA Advantage Adjustment		
								0.000	N/A	N/A	N/A		203(k) / 203(k)s		
								0.000	N/A	N/A	N/A		-0.250		
								0.000	N/A	N/A	N/A		203(k) & 203(k)s are Borrower Paid only		
								0.000	N/A	N/A	N/A				
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.:

8/30/2022

W. Rate Sheet Dated: 7/1/2022

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	91.448	91.298	91.148	3.500	N/A	N/A	N/A
5.000	100.079	99.929	99.492	5.000	99.649	99.499	99.062	2.875	91.765	91.615	91.465	3.625	N/A	N/A	N/A
5.125	100.547	100.397	99.960	5.125	100.117	99.967	99.530	3.000	92.086	91.936	91.786	Margin = 2.250		Index = 2.830	
5.250	99.437	99.287	98.865	5.250	99.007	98.857	98.435	3.125	92.409	92.259	92.109	30 Year OTC			
5.375	99.884	99.734	99.312	5.375	99.454	99.304	98.882	3.250	93.272	93.122	92.972	Rate	30 Day	45 Day	60 Day
5.500	100.287	100.137	99.715	5.500	99.857	99.707	99.285	3.375	93.588	93.438	93.288	4.250	N/A	N/A	N/A
5.625	100.641	100.491	100.069	5.625	100.211	100.061	99.639	3.500	93.903	93.753	93.603	4.375	N/A	N/A	N/A
5.750	94.772	94.622	93.997	5.750	94.342	94.192	93.567	3.625	94.209	94.059	93.909	4.500	N/A	N/A	N/A
5.875	95.142	94.992	94.367	5.875	94.712	94.562	93.937	3.750	94.658	94.490	94.322	4.625	N/A	N/A	N/A
6.000	95.497	95.347	94.722	6.000	95.067	94.917	94.292	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.845	95.695	95.070	6.125	95.415	95.265	94.640	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	94.717	94.567	93.942	6.250	95.287	95.137	94.512	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	96.064	95.914	95.289	6.375	95.634	95.484	94.859	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	96.411	96.261	95.636	6.500	95.981	95.831	95.206	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	100.179	100.079	99.929	99.492	5.000	99.749	99.649	99.499	99.062	2.750	91.017	90.917	90.767	90.617
5.125	100.647	100.547	100.397	99.960	5.125	100.217	100.117	99.967	99.530	2.875	91.334	91.234	91.084	90.934
5.250	99.537	99.437	99.287	98.865	5.250	99.107	99.007	98.857	98.435	3.000	91.655	91.555	91.405	91.255
5.375	99.984	99.884	99.734	99.312	5.375	99.554	99.454	99.304	98.882	3.125	91.978	91.878	91.728	91.578
5.500	100.387	100.287	100.137	99.715	5.500	99.957	99.857	99.707	99.285	3.250	93.935	93.835	93.685	93.535
5.625	100.741	100.641	100.491	100.069	5.625	100.311	100.211	100.061	99.639	3.375	94.250	94.150	94.000	93.850
5.750	94.872	94.772	94.622	93.997	5.750	94.442	94.342	94.192	93.567	3.500	94.565	94.465	94.315	94.165
5.875	95.242	95.142	94.992	94.367	5.875	94.812	94.712	94.562	93.937	3.625	94.872	94.772	94.622	94.472
6.000	95.597	95.497	95.347	94.722	6.000	95.167	95.067	94.917	94.292	3.750	95.727	95.627	95.459	95.291

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.:

8/30/2022

W. Rate Sheet Dated: 7/1/2022

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	98.401	98.301	98.201	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.821	97.712	97.621	2.000	N/A	N/A	N/A	4.625	98.515	98.410	98.313	
4.750	98.973	98.873	98.773	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	98.436	98.327	98.236	2.125	N/A	N/A	N/A	4.750	99.137	99.032	98.935	
4.875	99.469	99.369	99.269	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.929	98.820	98.729	2.250	N/A	N/A	N/A	4.875	99.633	99.528	99.431	
4.990	99.788	99.688	99.588	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	99.378	99.269	99.178	2.375	N/A	N/A	N/A	4.990	99.952	99.847	99.750	
5.000	99.888	99.788	99.688	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	99.478	99.369	99.278	2.500	N/A	N/A	N/A	5.000	100.052	99.947	99.850	
5.125	100.249	100.149	100.049	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	100.066	99.957	99.866	2.625	N/A	N/A	N/A	5.125	100.413	100.308	100.211	
5.250	100.507	100.407	100.307	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	100.596	100.487	100.396	2.750	N/A	N/A	N/A	5.250	100.815	100.715	100.615	
5.375	100.978	100.878	100.778	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	101.062	100.953	100.862	2.875	N/A	N/A	N/A	5.375	101.286	101.186	101.086	
5.500	101.387	101.287	101.187	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	101.395	101.286	101.195	2.990	N/A	N/A	N/A	5.500	101.695	101.595	101.495	
5.625	101.731	101.631	101.531	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	101.591	101.482	101.391	3.000	N/A	N/A	N/A	5.625	102.039	101.939	101.839	
5.750	102.006	101.839	101.806	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	102.080	101.904	101.880	3.125	N/A	N/A	N/A	5.750	102.326	102.174	102.044	
5.875	102.378	102.211	102.178	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	102.448	102.272	102.248	3.250	N/A	N/A	N/A	5.875	102.698	102.546	102.415	
5.990	102.616	102.449	102.416	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	102.617	102.441	102.417	3.375	N/A	N/A	N/A	5.990	102.936	102.784	102.654	
6.000	102.716	102.549	102.516	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	102.717	102.541	102.517	3.500	N/A	N/A	N/A	6.000	103.036	102.884	102.754	
6.125	102.915	102.748	102.715	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	102.788	102.612	102.588	3.625	N/A	N/A	N/A	6.125	103.265	103.083	102.952	
6.250	103.292	102.848	102.897	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	102.961	102.509	102.549	3.750	N/A	N/A	N/A	6.250	103.461	103.072	102.810	
6.375	103.638	103.194	103.243	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	103.303	102.851	102.891	3.875	N/A	N/A	N/A	6.375	103.807	103.418	103.156	
6.500	103.933	103.489	103.538	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	103.538	103.086	103.126	3.990	N/A	N/A	N/A	6.500	104.102	103.713	103.451	
6.625	104.170	103.726	103.775	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	103.656	103.204	103.244	4.000	N/A	N/A	N/A	6.625	104.339	103.950	103.688	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.625	99.853	99.694	99.653	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.755	95.655	95.555	3.375	95.726	95.626	95.526
2.875	N/A	N/A	N/A	N/A	4.750	100.369	100.210	100.169	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.388	96.288	96.188	3.500	96.359	96.259	96.159
2.990	N/A	N/A	N/A	N/A	4.875	100.794	100.635	100.594	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.927	96.827	96.727	3.625	96.899	96.799	96.699
3.000	N/A	N/A	N/A	N/A	4.990	101.027	100.868	100.827	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.406	97.306	97.206	3.750	97.377	97.277	97.177
3.125	N/A	N/A	N/A	N/A	5.000	101.127	100.968	100.927	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.838	97.738	97.638	3.875	97.810	97.710	97.610
3.250	N/A	N/A	N/A	N/A	5.125	101.436	101.277	101.236	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.128	98.028	97.928	3.990	98.099	97.999	97.899
3.375	N/A	N/A	N/A	N/A	5.250	101.599	101.440	101.399	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.228	98.128	98.028	4.000	98.199	98.099	97.999
3.500	N/A	N/A	N/A	N/A	5.375	102.005	101.846	101.805	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.949	98.849	98.749	4.125	98.920	98.820	98.720
3.625	N/A	N/A	N/A	N/A	5.500	102.332	102.173	102.132	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.299	99.199	99.099	4.250	99.254	99.154	99.054
3.750	N/A	N/A	N/A	N/A	5.625	102.597	102.438	102.397	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.674	99.574	99.474	4.375	99.630	99.530	99.430
3.875	N/A	N/A	N/A	N/A	5.750	102.510	102.351	102.310	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.009	99.909	99.809	4.500	99.964	99.864	99.764
3.990	N/A	N/A	N/A	N/A	5.875	102.861	102.702	102.661	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.349	100.249	100.149	4.625	100.305	100.205	100.105
4.000	N/A	N/A	N/A	N/A	5.990	103.040	102.881	102.840	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.708	100.557	100.508	4.750	100.608	100.446	100.294
4.125	N/A	N/A	N/A	N/A	6.000	103.140	102.981	102.940	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	101.046	100.895	100.846	4.875	100.945	100.783	100.631
4.250	N/A	N/A	N/A	N/A	6.125	103.281	103.122	103.081	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	101.228	101.077	101.028	4.990	101.127	100.965	100.813
4.375	N/A	N/A	N/A	N/A	6.250	103.272	102.837	102.883	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	101.328	101.177	101.128	5.000	101.227	101.065	100.913
4.500	N/A	N/A	N/A	N/A	6.375	103.564	103.129	103.175	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.617	101.466	101.417	5.125	101.516	101.354	101.202
4.625	N/A	N/A	N/A	N/A	6.500	103.790	103.355	103.401	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.687	101.412	101.388	5.250	101.462	101.163	100.905
4.750	N/A	N/A	N/A	N/A	6.625	103.984	103.575	103.608	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	102.013	101.738	101.714	5.375	101.788	101.489	101.231
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.877	95.677	95.677	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.627	96.427	96.427
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.416	96.216	96.216	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	97.048	96.848	96.848
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.833	96.633	96.633	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.573	97.373	97.373
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.168	96.968	96.968	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	98.052	97.852	97.852
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.470	97.270	97.270	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.484	98.284	98.284
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.640	97.440	97.440	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.781	98.581	98.581
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.740	97.540	97.540	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.881	98.681	98.681
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.351	98.151	98.151	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	99.252	99.052	99.052
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.016	97.816	97.816	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	99.291	99.091	99.091
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.275	98.075	98.075	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.580	99.380	99.380
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.636	98.436	98.436	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.955	99.755	99.755
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A																	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/30/2022

W. Rate Sheet Dated: 7/1/2022

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@afwholesale.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.: 8/30/2022

W. Rate Sheet Dated: 7/1/2022

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	Rate	30 Day	45 Day	60 Day		
4.625	98.580	98.480	98.380	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	97.368	97.268	97.168	2.750	N/A	N/A	N/A	4.625	98.586	98.486	98.386	4.625	98.586	98.486	98.386		
4.750	99.094	98.994	98.894	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	98.196	98.096	97.996	2.875	N/A	N/A	N/A	4.750	99.197	99.097	98.997	4.750	99.197	99.097	98.997		
4.875	99.589	99.489	99.389	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	98.689	98.589	98.489	2.990	N/A	N/A	N/A	4.875	99.692	99.592	99.492	4.875	99.692	99.592	99.492		
4.990	99.915	99.815	99.715	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	98.761	98.661	98.561	3.000	N/A	N/A	N/A	4.990	100.018	99.918	99.818	4.990	100.018	99.918	99.818		
5.000	100.015	99.915	99.815	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.861	98.761	98.661	3.125	N/A	N/A	N/A	5.000	100.118	100.018	99.918	5.000	100.118	100.018	99.918		
5.125	100.371	100.271	100.171	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	99.063	98.963	98.863	3.250	N/A	N/A	N/A	5.125	100.474	100.374	100.274	5.125	100.474	100.374	100.274		
5.250	100.734	100.634	100.534	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	99.380	99.280	99.180	3.375	N/A	N/A	N/A	5.250	101.039	100.939	100.839	5.250	101.039	100.939	100.839		
5.375	101.173	101.066	100.973	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.931	99.831	99.731	3.500	N/A	N/A	N/A	5.375	101.478	101.371	101.278	5.375	101.478	101.371	101.278		
5.500	101.535	101.416	101.335	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	100.323	100.204	100.123	3.625	N/A	N/A	N/A	5.500	101.839	101.720	101.639	5.500	101.839	101.720	101.639		
5.625	101.847	101.728	101.647	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	100.665	100.546	100.465	3.750	N/A	N/A	N/A	5.625	102.152	102.033	101.952	5.625	102.152	102.033	101.952		
5.750	102.053	101.953	101.843	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	100.357	100.257	100.147	3.875	N/A	N/A	N/A	5.750	102.225	102.125	102.025	5.750	102.225	102.125	102.025		
5.875	102.341	102.241	102.129	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.833	100.733	100.621	3.990	N/A	N/A	N/A	5.875	102.513	102.413	102.301	5.875	102.513	102.413	102.301		
5.990	102.490	102.390	102.272	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.982	100.882	100.764	4.000	N/A	N/A	N/A	5.990	102.662	102.562	102.444	5.990	102.662	102.562	102.444		
6.000	102.590	102.490	102.372	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	101.082	100.982	100.864	4.125	N/A	N/A	N/A	6.000	102.762	102.662	102.544	6.000	102.762	102.662	102.544		
6.125	102.777	102.677	102.561	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	101.269	101.169	101.053	4.250	N/A	N/A	N/A	6.125	102.949	102.849	102.733	6.125	102.949	102.849	102.733		
6.250	102.800	102.429	102.302	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	99.402	99.031	98.904	4.375	N/A	N/A	N/A	6.250	102.800	102.429	102.302	6.250	102.800	102.429	102.302		
6.375	103.059	102.688	102.560	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.747	99.376	99.248	4.500	N/A	N/A	N/A	6.375	103.059	102.688	102.560	6.375	103.059	102.688	102.560		
6.500	103.295	103.011	102.851	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	100.325	100.041	99.881	4.625	N/A	N/A	N/A	6.500	103.295	103.011	102.851	6.500	103.295	103.011	102.851		
6.625	103.630	103.350	103.191	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	100.670	100.390	100.231	4.750	N/A	N/A	N/A	6.625	103.630	103.350	103.191	6.625	103.630	103.350	103.191		
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	Rate	30 Day	45 Day	60 Day		
2.750	N/A	N/A	N/A	3.500	92.999	92.899	92.799	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.110	94.976	94.910	3.125	95.170	95.036	94.970	3.125	95.170	95.036	94.970		
2.875	N/A	N/A	N/A	3.625	93.836	93.736	93.636	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.692	95.558	95.492	3.250	95.707	95.573	95.507	3.250	95.707	95.573	95.507		
2.990	N/A	N/A	N/A	3.750	94.693	94.593	94.493	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.213	96.079	96.013	3.375	96.229	96.095	96.029	3.375	96.229	96.095	96.029		
3.000	N/A	N/A	N/A	3.875	95.334	95.234	95.134	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.720	96.586	96.520	3.500	96.735	96.601	96.535	3.500	96.735	96.601	96.535		
3.125	N/A	N/A	N/A	3.990	96.099	95.999	95.899	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.153	97.053	96.953	3.625	97.225	97.125	97.025	3.625	97.225	97.125	97.025		
3.250	N/A	N/A	N/A	4.000	96.199	96.099	95.999	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.597	97.497	97.397	3.750	97.597	97.497	97.397	3.750	97.597	97.497	97.397		
3.375	N/A	N/A	N/A	4.125	97.445	97.345	97.245	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.026	97.926	97.826	3.875	98.026	97.926	97.826	3.875	98.026	97.926	97.826		
3.500	N/A	N/A	N/A	4.250	98.186	98.086	97.986	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.323	98.223	98.123	3.990	98.323	98.223	98.123	3.990	98.323	98.223	98.123		
3.625	N/A	N/A	N/A	4.375	98.848	98.748	98.648	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.423	98.323	98.223	4.000	98.423	98.323	98.223	4.000	98.423	98.323	98.223		
3.750	N/A	N/A	N/A	4.500	99.471	99.371	99.271	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	99.009	98.879	98.809	4.125	99.190	99.060	98.990	4.125	99.190	99.060	98.990		
3.875	N/A	N/A	N/A	4.625	99.999	99.897	99.797	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.519	99.390	99.319	4.250	99.535	99.406	99.335	4.250	99.535	99.406	99.335		
3.990	N/A	N/A	N/A	4.750	100.515	100.405	100.315	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.908	99.779	99.701	4.375	99.924	99.795	99.717	4.375	99.924	99.795	99.717		
4.000	N/A	N/A	N/A	4.875	100.992	100.878	100.792	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	100.216	100.086	100.000	4.500	100.231	100.101	100.015	4.500	100.231	100.101	100.015		
4.125	N/A	N/A	N/A	4.990	101.207	101.093	101.007	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	100.280	100.084	99.999	4.625	100.706	100.510	100.425	4.625	100.706	100.510	100.425		
4.250	N/A	N/A	N/A	5.000	101.307	101.193	101.107	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.694	100.497	100.401	4.750	100.725	100.528	100.432	4.750	100.725	100.528	100.432		
4.375	N/A	N/A	N/A	5.125	101.204	101.079	100.978	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	101.044	100.847	100.748	4.875	101.075	100.878	100.779	4.875	101.075	100.878	100.779		
4.500	N/A	N/A	N/A	5.250	101.628	101.502	101.401	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	101.255	101.049	100.961	4.990	101.286	101.090	100.992	4.990	101.286	101.090	100.992		
4.625	N/A	N/A	N/A	5.375	101.958	101.829	101.728	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	101.355	101.159	101.061	5.000	101.386	101.190	101.092	5.000	101.386	101.190	101.092		
4.750	N/A	N/A	N/A	5.500	102.310	102.179	102.078	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.645	101.545	101.445	5.125	101.813	101.713	101.613	5.125	101.813	101.713	101.613		
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	92.812	92.678	92.612	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	93.343	93.209	93.143	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	93.920	93.786	93.720	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A										
2.500	N/A	N/A																											



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/30/2022

W. Rate Sheet Dated: 7/1/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/1/2022

45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/30/2022

W. Rate Sheet Dated: 7/1/2022

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

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Flood Certification = \$10.00

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

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

FHA ID# - 13586000



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.:

8/30/2022

W. Rate Sheet Dated: 7/1/2022

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	98.580	98.480	98.380	3.500	92.999	92.899	92.799	3.125	95.110	94.976	94.910	4.625	97.299	97.199	97.099	3.125	#N/A	#N/A	#N/A
4.750	99.094	98.994	98.894	3.625	93.836	93.736	93.636	3.250	95.692	95.558	95.492	4.750	97.970	97.870	97.770	3.250	93.602	93.468	93.402
4.875	99.589	99.489	99.389	3.750	94.693	94.593	94.493	3.375	96.213	96.079	96.013	4.875	98.464	98.364	98.264	3.375	94.128	93.994	93.928
4.990	99.915	99.815	99.715	3.875	95.334	95.234	95.134	3.500	96.720	96.586	96.520	4.990	98.663	98.563	98.463	3.500	94.670	94.536	94.470
5.000	100.015	99.915	99.815	3.990	96.099	95.999	95.899	3.625	97.153	97.053	96.953	5.000	98.763	98.663	98.563	3.625	95.394	95.294	95.194
5.125	100.371	100.271	100.171	4.000	96.199	96.099	95.999	3.750	97.597	97.497	97.397	5.125	99.042	98.942	98.842	3.750	95.846	95.746	95.646
5.250	100.734	100.634	100.534	4.125	97.445	97.345	97.245	3.875	98.026	97.926	97.826	5.250	99.382	99.282	99.182	3.875	96.283	96.183	96.083
5.375	101.173	101.066	100.973	4.250	98.186	98.086	97.986	3.990	98.323	98.223	98.123	5.375	99.877	99.770	99.677	3.990	96.616	96.516	96.416
5.500	101.535	101.416	101.335	4.375	98.848	98.748	98.648	4.000	98.423	98.323	98.223	5.500	100.254	100.135	100.054	4.000	96.716	96.616	96.516
5.625	101.847	101.728	101.647	4.500	99.471	99.371	99.271	4.125	99.009	98.879	98.809	5.625	100.581	100.462	100.381	4.125	97.625	97.495	97.425
5.750	102.053	101.953	101.843	4.625	99.999	99.897	99.799	4.250	99.519	99.390	99.319	5.750	100.530	100.430	100.320	4.250	98.156	98.027	97.956
5.875	102.341	102.241	102.129	4.750	100.515	100.405	100.315	4.375	99.908	99.779	99.701	5.875	100.912	100.812	100.700	4.375	98.549	98.420	98.342
5.990	102.490	102.390	102.272	4.875	100.992	100.878	100.792	4.500	100.216	100.086	100.000	5.990	101.061	100.961	100.843	4.500	98.860	98.730	98.644
6.000	102.590	102.490	102.372	4.990	101.207	101.093	101.007	4.625	100.280	100.084	99.999	6.000	101.161	101.061	100.943	4.625	99.306	99.110	99.025
6.125	102.777	102.677	102.561	5.000	101.307	101.193	101.107	4.750	100.694	100.497	100.401	6.125	101.348	101.248	101.132	4.750	99.486	99.289	99.193
6.250	102.800	102.429	102.302	5.125	101.204	101.079	100.978	4.875	101.044	100.847	100.748	6.250	100.426	100.055	99.928	4.875	100.076	99.879	99.780
6.375	103.059	102.688	102.560	5.250	101.628	101.502	101.401	4.990	101.255	101.059	100.961	6.375	100.728	100.357	100.229	4.990	100.287	100.091	99.993
6.500	103.300	103.016	102.856	5.375	101.958	101.829	101.728	5.000	101.355	101.159	101.061	6.500	101.140	100.856	100.696	5.000	100.387	100.191	100.093
6.625	103.645	103.365	103.206	5.500	102.310	102.179	102.078	5.125	101.645	101.545	101.445	6.625	101.490	101.210	101.051	5.125	100.845	100.745	100.645

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

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45 Day Lock Exp.:

8/15/2022

60 Day Lock Exp.:

8/30/2022

W. Rate Sheet Dated: 7/1/2022

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.:

8/30/2022

W. Rate Sheet Dated: 7/1/2022

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									

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FHA ID# - 1358600006

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