

W. Rate Sheet Dated: 7/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	99.928	99.647	99.413	4.500	99.248	98.967	98.733	2.875	94.949	94.799	94.649	3.125	N/A	N/A	N/A
4.625	100.500	100.219	99.985	4.625	99.820	99.539	99.305	3.000	95.271	95.121	94.971	3.250	N/A	N/A	N/A
4.750	99.894	99.744	99.369	4.750	99.214	99.064	98.689	3.125	95.593	95.443	95.293	3.375	N/A	N/A	N/A
4.875	100.441	100.291	99.916	4.875	99.761	99.611	99.236	3.250	96.244	96.094	95.944	3.500	N/A	N/A	N/A
5.000	100.948	100.798	100.423	5.000	100.268	100.118	99.743	3.375	96.559	96.409	96.259	3.625	N/A	N/A	N/A
5.125	101.416	101.266	100.891	5.125	100.736	100.586	100.211	3.500	96.874	96.724	96.574	Margin = 2.250		Index = 2.825	
5.250	100.572	100.275	99.916	5.250	99.892	99.595	99.236	3.625	97.181	97.031	96.881	30 Year OTC			
5.375	101.019	100.722	100.363	5.375	100.339	100.042	99.683	3.750	97.051	96.880	96.708	Rate	30 Day	45 Day	60 Day
5.500	101.422	101.125	100.766	5.500	100.742	100.445	100.086	3.875	97.344	97.173	97.001	6.750	102.750	102.500	102.250
5.625	101.776	101.479	101.120	5.625	101.096	100.799	100.440	4.000	97.625	97.454	97.282				
5.750	101.922	101.772	101.147	5.750	101.242	101.092	100.467	4.125	97.886	97.715	97.543				
5.875	102.292	102.142	101.517	5.875	101.612	101.462	100.837	4.250	98.695	98.508	98.320				
6.000	102.647	102.497	101.872	6.000	101.967	101.817	101.192	4.375	98.945	98.758	98.570				
6.125	102.995	102.845	102.220	6.125	102.315	102.165	101.540	4.500	99.175	98.987	98.800				
6.250	102.867	102.717	102.092	6.250	102.187	102.037	101.412	4.625	99.377	99.190	99.002				
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	99.728	99.628	99.347	99.113	4.500	99.048	98.948	98.667	98.433	2.875	94.079	93.979	93.829	93.679
4.625	100.300	100.200	99.919	99.685	4.625	99.620	99.520	99.239	99.005	3.000	94.401	94.301	94.151	94.001
4.750	99.694	99.594	99.444	99.069	4.750	99.014	98.914	98.764	98.389	3.125	94.723	94.623	94.473	94.323
4.875	100.241	100.141	99.991	99.616	4.875	99.561	99.461	99.311	98.936	3.250	95.974	95.874	95.724	95.574
5.000	100.748	100.648	100.498	100.123	5.000	100.068	99.968	99.818	99.443	3.375	96.289	96.189	96.039	95.889
5.125	101.216	101.116	100.966	100.591	5.125	100.536	100.436	100.286	99.911	3.500	96.604	96.504	96.354	96.204
5.250	100.372	100.272	99.975	99.691	5.250	99.692	99.592	99.295	98.936	3.625	96.911	96.811	96.661	96.511
5.375	100.819	100.719	100.422	100.063	5.375	100.139	100.039	99.742	99.383	3.750	97.281	97.181	97.010	96.838
5.500	101.222	101.122	100.825	100.466	5.500	100.542	100.442	100.145	99.786	3.875	97.574	97.474	97.303	97.131
5.625	101.576	101.476	101.179	100.820	5.625	100.896	100.796	100.499	100.140	4.000	97.855	97.755	97.584	97.412
5.750	101.722	101.622	101.472	100.847	5.750	101.042	100.942	100.792	100.167	4.125	98.116	98.016	97.845	97.673
5.875	102.092	101.992	101.842	101.217	5.875	101.412	101.312	101.162	100.537	4.250	98.225	98.125	97.938	97.750
6.000	102.447	102.347	102.197	101.572	6.000	101.767	101.667	101.517	100.892	4.375	98.475	98.375	98.188	98.000

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPAs on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 4.750%-5.750%			-1.000
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.250	N/A	N/A	N/A	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	6.750	N/A	N/A	N/A
								0.000	N/A	N/A	N/A	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								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, 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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/8/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/7/2022

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	91.281	91.131	90.981	3.500	N/A	N/A	N/A
5.000	99.329	99.179	98.804	5.000	98.749	98.599	98.224	2.875	91.598	91.448	91.298	3.625	N/A	N/A	N/A
5.125	99.797	99.647	99.272	5.125	99.217	99.067	98.692	3.000	91.919	91.769	91.619	Margin = 2.250		Index = 2.825	
5.250	98.516	98.219	97.860	5.250	97.936	97.639	97.280	3.125	92.242	92.092	91.942	30 Year OTC			
5.375	98.963	98.666	98.307	5.375	98.383	98.086	97.727	3.250	93.149	92.999	92.849	Rate	30 Day	45 Day	60 Day
5.500	99.366	99.069	98.710	5.500	98.786	98.489	98.130	3.375	93.464	93.314	93.164	4.250	N/A	N/A	N/A
5.625	99.720	99.423	99.064	5.625	99.140	98.843	98.484	3.500	93.779	93.629	93.479	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	94.086	93.936	93.786	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	94.456	94.284	94.112	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	99.429	99.329	99.179	98.804	5.000	98.849	98.749	98.599	98.224	2.750	90.850	90.750	90.600	90.450
5.125	99.897	99.797	99.647	99.272	5.125	99.317	99.217	99.067	98.692	2.875	91.167	91.067	90.917	90.767
5.250	98.616	98.516	98.219	97.860	5.250	98.036	97.936	97.639	97.280	3.000	91.488	91.388	91.238	91.088
5.375	99.063	98.963	98.666	98.307	5.375	98.483	98.383	98.086	97.727	3.125	91.811	91.711	91.561	91.411
5.500	99.466	99.366	99.069	98.710	5.500	98.886	98.786	98.489	98.130	3.250	93.811	93.711	93.561	93.411
5.625	99.820	99.720	99.423	99.064	5.625	99.240	99.140	98.843	98.484	3.375	94.127	94.027	93.877	93.727
5.750	95.122	95.022	94.472	94.247	5.750	94.542	94.442	94.292	93.667	3.500	94.442	94.342	94.192	94.042
5.875	95.492	95.392	95.242	94.617	5.875	94.912	94.812	94.662	94.037	3.625	94.748	94.648	94.498	94.348
6.000	95.847	95.747	95.597	94.972	6.000	95.267	95.167	95.017	94.392	3.750	95.525	95.425	95.253	95.081

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.:

8/8/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dates: 7/7/2022

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	97.721	97.612	97.521	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.134	97.008	96.934	2.000	N/A	N/A	N/A	4.625	97.843	97.732	97.629
4.750	98.215	98.106	98.015	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.672	97.547	97.472	2.125	N/A	N/A	N/A	4.750	98.386	98.275	98.172
4.875	98.682	98.573	98.482	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.155	98.029	97.955	2.250	N/A	N/A	N/A	4.875	98.854	98.743	98.640
4.990	98.977	98.868	98.777	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.640	98.514	98.440	2.375	N/A	N/A	N/A	4.990	99.148	99.037	98.934
5.000	99.077	98.968	98.877	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.740	98.614	98.540	2.500	N/A	N/A	N/A	5.000	99.248	99.137	99.034
5.125	99.412	99.303	99.212	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.298	99.173	99.098	2.625	N/A	N/A	N/A	5.125	99.584	99.473	99.370
5.250	99.743	99.634	99.543	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.794	99.668	99.594	2.750	N/A	N/A	N/A	5.250	100.008	99.893	99.782
5.375	100.177	100.068	99.977	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.223	100.098	100.023	2.875	N/A	N/A	N/A	5.375	100.442	100.327	100.216
5.500	100.547	100.438	100.347	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.523	100.397	100.323	2.990	N/A	N/A	N/A	5.500	100.812	100.697	100.586
5.625	100.858	100.749	100.658	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.698	100.572	100.498	3.000	N/A	N/A	N/A	5.625	101.123	101.008	100.897
5.750	100.889	100.738	100.689	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.898	100.739	100.698	3.125	N/A	N/A	N/A	5.750	101.115	100.969	100.838
5.875	101.241	101.090	101.041	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.247	101.088	101.047	3.250	N/A	N/A	N/A	5.875	101.468	101.322	101.191
5.990	101.465	101.314	101.265	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.404	101.245	101.204	3.375	N/A	N/A	N/A	5.990	101.692	101.546	101.415
6.000	101.565	101.414	101.365	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.504	101.345	101.304	3.500	N/A	N/A	N/A	6.000	101.792	101.646	101.515
6.125	101.888	101.636	101.688	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.582	101.423	101.382	3.625	N/A	N/A	N/A	6.125	102.024	101.833	101.702
6.250	102.139	101.628	101.831	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.742	101.223	101.404	3.750	N/A	N/A	N/A	6.250	102.068	101.724	101.476
6.375	102.456	101.945	102.148	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	102.056	101.537	101.718	3.875	N/A	N/A	N/A	6.375	102.385	102.041	101.793
6.500	102.733	102.222	102.425	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.277	101.758	101.939	3.990	N/A	N/A	N/A	6.500	102.662	102.318	102.070
6.625	102.970	102.459	102.662	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.403	101.884	102.065	4.000	N/A	N/A	N/A	6.625	102.907	102.562	102.309
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	99.041	98.865	98.841	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.694	95.594	95.494	3.375	95.679	95.579	95.479
2.875	N/A	N/A	N/A	4.750	99.485	99.309	99.285	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.205	96.105	96.005	3.500	96.166	96.066	95.966
2.990	N/A	N/A	N/A	4.875	99.885	99.709	99.685	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.739	96.639	96.539	3.625	96.700	96.600	96.500
3.000	N/A	N/A	N/A	4.990	100.099	99.923	99.899	3.125	N/A	N/A	N/A	3.125	97.198	97.098	96.998	3.750	97.159	97.059	96.959	3.750	97.159	97.059	96.959
3.125	N/A	N/A	N/A	5.000	100.199	100.023	99.999	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.601	97.501	97.401	3.875	97.562	97.462	97.362
3.250	N/A	N/A	N/A	5.125	100.484	100.308	100.284	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.845	97.745	97.645	3.990	97.806	97.706	97.606
3.375	N/A	N/A	N/A	5.250	100.741	100.565	100.541	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.945	97.845	97.745	4.000	97.906	97.806	97.706
3.500	N/A	N/A	N/A	5.375	101.112	100.936	100.912	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.673	98.571	98.473	4.125	98.621	98.521	98.421
3.625	N/A	N/A	N/A	5.500	101.408	101.232	101.208	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.072	98.967	98.872	4.250	99.017	98.915	98.817
3.750	N/A	N/A	N/A	5.625	101.642	101.466	101.442	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.423	99.318	99.223	4.375	99.368	99.266	99.168
3.875	N/A	N/A	N/A	5.750	101.415	101.273	101.215	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.742	99.637	99.542	4.500	99.687	99.585	99.487
3.990	N/A	N/A	N/A	5.875	101.723	101.581	101.523	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.067	99.952	99.867	4.625	100.002	99.893	99.797
4.000	N/A	N/A	N/A	5.990	101.865	101.723	101.665	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.422	100.377	100.222	4.750	100.326	100.179	100.027
4.125	N/A	N/A	N/A	6.000	101.965	101.823	101.765	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.730	100.585	100.530	4.875	100.634	100.486	100.335
4.250	N/A	N/A	N/A	6.125	102.094	101.952	101.894	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.882	100.737	100.682	4.990	100.787	100.640	100.488
4.375	N/A	N/A	N/A	6.250	102.148	101.646	101.843	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.982	100.837	100.782	5.000	100.887	100.740	100.588
4.500	N/A	N/A	N/A	6.375	102.411	101.909	102.106	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.233	101.088	101.033	5.125	101.138	100.990	100.839
4.625	N/A	N/A	N/A	6.500	102.617	102.115	102.312	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.220	100.921	100.938	5.250	100.971	100.689	100.441
4.750	N/A	N/A	N/A	6.625	102.850	102.438	102.525	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.508	101.209	101.226	5.375	101.259	100.977	100.729
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.690	95.490	95.490	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.614	96.414	96.414
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.228	96.028	96.028	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	97.033	96.833	96.833
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.641	96.441	96.441	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.418	97.218	97.218
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.964	96.764	96.764	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.838	97.638	97.638
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.244	97.044	97.044	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.240	98.040	98.040
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.383	97.183	97.183	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.493	98.293	98.293
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.483	97.283	97.283	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.593	98.393	98.393
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.081	97.881	97.881	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.943	98.743	98.743
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.799	97.599	97.599	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	99.063	98.863	98.863
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.042	97.842	97.842	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.357	99.157	99.157
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.395	98.195	98.195	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.713	99.513	99.513
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.729	98.529	98.529	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	100.265	100.065	100.065
3.375	N/A	N/A	N/A	3.375	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.:

8/8/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/7/2022

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

W. Rate Sheet Dated: 7/7/2022

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	98.162	98.062	97.962	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.948	96.848	96.748	2.750	N/A	N/A	N/A	4.625	98.135	98.035	97.935
4.750	98.368	98.268	98.168	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.468	97.368	97.268	2.875	N/A	N/A	N/A	4.750	98.448	98.348	98.248
4.875	98.911	98.811	98.711	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	98.011	97.911	97.811	2.990	N/A	N/A	N/A	4.875	98.993	98.893	98.793
4.990	99.277	99.177	99.077	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	98.097	97.997	97.897	3.000	N/A	N/A	N/A	4.990	99.362	99.262	99.162
5.000	99.377	99.277	99.177	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.197	98.097	97.997	3.125	N/A	N/A	N/A	5.000	99.462	99.362	99.262
5.125	99.782	99.682	99.582	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.436	98.336	98.236	3.250	N/A	N/A	N/A	5.125	99.669	99.569	99.469
5.250	99.996	99.896	99.796	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.572	98.472	98.372	3.375	N/A	N/A	N/A	5.250	100.295	100.195	100.095
5.375	100.482	100.382	100.282	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.178	99.078	98.978	3.500	N/A	N/A	N/A	5.375	100.783	100.683	100.583
5.500	100.887	100.787	100.687	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.615	99.515	99.415	3.625	N/A	N/A	N/A	5.500	101.191	101.091	100.991
5.625	101.240	101.140	101.040	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.998	99.898	99.798	3.750	N/A	N/A	N/A	5.625	101.547	101.447	101.347
5.750	101.082	100.968	100.851	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.908	99.794	99.677	3.875	N/A	N/A	N/A	5.750	101.215	101.101	100.984
5.875	101.440	101.320	101.203	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.478	100.358	100.241	3.990	N/A	N/A	N/A	5.875	101.575	101.455	101.338
5.990	101.658	101.533	101.416	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.696	100.571	100.454	4.000	N/A	N/A	N/A	5.990	101.793	101.668	101.551
6.000	101.758	101.633	101.516	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.796	100.671	100.554	4.125	N/A	N/A	N/A	6.000	101.893	101.768	101.651
6.125	101.987	101.859	101.742	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	101.025	100.897	100.780	4.250	N/A	N/A	N/A	6.125	102.124	101.996	101.879
6.250	101.832	101.518	101.384	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.432	98.118	97.984	4.375	N/A	N/A	N/A	6.250	101.739	101.425	101.291
6.375	102.143	101.822	101.687	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.743	98.422	98.287	4.500	N/A	N/A	N/A	6.375	102.050	101.729	101.594
6.500	102.434	102.156	101.996	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.242	98.964	98.804	4.625	N/A	N/A	N/A	6.500	102.328	102.050	101.890
6.625	102.814	102.532	102.373	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.852	99.570	99.411	4.750	N/A	N/A	N/A	6.625	102.594	102.312	102.153
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	92.382	92.282	92.182	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.918	94.762	94.718	3.125	95.121	94.965	94.921
2.875	N/A	N/A	N/A	3.625	93.231	93.131	93.031	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.514	95.355	95.314	3.250	95.389	95.230	95.189
2.990	N/A	N/A	N/A	3.750	93.941	93.841	93.741	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.051	95.890	95.851	3.375	95.926	95.765	95.726
3.000	N/A	N/A	N/A	3.875	94.589	94.489	94.389	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.576	96.412	96.376	3.500	96.455	96.291	96.255
3.125	N/A	N/A	N/A	3.990	95.372	95.272	95.172	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.006	96.906	96.806	3.625	97.070	96.970	96.870
3.250	N/A	N/A	N/A	4.000	95.472	95.372	95.272	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.467	97.367	97.267	3.750	97.451	97.351	97.251
3.375	N/A	N/A	N/A	4.125	96.738	96.638	96.538	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.914	97.814	97.714	3.875	97.902	97.802	97.702
3.500	N/A	N/A	N/A	4.250	97.425	97.325	97.225	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.233	98.133	98.033	3.990	98.217	98.117	98.017
3.625	N/A	N/A	N/A	4.375	98.069	97.958	97.869	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.333	98.233	98.133	4.000	98.317	98.217	98.117
3.750	N/A	N/A	N/A	4.500	98.715	98.597	98.515	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.762	98.625	98.562	4.125	99.115	98.978	98.915
3.875	N/A	N/A	N/A	4.625	99.267	99.144	99.063	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.299	99.156	99.096	4.250	99.307	99.164	99.104
3.990	N/A	N/A	N/A	4.750	99.771	99.641	99.560	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.708	99.558	99.498	4.375	99.716	99.566	99.506
4.000	N/A	N/A	N/A	4.875	100.283	100.149	100.068	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	100.033	99.874	99.814	4.500	100.045	99.886	99.826
4.125	N/A	N/A	N/A	4.990	100.521	100.383	100.302	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	100.103	99.988	99.818	4.625	100.547	100.342	100.262
4.250	N/A	N/A	N/A	5.000	100.621	100.483	100.402	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.537	100.325	100.245	4.750	100.539	100.327	100.247
4.375	N/A	N/A	N/A	5.125	100.448	100.319	100.219	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.907	100.690	100.610	4.875	100.910	100.693	100.613
4.500	N/A	N/A	N/A	5.250	100.902	100.769	100.668	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	101.142	100.924	100.843	4.990	101.146	100.928	100.847
4.625	N/A	N/A	N/A	5.375	101.253	101.116	101.015	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	101.242	101.024	100.943	5.000	101.246	101.028	100.947
4.750	N/A	N/A	N/A	5.500	101.629	101.487	101.387	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.333	101.233	101.133	5.125	101.695	101.595	101.495
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.250	92.618	92.459	92.418	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.375	93.275	93.114	93.075	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.500	93.952	93.788	93.752	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.625	94.768	94.668	94.568	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.750	95.245	95.145	95.045	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.875	95.764	95.664	95.564	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.990	96.333	96.233	96.133	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.000	96.433	96.333	96.233	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.125	97.840	97.703	97.640	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.250	98.415	98.272	98.212	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.375	98.834	98.684	98.624	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.500	99.163	99.004	98.944	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.625	100.111	99.906	99.826	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.750	99.895	99.683	99.603	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.875	100.769	100.552	100.472	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.990	101.004	100.786	100.705	3.875											



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.:

8/8/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/7/2022

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)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/8/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/7/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/8/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/7/2022

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	98.162	98.062	97.962	3.500	92.382	92.282	92.182	3.125	94.918	94.762	94.718	4.625	96.880	96.780	96.680	3.125	N/A	N/A	N/A
4.750	98.368	98.268	98.168	3.625	93.231	93.131	93.031	3.250	95.514	95.355	95.314	4.750	97.243	97.143	97.043	3.250	93.416	93.257	93.216
4.875	98.911	98.811	98.711	3.750	93.941	93.841	93.741	3.375	96.051	95.890	95.851	4.875	97.786	97.686	97.586	3.375	94.013	93.852	93.813
4.990	99.277	99.177	99.077	3.875	94.589	94.489	94.389	3.500	96.576	96.412	96.376	4.990	98.012	97.912	97.812	3.500	94.614	94.450	94.414
5.000	99.377	99.277	99.177	3.990	95.372	95.272	95.172	3.625	97.006	96.906	96.806	5.000	98.112	98.012	97.912	3.625	95.237	95.137	95.037
5.125	99.782	99.682	99.582	4.000	95.472	95.372	95.272	3.750	97.467	97.367	97.267	5.125	98.434	98.334	98.234	3.750	95.706	95.606	95.506
5.250	99.996	99.896	99.796	4.125	96.738	96.638	96.538	3.875	97.914	97.814	97.714	5.250	98.609	98.509	98.409	3.875	96.189	96.089	95.989
5.375	100.482	100.382	100.282	4.250	97.425	97.325	97.225	3.990	98.233	98.133	98.033	5.375	99.155	99.055	98.955	3.990	96.633	96.533	96.433
5.500	100.887	100.787	100.687	4.375	98.069	97.958	97.869	4.000	98.333	98.233	98.133	5.500	99.576	99.476	99.376	4.000	96.733	96.633	96.533
5.625	101.240	101.140	101.040	4.500	98.715	98.597	98.515	4.125	98.762	98.625	98.562	5.625	99.944	99.844	99.744	4.125	97.651	97.514	97.451
5.750	101.082	100.968	100.851	4.625	99.267	99.144	99.063	4.250	99.299	99.156	99.096	5.750	99.820	99.706	99.589	4.250	98.207	98.064	98.004
5.875	101.440	101.320	101.203	4.750	99.771	99.641	99.560	4.375	99.708	99.558	99.498	5.875	100.284	100.164	100.047	4.375	98.621	98.471	98.411
5.990	101.658	101.533	101.416	4.875	100.283	100.149	100.068	4.500	100.033	99.874	99.814	5.990	100.502	100.377	100.260	4.500	98.948	98.789	98.729
6.000	101.758	101.633	101.516	4.990	100.521	100.383	100.302	4.625	100.103	99.898	99.818	6.000	100.602	100.477	100.360	4.625	99.457	99.252	99.172
6.125	101.987	101.859	101.742	5.000	100.621	100.483	100.402	4.750	100.537	100.325	100.245	6.125	100.831	100.703	100.586	4.750	99.566	99.354	99.274
6.250	101.832	101.518	101.384	5.125	100.448	100.319	100.219	4.875	100.907	100.690	100.610	6.250	99.457	99.143	99.009	4.875	100.188	99.971	99.891
6.375	102.143	101.822	101.687	5.250	100.902	100.769	100.668	4.990	101.142	100.924	100.843	6.375	99.768	99.447	99.312	4.990	100.423	100.205	100.124
6.500	102.444	102.166	102.006	5.375	101.253	101.116	101.015	5.000	101.242	101.024	100.943	6.500	100.173	99.895	99.735	5.000	100.523	100.305	100.224
6.625	102.844	102.562	102.403	5.500	101.629	101.487	101.387	5.125	101.333	101.233	101.133	6.625	100.688	100.406	100.247	5.125	100.975	100.875	100.775

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

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

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

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

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

Lock Desk Policy			
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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
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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.:

8/8/2022

45 Day Lock Exp.:

8/22/2022

60 Day Lock Exp.:

9/5/2022

W. Rate Sheet Dated: 7/7/2022

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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

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



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Non QM

Bank Statement 15 year			
OO & 2ndH / NOO with PPP*			99.550
NOO without PPP*			98.800
Rate	30 Day	45 Day	60 Day
6.500	89.675	89.550	89.425
6.625	91.925	91.800	91.675
6.750	92.175	92.050	91.925
6.875	92.425	92.300	92.175
6.990	96.675	96.550	96.425
7.125	96.925	96.800	96.675
7.250	97.175	97.050	96.925
7.375	97.675	97.550	97.425
7.500	98.675	98.550	98.425
7.625	98.925	98.800	98.675
7.750	99.175	99.050	98.925
7.875	99.425	99.300	99.175
7.990	99.675	99.550	99.425
8.125	99.925	99.800	99.675
8.250	100.175	100.050	99.925
8.375	100.425	100.300	100.175
8.500	100.675	100.550	100.425
8.625	100.925	100.800	100.675
8.750	101.175	101.050	100.925
8.875	101.425	101.300	101.175
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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