



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/4/2022

45 Day Lock Exp.: 8/19/2022

60 Day Lock Exp.: 9/5/2022

W. Rate Sheet Dated: 7/5/2022

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	100.600	100.397	100.163	4.500	99.920	99.717	99.483	2.875	95.371	95.221	95.071	3.125	N/A	N/A	N/A
4.625	101.172	100.969	100.735	4.625	100.492	100.289	100.055	3.000	95.693	95.543	95.393	3.250	N/A	N/A	N/A
4.750	100.628	100.478	100.119	4.750	99.948	99.798	99.439	3.125	96.015	95.865	95.715	3.375	N/A	N/A	N/A
4.875	101.175	101.025	100.666	4.875	100.495	100.345	99.986	3.250	96.798	96.648	96.498	3.500	N/A	N/A	N/A
5.000	101.682	101.532	101.173	5.000	101.002	100.852	100.493	3.375	97.114	96.964	96.814	3.625	N/A	N/A	N/A
5.125	102.150	102.000	101.641	5.125	101.470	101.320	100.961	3.500	97.429	97.279	97.129	Margin = 2.250		Index = 2.830	
5.250	100.994	100.844	100.266	5.250	100.314	100.164	99.586	3.625	97.735	97.585	97.435	30 Year OTC			
5.375	101.441	101.291	100.713	5.375	100.761	100.611	100.033	3.750	97.520	97.348	97.176	Rate	30 Day	45 Day	60 Day
5.500	101.844	101.694	101.116	5.500	101.164	101.014	100.436	3.875	97.813	97.641	97.469	6.750	102.750	102.500	102.250
5.625	102.198	102.048	101.470	5.625	101.518	101.368	100.790	4.000	98.094	97.922	97.750				
5.750	101.672	101.522	100.897	5.750	100.992	100.842	100.217	4.125	98.355	98.183	98.011				
5.875	102.042	101.892	101.267	5.875	101.362	101.212	100.587	4.250	98.969	98.711	98.453				
6.000	102.397	102.247	101.622	6.000	101.717	101.567	100.942	4.375	99.219	98.961	98.703				
6.125	102.745	102.595	101.970	6.125	102.065	101.915	101.290	4.500	99.448	99.190	98.933				
6.250	102.617	102.467	101.842	6.250	101.937	101.787	101.162	4.625	99.651	99.393	99.135				
6.375	102.964	102.814	102.189	6.375	102.284	102.134	101.509	4.750	N/A	N/A	N/A				
6.500	103.311	103.161	102.536	6.500	102.631	102.481	101.856	4.875	N/A	N/A	N/A				
6.625	103.663	103.513	102.888	6.625	102.983	102.833	102.208	5.000	N/A	N/A	N/A				
6.750	103.963	103.813	103.188	6.750	103.283	103.133	102.508	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	100.400	100.300	100.097	99.863	4.500	99.720	99.620	99.417	99.183	2.875	94.501	94.401	94.251	94.101	
4.625	100.972	100.872	100.669	100.435	4.625	100.292	100.192	99.989	99.755	3.000	94.823	94.723	94.573	94.423	
4.750	100.428	100.328	100.118	99.819	4.750	99.748	99.648	99.498	99.139	3.125	95.145	95.045	94.895	94.745	
4.875	100.975	100.875	100.725	100.366	4.875	100.295	100.195	100.045	99.686	3.250	96.528	96.428	96.278	96.128	
5.000	101.482	101.382	101.232	100.873	5.000	100.802	100.702	100.552	100.193	3.375	96.844	96.744	96.594	96.444	
5.125	101.950	101.850	101.700	101.341	5.125	101.341	101.241	101.091	100.661	3.500	97.159	97.059	96.909	96.759	
5.250	100.794	100.694	100.544	99.966	5.250	100.114	100.014	99.864	99.286	3.625	97.465	97.365	97.215	97.065	
5.375	101.241	101.141	100.991	100.413	5.375	100.561	100.461	100.311	99.733	3.750	97.750	97.650	97.478	97.306	
5.500	101.644	101.544	101.394	100.816	5.500	100.964	100.864	100.714	100.136	3.875	98.043	97.943	97.771	97.599	
5.625	101.998	101.898	101.748	101.170	5.625	101.318	101.218	101.068	100.490	4.000	98.324	98.224	98.052	97.880	
5.750	101.472	101.372	101.222	100.597	5.750	100.792	100.692	100.542	99.917	4.125	98.585	98.485	98.313	98.141	
5.875	101.842	101.742	101.592	100.967	5.875	101.162	101.062	100.912	100.287	4.250	98.499	98.399	98.141	97.883	
6.000	102.197	102.097	101.947	101.322	6.000	101.517	101.417	101.267	100.642	4.375	98.749	98.649	98.391	98.133	

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 > 90.000 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	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		-0.250
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	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 -0.028 . Locks are accepted on loans in <i>Registered</i> , <i>Submitted</i> , <i>U/W-Received</i> & <i>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)	



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30 Day Lock Exp.:

8/4/2022

45 Day Lock Exp.:

8/19/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/5/2022

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	91.703	91.553	91.403	3.500	N/A	N/A	N/A
5.000	100.063	99.913	99.554	5.000	99.483	99.333	98.974	2.875	92.020	91.870	91.720	3.625	N/A	N/A	N/A
5.125	100.531	100.381	100.022	5.125	99.951	99.801	99.442	3.000	92.341	92.191	92.041	Margin = 2.250		Index = 2.830	
5.250	98.937	98.787	98.209	5.250	98.357	98.207	97.629	3.125	92.664	92.514	92.364	30 Year OTC			
5.375	99.384	99.234	98.656	5.375	98.804	98.654	98.076	3.250	93.703	93.553	93.403	Rate	30 Day	45 Day	60 Day
5.500	99.787	99.637	99.059	5.500	99.207	99.057	98.479	3.375	94.019	93.869	93.719	4.250	N/A	N/A	N/A
5.625	100.141	99.991	99.413	5.625	99.561	99.411	98.833	3.500	94.334	94.184	94.034	4.375	N/A	N/A	N/A
5.750	94.772	94.622	93.997	5.750	94.192	94.042	93.417	3.625	94.640	94.490	94.340	4.500	N/A	N/A	N/A
5.875	95.142	94.992	94.367	5.875	94.562	94.412	93.787	3.750	94.925	94.753	94.581	4.625	N/A	N/A	N/A
6.000	95.497	95.347	94.722	6.000	94.917	94.767	94.142	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	95.265	95.115	94.490	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	95.137	94.987	94.362	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	95.484	95.334	94.709	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	95.831	95.681	95.056	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	100.163	100.063	99.913	99.554	5.000	99.583	99.483	99.333	98.974	2.750	91.272	91.172	91.022	90.872
5.125	100.631	100.531	100.381	100.022	5.125	100.051	99.951	99.801	99.442	2.875	91.589	91.489	91.339	91.189
5.250	99.037	98.937	98.787	98.209	5.250	98.457	98.357	98.207	97.629	3.000	91.910	91.810	91.660	91.510
5.375	99.484	99.384	99.234	98.656	5.375	98.904	98.804	98.654	98.076	3.125	92.233	92.133	91.983	91.833
5.500	99.887	99.787	99.637	99.059	5.500	99.307	99.207	99.057	98.479	3.250	94.366	94.266	94.116	93.966
5.625	100.241	100.141	99.991	99.413	5.625	99.661	99.561	99.411	98.833	3.375	94.681	94.581	94.431	94.281
5.750	94.872	94.772	94.622	93.997	5.750	94.292	94.192	94.042	93.417	3.500	94.996	94.896	94.746	94.596
5.875	95.242	95.142	94.992	94.367	5.875	94.662	94.562	94.412	93.787	3.625	95.303	95.203	95.053	94.903
6.000	95.597	95.497	95.347	94.722	6.000	95.017	94.917	94.767	94.142	3.750	95.994	95.894	95.722	95.550

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	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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8/4/2022

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60 Day Lock Exp.:

9/5/2022

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Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.551	98.451	98.351	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.967	97.850	97.767	2.000	N/A	N/A	N/A	4.625	98.652	98.542	98.439
4.750	99.071	98.971	98.871	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	98.531	98.414	98.331	2.125	N/A	N/A	N/A	4.750	99.223	99.113	99.010
4.875	99.560	99.460	99.360	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	99.014	98.897	98.814	2.250	N/A	N/A	N/A	4.875	99.711	99.601	99.498
4.990	99.864	99.764	99.664	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	99.262	99.130	99.062	2.375	N/A	N/A	N/A	4.990	100.015	99.905	99.802
5.000	99.964	99.864	99.764	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	99.362	99.230	99.162	2.500	N/A	N/A	N/A	5.000	100.115	100.005	99.902
5.125	100.321	100.221	100.121	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.941	99.807	99.741	2.625	N/A	N/A	N/A	5.125	100.473	100.363	100.260
5.250	100.374	100.257	100.174	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	100.458	100.324	100.258	2.750	N/A	N/A	N/A	5.250	100.656	100.550	100.438
5.375	100.831	100.714	100.631	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.910	100.776	100.710	2.875	N/A	N/A	N/A	5.375	101.114	101.008	100.896
5.500	101.224	101.107	101.024	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	101.230	101.096	101.030	2.990	N/A	N/A	N/A	5.500	101.507	101.401	101.289
5.625	101.562	101.445	101.362	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	101.446	101.297	101.246	3.000	N/A	N/A	N/A	5.625	101.845	101.739	101.627
5.750	101.776	101.609	101.576	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	101.848	101.672	101.648	3.125	N/A	N/A	N/A	5.750	102.098	101.958	101.834
5.875	102.158	101.991	101.958	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	102.227	102.051	102.027	3.250	N/A	N/A	N/A	5.875	102.481	102.341	102.217
5.990	102.415	102.248	102.215	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	102.413	102.237	102.213	3.375	N/A	N/A	N/A	5.990	102.738	102.598	102.474
6.000	102.515	102.348	102.315	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	102.513	102.337	102.313	3.500	N/A	N/A	N/A	6.000	102.838	102.698	102.574
6.125	102.713	102.546	102.513	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	102.594	102.418	102.394	3.625	N/A	N/A	N/A	6.125	103.060	102.895	102.771
6.250	102.990	102.823	102.672	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	102.656	102.487	102.312	3.750	N/A	N/A	N/A	6.250	103.144	102.830	102.637
6.375	103.328	102.868	103.010	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.991	102.522	102.647	3.875	N/A	N/A	N/A	6.375	103.482	103.168	102.975
6.500	103.619	103.159	103.301	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	103.223	102.754	102.879	3.990	N/A	N/A	N/A	6.500	103.774	103.460	103.267
6.625	103.859	103.399	103.541	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	103.349	102.880	103.005	4.000	N/A	N/A	N/A	6.625	104.014	103.700	103.507
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	99.888	99.721	99.688	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.121	96.021	95.921	3.375	96.090	95.990	95.890
2.875	N/A	N/A	N/A	4.750	100.354	100.187	100.154	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.750	96.650	96.550	3.500	96.719	96.619	96.519
2.990	N/A	N/A	N/A	4.875	100.772	100.605	100.572	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.285	97.185	97.085	3.625	97.254	97.154	97.054
3.000	N/A	N/A	N/A	4.990	100.995	100.828	100.795	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.758	97.658	97.558	3.750	97.727	97.627	97.527
3.125	N/A	N/A	N/A	5.000	101.095	100.928	100.895	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.183	98.083	97.983	3.875	98.152	98.052	97.952
3.250	N/A	N/A	N/A	5.125	101.398	101.231	101.198	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.467	98.367	98.267	3.990	98.436	98.336	98.236
3.375	N/A	N/A	N/A	5.250	101.384	101.200	101.184	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.567	98.467	98.367	4.000	98.536	98.436	98.336
3.500	N/A	N/A	N/A	5.375	101.776	101.592	101.576	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.281	99.181	99.081	4.125	99.251	99.151	99.051
3.625	N/A	N/A	N/A	5.500	102.093	101.909	101.893	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.599	99.499	99.399	4.250	99.552	99.452	99.352
3.750	N/A	N/A	N/A	5.625	102.347	102.163	102.147	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.963	99.863	99.763	4.375	99.916	99.816	99.716
3.875	N/A	N/A	N/A	5.750	102.303	102.144	102.103	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.289	100.189	100.089	4.500	100.242	100.142	100.042
3.990	N/A	N/A	N/A	5.875	102.640	102.481	102.440	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.621	100.521	100.421	4.625	100.574	100.474	100.374
4.000	N/A	N/A	N/A	5.990	102.808	102.649	102.608	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.793	100.615	100.593	4.750	100.665	100.492	100.341
4.125	N/A	N/A	N/A	6.000	102.908	102.749	102.708	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	101.118	100.940	100.918	4.875	100.990	100.817	100.666
4.250	N/A	N/A	N/A	6.125	103.045	102.886	102.845	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	101.290	101.112	101.090	4.990	101.162	100.989	100.838
4.375	N/A	N/A	N/A	6.250	103.001	102.549	102.687	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	101.390	101.212	101.190	5.000	101.262	101.089	100.938
4.500	N/A	N/A	N/A	6.375	103.282	102.830	102.968	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.663	101.485	101.463	5.125	101.536	101.363	101.212
4.625	N/A	N/A	N/A	6.500	103.502	103.050	103.188	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.626	101.343	101.350	5.250	101.393	101.117	100.869
4.750	N/A	N/A	N/A	6.625	103.707	103.320	103.395	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.938	101.655	101.662	5.375	101.705	101.429	101.181
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	96.238	96.038	96.038	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.981	96.781	96.781
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.775	96.575	96.575	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	97.394	97.194	97.194
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.189	96.989	96.989	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.926	97.726	97.726
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.520	97.320	97.320	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	98.400	98.200	98.200
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.819	97.619	97.619	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.824	98.624	98.624
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.985	97.785	97.785	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	99.116	98.916	98.916
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.085	97.885	97.885	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	99.216	99.016	99.016
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.693	98.493	98.493	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	99.576	99.376	99.376
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.320	98.120	98.120	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	99.587	99.387	99.387
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.572	98.372	98.372	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.869	99.669	99.669
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.796	98.596	98.596	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	100.199	99.999	99.999
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.087	98.887	98.887	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	100.837	100.637	100.637
3.375	N/A	N/A	N/A																				



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/4/2022

45 Day Lock Exp.:

8/19/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/5/2022

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 -0.028 . 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.: 8/4/2022
45 Day Lock Exp.: 8/19/2022
60 Day Lock Exp.: 9/5/2022

W. Rate Sheet Dated: 7/5/2022

Release Time: 10:00 am ET

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.851	98.751	98.651	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.701	96.601	96.501	2.750	N/A	N/A	N/A	4.625	.105	.205	.305
4.750	99.228	99.128	99.028	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.078	96.978	96.878	2.875	N/A	N/A	N/A	4.750	.145	.245	.345
4.875	99.743	99.643	99.543	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.593	97.493	97.393	2.990	N/A	N/A	N/A	4.875	.182	.282	.382
4.990	100.081	99.981	99.881	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.931	97.831	97.731	3.000	N/A	N/A	N/A	4.990	.320	.420	.520
5.000	100.181	100.081	99.981	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.031	97.931	97.831	3.125	N/A	N/A	N/A	5.000	.220	.320	.420
5.125	100.558	100.458	100.358	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.408	98.308	98.208	3.250	N/A	N/A	N/A	5.125	.252	.352	.452
5.250	100.784	100.684	100.584	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.634	98.534	98.434	3.375	N/A	N/A	N/A	5.250	.282	.382	.482
5.375	101.237	101.136	101.037	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.087	98.986	98.887	3.500	N/A	N/A	N/A	5.375	.312	.412	.512
5.500	101.611	101.501	101.411	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.461	99.351	99.251	3.625	N/A	N/A	N/A	5.500	.342	.442	.542
5.625	101.938	101.828	101.738	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.788	99.678	99.588	3.750	N/A	N/A	N/A	5.625	.370	.480	.570
5.750	101.871	101.733	101.603	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.721	99.583	99.453	3.875	N/A	N/A	N/A	5.750	.470	.608	.738
5.875	102.198	102.058	101.927	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.048	99.908	99.777	3.990	N/A	N/A	N/A	5.875	.545	.685	.816
5.990	102.387	102.244	102.113	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.237	100.094	99.963	4.000	N/A	N/A	N/A	5.990	.690	.833	.964
6.000	102.487	102.344	102.213	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.337	100.194	100.063	4.125	N/A	N/A	N/A	6.000	.590	.733	.864
6.125	102.698	102.549	102.417	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.548	100.399	100.267	4.250	N/A	N/A	N/A	6.125	.625	.774	.906
6.250	102.648	102.265	102.109	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	100.498	100.115	99.959	4.375	N/A	N/A	N/A	6.250	.687	1.070	1.226
6.375	102.927	102.541	102.385	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	100.777	100.391	100.235	4.500	N/A	N/A	N/A	6.375	.742	1.128	1.284
6.500	103.174	102.830	102.637	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	101.024	100.680	100.487	4.625	N/A	N/A	N/A	6.500	.802	1.146	1.399
6.625	103.471	103.179	102.987	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	101.321	101.029	100.837	4.750	N/A	N/A	N/A	6.625	.862	1.154	1.346
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	93.147	93.047	92.947	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.362	95.262	95.162	3.125	1.072	1.172	1.272
2.875	N/A	N/A	N/A	3.625	93.994	93.894	93.794	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.955	95.855	95.755	3.250	1.072	1.172	1.272
2.990	N/A	N/A	N/A	3.750	94.787	94.687	94.587	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.483	96.383	96.283	3.375	1.072	1.172	1.272
3.000	N/A	N/A	N/A	3.875	95.436	95.336	95.236	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.998	96.898	96.798	3.500	1.072	1.172	1.272
3.125	N/A	N/A	N/A	3.990	96.213	96.113	96.013	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.544	97.444	97.344	3.625	1.072	1.172	1.272
3.250	N/A	N/A	N/A	4.000	96.313	96.213	96.113	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.996	97.896	97.796	3.750	1.072	1.172	1.272
3.375	N/A	N/A	N/A	4.125	97.570	97.470	97.370	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.433	98.333	98.233	3.875	1.072	1.172	1.272
3.500	N/A	N/A	N/A	4.250	98.317	98.217	98.117	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.734	98.634	98.534	3.990	1.180	1.280	1.380
3.625	N/A	N/A	N/A	4.375	98.992	98.892	98.792	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.834	98.734	98.634	4.000	1.080	1.180	1.280
3.750	N/A	N/A	N/A	4.500	99.622	99.518	99.419	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	99.273	99.151	99.073	4.125	.725	.847	.925
3.875	N/A	N/A	N/A	4.625	100.160	100.049	99.951	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.794	99.666	99.591	4.250	.737	.865	.940
3.990	N/A	N/A	N/A	4.750	100.645	100.527	100.429	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	100.188	100.055	99.980	4.375	.750	.883	.958
4.000	N/A	N/A	N/A	4.875	101.134	101.012	100.914	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	100.502	100.356	100.282	4.500	.762	.908	.982
4.125	N/A	N/A	N/A	4.990	101.356	101.233	101.135	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	100.416	100.208	100.110	4.625	.772	.980	1.078
4.250	N/A	N/A	N/A	5.000	101.456	101.333	101.235	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.835	100.618	100.520	4.750	.785	1.002	1.100
4.375	N/A	N/A	N/A	5.125	101.238	101.136	101.013	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	101.191	100.972	100.874	4.875	.815	1.034	1.132
4.500	N/A	N/A	N/A	5.250	101.672	101.567	101.445	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	101.412	101.191	101.093	4.990	.972	1.193	1.291
4.625	N/A	N/A	N/A	5.375	102.009	101.900	101.777	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	101.512	101.291	101.193	5.000	.872	1.093	1.191
4.750	N/A	N/A	N/A	5.500	102.367	102.255	102.133	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.730	101.630	101.530	5.125	.917	1.017	1.117



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.:

8/4/2022

45 Day Lock Exp.:

8/19/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/5/2022

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 -0.028 . 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

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9/5/2022

W. Rate Sheet Dated: 7/5/2022

Release Time: 10:00 am ET

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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 **-0.028**. 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



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.:

8/4/2022

45 Day Lock Exp.:

8/19/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/5/2022

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	98.851	98.751	98.651	3.500	93.147	93.047	92.947	3.125	95.362	95.262	95.162	4.625	97.101	97.001	96.901	3.125	#N/A	#N/A	#N/A
4.750	99.228	99.128	99.028	3.625	93.994	93.894	93.794	3.250	95.955	95.855	95.755	4.750	97.478	97.378	97.278	3.250	#REF!	#REF!	#REF!
4.875	99.743	99.643	99.543	3.750	94.787	94.687	94.587	3.375	96.483	96.383	96.283	4.875	97.993	97.893	97.793	3.375	94.733	94.633	94.533
4.990	100.081	99.981	99.881	3.875	95.436	95.336	95.236	3.500	96.998	96.898	96.798	4.990	98.331	98.231	98.131	3.500	95.248	95.148	95.048
5.000	100.181	100.081	99.981	3.990	96.213	96.113	96.013	3.625	97.544	97.444	97.344	5.000	98.431	98.331	98.231	3.625	95.794	95.694	95.594
5.125	100.558	100.458	100.358	4.000	96.313	96.213	96.113	3.750	97.996	97.896	97.796	5.125	98.808	98.708	98.608	3.750	96.246	96.146	96.046
5.250	100.784	100.684	100.584	4.125	97.570	97.470	97.370	3.875	98.433	98.333	98.233	5.250	99.034	98.934	98.834	3.875	96.683	96.583	96.483
5.375	101.237	101.136	101.037	4.250	98.317	98.217	98.117	3.990	98.734	98.634	98.534	5.375	99.487	99.386	99.287	3.990	96.984	96.884	96.784
5.500	101.611	101.501	101.411	4.375	98.992	98.890	98.792	4.000	98.834	98.734	98.634	5.500	99.861	99.751	99.661	4.000	97.084	96.984	96.884
5.625	101.938	101.828	101.738	4.500	99.622	99.518	99.419	4.125	99.273	99.151	99.073	5.625	100.188	100.078	99.988	4.125	97.523	97.401	97.323
5.750	101.871	101.733	101.603	4.625	100.160	100.049	99.951	4.250	99.794	99.666	99.591	5.750	100.121	99.983	99.853	4.250	98.044	97.916	97.841
5.875	102.198	102.058	101.927	4.750	100.645	100.527	100.429	4.375	100.188	100.055	99.980	5.875	100.448	100.308	100.177	4.375	98.438	98.305	98.230
5.990	102.387	102.244	102.113	4.875	101.134	101.012	100.914	4.500	100.502	100.356	100.282	5.990	100.637	100.494	100.363	4.500	98.752	98.606	98.532
6.000	102.487	102.344	102.213	4.990	101.356	101.233	101.135	4.625	100.416	100.208	100.110	6.000	100.737	100.594	100.463	4.625	98.666	98.458	98.360
6.125	102.698	102.549	102.417	5.000	101.456	101.333	101.235	4.750	100.835	100.618	100.520	6.125	100.948	100.799	100.667	4.750	99.085	98.868	98.770
6.250	102.648	102.265	102.109	5.125	101.238	101.136	101.013	4.875	101.191	100.972	100.874	6.250	100.898	100.515	100.359	4.875	99.441	99.222	99.124
6.375	102.927	102.541	102.385	5.250	101.672	101.567	101.445	4.990	101.412	101.191	101.093	6.375	101.177	100.791	100.635	4.990	99.662	99.441	99.343
6.500	103.184	102.840	102.647	5.375	102.009	101.900	101.777	5.000	101.512	101.291	101.193	6.500	101.434	101.090	100.897	5.000	99.762	99.541	99.443
6.625	103.501	103.209	103.017	5.500	102.367	102.255	102.133	5.125	101.730	101.630	101.530	6.625	101.751	101.459	101.267	5.125	99.980	99.880	99.780

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 -0.028 . Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		
FHA ID# - 1358600006		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/4/2022

45 Day Lock Exp.:

8/19/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/5/2022

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	0.500	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 **-0.028**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/4/2022

45 Day Lock Exp.:

8/19/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/5/2022

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
8.990	101.675	101.550	101.425
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
9.990	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	
8.990	101.425	101.300	101.175	
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	
9.990	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	
8.990	101.175	101.050	100.925	
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	
9.990	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	N/A
FICO 740 - 759	0.750	0.750	0.500	0.500	0.500	0.250	0.000	-1.750	N/A
FICO 720 - 739	0.375	0.375	0.125	0.125	0.000	0.000	-0.250	-2.250	N/A
FICO 700 - 719	0.375	0.375	0.125	0.000	-0.250	-0.250	-0.500	-3.000	N/A
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.750	N/A
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	N/A
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-3.750	N/A
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.750	N/A
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	N/A
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	N/A
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	N/A
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	N/A
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.500	N/A
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	-2.500	NA	N/A
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.750	N/A
Interest Only (40 Yr Term)	-1.000	-1.000	-1.000	-1.250	-1.250	-1.500	-1.750	NA	N/A
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-0.250	N/A
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.625	N/A
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	N/A
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	N/A
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	N/A
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	N/A
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	N/A
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	N/A
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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