

W. Rate Sheet Dated: 7/6/2022

Release Time: 1:30 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	100.163	99.881	99.631	4.500	99.483	99.201	98.951	2.875	95.152	95.002	94.852	3.125	N/A	N/A	N/A
4.625	100.735	100.453	100.203	4.625	100.055	99.773	99.523	3.000	95.474	95.324	95.174	3.250	N/A	N/A	N/A
4.750	100.269	100.119	99.790	4.750	99.589	99.439	99.110	3.125	95.796	95.646	95.496	3.375	N/A	N/A	N/A
4.875	100.816	100.666	100.337	4.875	100.136	99.986	99.657	3.250	96.537	96.387	96.237	3.500	N/A	N/A	N/A
5.000	101.323	101.173	100.844	5.000	100.643	100.493	100.164	3.375	96.852	96.702	96.552	3.625	N/A	N/A	N/A
5.125	101.791	101.641	101.312	5.125	101.111	100.961	100.632	3.500	97.167	97.017	96.867	Margin = 2.250		Index = 2.825	
5.250	100.884	100.734	100.453	5.250	100.204	100.054	99.773	3.625	97.474	97.324	97.174	30 Year OTC			
5.375	101.331	101.181	100.900	5.375	100.651	100.501	100.220	3.750	97.333	97.176	97.020	Rate	30 Day	45 Day	60 Day
5.500	101.734	101.584	101.303	5.500	101.054	100.904	100.623	3.875	97.626	97.469	97.313	6.750	102.750	102.500	102.250
5.625	102.088	101.938	101.657	5.625	101.408	101.258	100.977	4.000	97.907	97.750	97.594				
5.750	101.922	101.772	101.147	5.750	101.242	101.092	100.467	4.125	98.168	98.011	97.855				
5.875	102.292	102.142	101.517	5.875	101.612	101.462	100.837	4.250	98.930	98.742	98.555				
6.000	102.647	102.497	101.872	6.000	101.967	101.817	101.192	4.375	99.180	98.992	98.805				
6.125	102.995	102.845	102.220	6.125	102.315	102.165	101.540	4.500	99.409	99.222	99.034				
6.250	102.867	102.717	102.092	6.250	102.187	102.037	101.412	4.625	99.612	99.424	99.237				
6.375	103.214	103.064	102.439	6.375	102.534	102.384	101.759	4.750	N/A	N/A	N/A				
6.500	103.561	103.411	102.786	6.500	102.881	102.731	102.106	4.875	N/A	N/A	N/A				
6.625	103.913	103.763	103.138	6.625	103.233	103.083	102.458	5.000	N/A	N/A	N/A				
6.750	104.213	104.063	103.438	6.750	103.533	103.383	102.758	5.125	N/A	N/A	N/A				

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500	99.963	99.863	99.581	99.331	4.500	99.283	99.183	98.901	98.651	2.875	94.282	94.182	94.032	93.882
4.625	100.535	100.435	100.153	99.903	4.625	99.855	99.755	99.473	99.223	3.000	94.604	94.504	94.354	94.204
4.750	100.069	99.969	99.819	99.490	4.750	99.389	99.289	99.139	98.810	3.125	94.926	94.826	94.676	94.526
4.875	100.616	100.516	100.366	100.037	4.875	99.936	99.836	99.686	99.357	3.250	96.267	96.167	96.017	95.867
5.000	101.123	101.023	100.873	100.544	5.000	100.443	100.343	100.193	99.864	3.375	96.582	96.482	96.332	96.182
5.125	101.591	101.491	101.341	101.012	5.125	100.911	100.811	100.661	100.332	3.500	96.897	96.797	96.647	96.497
5.250	100.684	100.584	100.434	100.153	5.250	100.004	99.904	99.754	99.473	3.625	97.204	97.104	96.954	96.804
5.375	101.131	101.031	100.881	100.600	5.375	100.451	100.351	100.201	99.920	3.750	97.563	97.463	97.306	97.150
5.500	101.534	101.434	101.284	101.003	5.500	100.854	100.754	100.604	100.323	3.875	97.856	97.756	97.599	97.443
5.625	101.888	101.788	101.638	101.357	5.625	101.208	101.108	100.958	100.677	4.000	98.137	98.037	97.880	97.724
5.750	101.722	101.622	101.472	100.847	5.750	101.042	100.942	100.792	100.167	4.125	98.398	98.298	98.141	97.985
5.875	102.092	101.992	101.842	101.217	5.875	101.412	101.312	101.162	100.537	4.250	98.460	98.360	98.172	97.985
6.000	102.447	102.347	102.197	101.572	6.000	101.767	101.667	101.517	100.892	4.375	98.710	98.610	98.422	98.235

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 4.750%-5.750%			-1.000

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
4.25-4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	6.750	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								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 **-0.028**. 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 †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/5/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/6/2022

Release Time: 1:30 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	91.485	91.335	91.185	3.500	N/A	N/A	N/A
5.000	99.704	99.554	99.226	5.000	99.124	98.974	98.646	2.875	91.801	91.651	91.501	3.625	N/A	N/A	N/A
5.125	100.172	100.022	99.694	5.125	99.592	99.442	99.114	3.000	92.123	91.973	91.823	Margin = 2.250		Index = 2.825	
5.250	98.828	98.678	98.397	5.250	98.248	98.098	97.817	3.125	92.445	92.295	92.145	30 Year OTC			
5.375	99.275	99.125	98.844	5.375	98.695	98.545	98.264	3.250	93.442	93.292	93.142	Rate	30 Day	45 Day	60 Day
5.500	99.678	99.528	99.247	5.500	99.098	98.948	98.667	3.375	93.757	93.607	93.457	4.250	N/A	N/A	N/A
5.625	100.032	99.882	99.601	5.625	99.452	99.302	99.021	3.500	94.072	93.922	93.772	4.375	N/A	N/A	N/A
5.750	95.022	94.872	94.247	5.750	94.442	94.292	93.667	3.625	94.379	94.229	94.079	4.500	N/A	N/A	N/A
5.875	95.392	95.242	94.617	5.875	94.812	94.662	94.037	3.750	94.738	94.582	94.426	4.625	N/A	N/A	N/A
6.000	95.747	95.597	94.972	6.000	95.167	95.017	94.392	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	96.095	95.945	95.320	6.125	95.515	95.365	94.740	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	94.967	94.817	94.192	6.250	95.387	95.237	94.612	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	96.314	96.164	95.539	6.375	95.734	95.584	94.959	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	96.661	96.511	95.886	6.500	96.081	95.931	95.306	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.625	N/A	N/A	N/A	6.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.750	N/A	N/A	N/A	6.750	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	N/A	4.500	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
5.000	99.804	99.704	99.554	99.226	5.000	99.224	99.124	98.974	98.646	2.750	91.053	90.953	90.803	90.653
5.125	100.272	100.172	100.022	99.694	5.125	99.692	99.592	99.442	99.114	2.875	91.370	91.270	91.120	90.970
5.250	98.928	98.828	98.678	98.397	5.250	98.348	98.248	98.098	97.817	3.000	91.691	91.591	91.441	91.291
5.375	99.375	99.275	99.125	98.844	5.375	98.795	98.695	98.545	98.264	3.125	92.014	91.914	91.764	91.614
5.500	99.778	99.678	99.528	99.247	5.500	99.198	99.098	98.948	98.667	3.250	94.104	94.004	93.854	93.704
5.625	100.132	100.032	99.882	99.601	5.625	99.552	99.452	99.302	99.021	3.375	94.420	94.320	94.170	94.020
5.750	95.122	95.022	94.872	94.247	5.750	94.542	94.442	94.292	93.667	3.500	94.735	94.635	94.485	94.335
5.875	95.492	95.392	95.242	94.617	5.875	94.912	94.812	94.662	94.037	3.625	95.041	94.941	94.791	94.641
6.000	95.847	95.747	95.597	94.972	6.000	95.267	95.167	95.017	94.392	3.750	95.806	95.706	95.550	95.394

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 -0.028 . 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.:

8/5/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/6/2022

Release Time: 1:30 pm ET

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Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	98.142	98.042	97.942	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.557	97.440	97.357	2.000	N/A	N/A	N/A	4.625	98.274	98.165	98.062	
4.750	98.628	98.528	98.428	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	98.087	97.970	97.887	2.125	N/A	N/A	N/A	4.750	98.810	98.701	98.598	
4.875	99.089	98.989	98.889	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.607	98.481	98.407	2.250	N/A	N/A	N/A	4.875	99.270	99.161	99.058	
4.990	99.373	99.273	99.173	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	99.085	98.959	98.885	2.375	N/A	N/A	N/A	4.990	99.554	99.445	99.342	
5.000	99.473	99.373	99.273	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	99.185	99.059	98.985	2.500	N/A	N/A	N/A	5.000	99.654	99.545	99.442	
5.125	99.801	99.701	99.601	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.734	99.608	99.534	2.625	N/A	N/A	N/A	5.125	99.983	99.874	99.771	
5.250	100.168	100.059	99.968	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	100.220	100.094	100.020	2.750	N/A	N/A	N/A	5.250	100.459	100.349	100.239	
5.375	100.593	100.484	100.393	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.640	100.514	100.440	2.875	N/A	N/A	N/A	5.375	100.884	100.774	100.664	
5.500	100.955	100.846	100.755	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.934	100.808	100.734	2.990	N/A	N/A	N/A	5.500	101.246	101.136	101.026	
5.625	101.259	101.150	101.059	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	101.104	100.979	100.904	3.000	N/A	N/A	N/A	5.625	101.550	101.440	101.330	
5.750	101.266	101.107	101.066	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	101.276	101.109	101.076	3.125	N/A	N/A	N/A	5.750	101.566	101.435	101.318	
5.875	101.609	101.450	101.409	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.615	101.448	101.415	3.250	N/A	N/A	N/A	5.875	101.909	101.778	101.661	
5.990	101.825	101.666	101.625	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.766	101.599	101.566	3.375	N/A	N/A	N/A	5.990	102.125	101.994	101.877	
6.000	101.925	101.766	101.725	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.866	101.699	101.666	3.500	N/A	N/A	N/A	6.000	102.225	102.094	101.977	
6.125	102.216	101.981	102.016	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.940	101.773	101.740	3.625	N/A	N/A	N/A	6.125	102.454	102.280	102.163	
6.250	102.482	102.005	102.167	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	102.085	101.600	101.742	3.750	N/A	N/A	N/A	6.250	102.526	102.214	102.008	
6.375	102.792	102.315	102.477	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.392	101.907	102.049	3.875	N/A	N/A	N/A	6.375	102.836	102.524	102.318	
6.500	103.062	102.585	102.747	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.607	102.122	102.264	3.990	N/A	N/A	N/A	6.500	103.107	102.795	102.589	
6.625	103.296	102.819	102.981	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.733	102.248	102.390	4.000	N/A	N/A	N/A	6.625	103.341	103.029	102.823	
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	99.465	99.298	99.265	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.082	95.982	95.882	3.375	96.068	95.968	95.868
2.875	N/A	N/A	N/A	N/A	4.750	99.902	99.735	99.702	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.604	96.504	96.404	3.500	96.573	96.473	96.373
2.990	N/A	N/A	N/A	N/A	4.875	100.296	100.129	100.096	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.135	97.035	96.935	3.625	97.104	97.004	96.904
3.000	N/A	N/A	N/A	N/A	4.990	100.501	100.334	100.301	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.590	97.490	97.390	3.750	97.559	97.459	97.359
3.125	N/A	N/A	N/A	N/A	5.000	100.601	100.434	100.401	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.986	97.886	97.786	3.875	97.955	97.855	97.755
3.250	N/A	N/A	N/A	N/A	5.125	100.881	100.714	100.681	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.230	98.130	98.030	3.990	98.200	98.100	98.000
3.375	N/A	N/A	N/A	N/A	5.250	101.169	100.993	100.969	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.330	98.230	98.130	4.000	98.300	98.200	98.100
3.500	N/A	N/A	N/A	N/A	5.375	101.533	101.357	101.333	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.027	98.927	98.827	4.125	98.996	98.896	98.796
3.625	N/A	N/A	N/A	N/A	5.500	101.823	101.647	101.623	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.320	99.220	99.120	4.250	99.273	99.173	99.073
3.750	N/A	N/A	N/A	N/A	5.625	102.050	101.874	101.850	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.665	99.565	99.465	4.375	99.618	99.518	99.418
3.875	N/A	N/A	N/A	N/A	5.750	101.789	101.638	101.589	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.979	99.879	99.779	4.500	99.932	99.832	99.732
3.990	N/A	N/A	N/A	N/A	5.875	102.091	101.940	101.891	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.282	100.182	100.082	4.625	100.235	100.135	100.035
4.000	N/A	N/A	N/A	N/A	5.990	102.226	102.075	102.026	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.463	100.293	100.263	4.750	100.344	100.179	100.028
4.125	N/A	N/A	N/A	N/A	6.000	102.326	102.175	102.126	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.763	100.593	100.563	4.875	100.643	100.478	100.327
4.250	N/A	N/A	N/A	N/A	6.125	102.449	102.298	102.249	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.908	100.738	100.708	4.990	100.789	100.624	100.473
4.375	N/A	N/A	N/A	N/A	6.250	102.490	102.021	102.178	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	101.008	100.838	100.808	5.000	100.889	100.724	100.573
4.500	N/A	N/A	N/A	N/A	6.375	102.746	102.277	102.434	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.252	101.082	101.052	5.125	101.133	100.968	100.817
4.625	N/A	N/A	N/A	N/A	6.500	102.947	102.478	102.635	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.278	100.995	101.004	5.250	101.045	100.771	100.523
4.750	N/A	N/A	N/A	N/A	6.625	103.147	102.723	102.831	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.559	101.276	101.285	5.375	101.326	101.052	100.804
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	96.091	95.891	95.891	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	97.004	96.804	96.804
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.627	96.427	96.427	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	97.420	97.220	97.220
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.039	96.839	96.839	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.797	97.597	97.597
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.359	97.159	97.159	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	98.231	98.031	98.031
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.637	97.437	97.437	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.627	98.427	98.427
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.774	97.574	97.574	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.879	98.679	98.679
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.874	97.674	97.674	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.979	98.779	98.779
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.464	98.264	98.264	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	99.320	99.120	99.120
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.050	97.850	97.850	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	99.317	99.117	99.117
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.289	98.089	98.089	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.586	99.386	99.386
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.503	98.303	98.303	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.901	99.701	99.701
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625															



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.:

8/5/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/6/2022

Release Time: 1:30 pm ET

Prices are subject to change without notice.

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

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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.028 . 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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/5/2022
45 Day Lock Exp.: 8/22/2022
60 Day Lock Exp.: 9/5/2022

W. Rate Sheet Dated: 7/6/2022

Release Time: 1:30 pm ET

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.553	98.453	98.353	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.403	96.303	96.203	2.750	N/A	N/A	N/A	4.625	.105	.205	.305
4.750	98.758	98.658	98.558	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.608	96.508	96.408	2.875	N/A	N/A	N/A	4.750	.145	.245	.345
4.875	99.292	99.192	99.092	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.142	97.042	96.942	2.990	N/A	N/A	N/A	4.875	.182	.282	.382
4.990	99.652	99.552	99.452	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.502	97.402	97.302	3.000	N/A	N/A	N/A	4.990	.320	.420	.520
5.000	99.752	99.652	99.552	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.602	97.502	97.402	3.125	N/A	N/A	N/A	5.000	.220	.320	.420
5.125	100.147	100.047	99.947	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.997	97.897	97.797	3.250	N/A	N/A	N/A	5.125	.252	.352	.452
5.250	100.371	100.267	100.171	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.221	98.117	98.021	3.375	N/A	N/A	N/A	5.250	.282	.386	.482
5.375	100.845	100.732	100.645	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.695	98.582	98.495	3.500	N/A	N/A	N/A	5.375	.312	.425	.512
5.500	101.238	101.117	101.031	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.088	98.967	98.881	3.625	N/A	N/A	N/A	5.500	.342	.463	.549
5.625	101.581	101.459	101.373	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.431	99.309	99.223	3.750	N/A	N/A	N/A	5.625	.370	.492	.578
5.750	101.399	101.276	101.159	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.249	99.126	99.009	3.875	N/A	N/A	N/A	5.750	.470	.593	.710
5.875	101.745	101.617	101.500	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.595	99.467	99.350	3.990	N/A	N/A	N/A	5.875	.545	.673	.790
5.990	101.948	101.816	101.699	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	99.798	99.666	99.549	4.000	N/A	N/A	N/A	5.990	.690	.822	.939
6.000	102.048	101.916	101.799	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	99.898	99.766	99.649	4.125	N/A	N/A	N/A	6.000	.590	.722	.839
6.125	102.268	102.136	102.019	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.118	99.986	99.869	4.250	N/A	N/A	N/A	6.125	.625	.757	.874
6.250	102.140	101.798	101.664	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	99.990	99.648	99.514	4.375	N/A	N/A	N/A	6.250	.687	.1029	1.163
6.375	102.435	102.090	101.956	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	100.285	99.940	99.806	4.500	N/A	N/A	N/A	6.375	.742	1.087	1.221
6.500	102.697	102.351	102.216	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	100.547	100.201	100.066	4.625	N/A	N/A	N/A	6.500	.802	1.148	1.283
6.625	103.011	102.697	102.538	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	100.861	100.547	100.388	4.750	N/A	N/A	N/A	6.625	.862	1.176	1.335
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	92.761	92.661	92.561	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.220	95.059	95.020	3.125	1.072	1.233	1.272
2.875	N/A	N/A	N/A	3.625	93.614	93.510	93.414	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.817	95.654	95.617	3.250	1.072	1.235	1.272
2.990	N/A	N/A	N/A	3.750	94.340	94.240	94.140	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.352	96.187	96.152	3.375	1.072	1.237	1.272
3.000	N/A	N/A	N/A	3.875	94.991	94.891	94.791	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.876	96.708	96.676	3.500	1.072	1.240	1.272
3.125	N/A	N/A	N/A	3.990	95.775	95.675	95.575	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.403	97.217	97.176	3.625	1.072	1.258	1.299
3.250	N/A	N/A	N/A	4.000	95.875	95.775	95.675	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.861	97.673	97.631	3.750	1.072	1.260	1.302
3.375	N/A	N/A	N/A	4.125	97.141	97.041	96.941	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.310	98.116	98.075	3.875	1.072	1.266	1.307
3.500	N/A	N/A	N/A	4.250	97.826	97.723	97.626	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.619	98.421	98.380	3.990	1.180	1.378	1.419
3.625	N/A	N/A	N/A	4.375	98.503	98.403	98.303	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.719	98.521	98.480	4.000	1.080	1.278	1.319
3.750	N/A	N/A	N/A	4.500	99.145	99.044	98.945	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	99.037	98.858	98.797	4.125	.725	.904	.965
3.875	N/A	N/A	N/A	4.625	99.694	99.586	99.494	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.568	99.385	99.324	4.250	.737	.920	.981
3.990	N/A	N/A	N/A	4.750	100.191	100.077	99.991	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.970	99.780	99.719	4.375	.750	.940	1.001
4.000	N/A	N/A	N/A	4.875	100.695	100.575	100.495	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	100.294	100.092	100.032	4.500	.762	.964	1.024
4.125	N/A	N/A	N/A	4.990	100.926	100.807	100.726	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.539	99.318	99.238	4.625	.772	.993	1.073
4.250	N/A	N/A	N/A	5.000	101.026	100.907	100.826	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.968	99.740	99.660	4.750	.785	1.013	1.093
4.375	N/A	N/A	N/A	5.125	100.849	100.700	100.600	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.330	100.098	100.018	4.875	.815	1.047	1.127
4.500	N/A	N/A	N/A	5.250	101.295	101.143	101.043	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.559	100.326	100.246	4.990	.972	1.205	1.285
4.625	N/A	N/A	N/A	5.375	101.640	101.484	101.385	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.659	100.426	100.346	5.000	.872	1.105	1.185
4.750	N/A	N/A	N/A	5.500	102.009	101.847	101.747	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.773	100.673	100.573	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.:

8/5/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/6/2022

Release Time: 1:30 pm ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.028 . 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@afrown.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/5/2022
45 Day Lock Exp.: 8/22/2022
60 Day Lock Exp.: 9/5/2022

W. Rate Sheet Dated: 7/6/2022

Release Time: 1:30 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.028**. 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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/5/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/6/2022

Release Time: 1:30 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.553	98.453	98.353	3.500	92.761	92.661	92.561	3.125	95.220	95.059	95.020	4.625	96.803	96.703	96.603	3.125	#N/A	#N/A	#N/A
4.750	98.758	98.658	98.558	3.625	93.614	93.510	93.414	3.250	95.817	95.654	95.617	4.750	97.008	96.908	96.808	3.250	#REF!	#REF!	#REF!
4.875	99.292	99.192	99.092	3.750	94.340	94.240	94.140	3.375	96.352	96.187	96.152	4.875	97.542	97.442	97.342	3.375	94.602	94.437	94.402
4.990	99.652	99.552	99.452	3.875	94.991	94.891	94.791	3.500	96.876	96.708	96.676	4.990	97.902	97.802	97.702	3.500	95.126	94.958	94.926
5.000	99.752	99.652	99.552	3.990	95.775	95.675	95.575	3.625	97.403	97.217	97.176	5.000	98.002	97.902	97.802	3.625	95.653	95.467	95.426
5.125	100.147	100.047	99.947	4.000	95.875	95.775	95.675	3.750	97.861	97.673	97.631	5.125	98.397	98.297	98.197	3.750	96.111	95.923	95.881
5.250	100.371	100.267	100.171	4.125	97.141	97.041	96.941	3.875	98.310	98.116	98.075	5.250	98.621	98.517	98.421	3.875	96.560	96.366	96.325
5.375	100.845	100.732	100.645	4.250	97.826	97.723	97.626	3.990	98.619	98.421	98.380	5.375	99.095	98.982	98.895	3.990	96.869	96.671	96.630
5.500	101.238	101.117	101.031	4.375	98.503	98.403	98.303	4.000	98.719	98.521	98.480	5.500	99.488	99.367	99.281	4.000	96.969	96.771	96.730
5.625	101.581	101.459	101.373	4.500	99.145	99.044	98.945	4.125	99.037	98.858	98.797	5.625	99.831	99.709	99.623	4.125	97.287	97.108	97.047
5.750	101.399	101.276	101.159	4.625	99.694	99.586	99.494	4.250	99.568	99.385	99.324	5.750	99.649	99.526	99.409	4.250	97.818	97.635	97.574
5.875	101.745	101.617	101.500	4.750	100.191	100.077	99.991	4.375	99.970	99.780	99.719	5.875	99.995	99.867	99.750	4.375	98.220	98.030	97.969
5.990	101.948	101.816	101.699	4.875	100.695	100.575	100.495	4.500	100.294	100.092	100.032	5.990	100.198	100.066	99.949	4.500	98.544	98.342	98.282
6.000	102.048	101.916	101.799	4.990	100.926	100.807	100.726	4.625	99.539	99.318	99.238	6.000	100.298	100.166	100.049	4.625	97.789	97.568	97.488
6.125	102.268	102.136	102.019	5.000	101.026	100.907	100.826	4.750	99.968	99.740	99.660	6.125	100.518	100.386	100.269	4.750	98.218	97.990	97.910
6.250	102.140	101.798	101.664	5.125	100.849	100.700	100.600	4.875	100.330	100.098	100.018	6.250	100.390	100.048	99.914	4.875	98.580	98.348	98.268
6.375	102.435	102.090	101.956	5.250	101.295	101.143	101.043	4.990	100.559	100.326	100.246	6.375	100.685	100.340	100.206	4.990	98.809	98.576	98.496
6.500	102.707	102.361	102.226	5.375	101.640	101.484	101.385	5.000	100.659	100.426	100.346	6.500	100.957	100.611	100.476	5.000	98.909	98.676	98.596
6.625	103.041	102.727	102.568	5.500	102.009	101.847	101.747	5.125	100.773	100.673	100.573	6.625	101.291	100.977	100.818	5.125	99.023	98.923	98.823

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.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/5/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/6/2022

Release Time: 1:30 pm 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

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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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/5/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/6/2022

Release Time: 1:30 pm 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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