

W. Rate Sheet Dated: 7/11/2022

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	99.916	99.634	99.384	4.500	99.236	98.954	98.704	2.875	94.629	94.479	94.329	3.125	N/A	N/A	N/A
4.625	100.529	100.247	99.997	4.625	99.849	99.567	99.317	3.000	94.950	94.800	94.650	3.250	N/A	N/A	N/A
4.750	99.911	99.630	99.286	4.750	99.231	98.950	98.606	3.125	95.273	95.123	94.973	3.375	N/A	N/A	N/A
4.875	100.497	100.216	99.872	4.875	99.817	99.536	99.192	3.250	96.060	95.910	95.760	3.500	N/A	N/A	N/A
5.000	101.059	100.778	100.434	5.000	100.379	100.098	99.754	3.375	96.376	96.226	96.076	3.625	N/A	N/A	N/A
5.125	101.581	101.300	100.956	5.125	100.901	100.620	100.276	3.500	96.698	96.548	96.398	Margin = 2.250		Index = 2.825	
5.250	100.752	100.602	100.258	5.250	100.072	99.922	99.578	3.625	97.018	96.868	96.718	30 Year OTC			
5.375	101.252	101.102	100.758	5.375	100.572	100.422	100.078	3.750	96.920	96.748	96.577	Rate	30 Day	45 Day	60 Day
5.500	101.711	101.561	101.217	5.500	101.031	100.881	100.537	3.875	97.228	97.056	96.884	6.750	102.750	102.500	102.250
5.625	102.116	101.966	101.622	5.625	101.436	101.286	100.942	4.000	97.529	97.357	97.185				
5.750	101.791	101.641	101.016	5.750	101.111	100.961	100.336	4.125	97.815	97.643	97.471				
5.875	102.188	102.038	101.413	5.875	101.508	101.358	100.733	4.250	98.543	98.325	98.106				
6.000	102.552	102.402	101.777	6.000	101.872	101.722	101.097	4.375	98.817	98.598	98.379				
6.125	102.897	102.747	102.122	6.125	102.217	102.067	101.442	4.500	99.070	98.852	98.633				
6.250	102.699	102.549	101.924	6.250	102.019	101.869	101.244	4.625	99.304	99.086	98.867				
6.375	103.057	102.907	102.282	6.375	102.377	102.227	101.602	4.750	N/A	N/A	N/A				
6.500	103.406	103.256	102.631	6.500	102.726	102.576	101.951	4.875	N/A	N/A	N/A				
6.625	103.749	103.599	102.974	6.625	103.069	102.919	102.294	5.000	N/A	N/A	N/A				
6.750	104.049	103.899	103.274	6.750	103.369	103.219	102.594	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	99.716	99.616	99.334	99.084	4.500	99.036	98.936	98.654	98.404	2.875	93.759	93.659	93.509	93.359
4.625	100.329	100.229	99.947	99.697	4.625	99.649	99.549	99.267	99.017	3.000	94.080	93.980	93.830	93.680
4.750	99.711	99.611	99.330	98.986	4.750	99.031	98.931	98.650	98.306	3.125	94.403	94.303	94.153	94.003
4.875	100.297	100.197	99.916	99.572	4.875	99.617	99.517	99.236	98.892	3.250	95.790	95.690	95.540	95.390
5.000	100.859	100.759	100.478	100.134	5.000	100.179	100.079	99.798	99.454	3.375	96.106	96.006	95.856	95.706
5.125	101.381	101.281	101.000	100.656	5.125	100.701	100.601	100.320	99.976	3.500	96.428	96.328	96.178	96.028
5.250	100.552	100.452	100.302	99.958	5.250	99.872	99.772	99.622	99.278	3.625	96.748	96.648	96.498	96.348
5.375	101.052	100.952	100.802	100.458	5.375	100.372	100.272	100.122	99.778	3.750	97.150	97.050	96.878	96.707
5.500	101.511	101.411	101.261	100.917	5.500	100.831	100.731	100.581	100.237	3.875	97.458	97.358	97.186	97.014
5.625	101.916	101.816	101.666	101.322	5.625	101.236	101.136	100.986	100.642	4.000	97.759	97.659	97.487	97.315
5.750	101.591	101.491	101.341	100.716	5.750	100.911	100.811	100.661	100.036	4.125	98.045	97.945	97.773	97.601
5.875	101.988	101.888	101.738	101.113	5.875	101.308	101.208	101.058	100.433	4.250	98.073	97.973	97.755	97.536
6.000	102.352	102.252	102.102	101.477	6.000	101.672	101.572	101.422	100.797	4.375	98.347	98.247	98.028	97.809

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.:

8/10/2022

45 Day Lock Exp.:

8/25/2022

60 Day Lock Exp.:

9/9/2022

W. Rate Sheet Dated: 7/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	90.961	90.811	90.661	3.500	N/A	N/A	N/A
5.000	99.440	99.159	98.815	5.000	98.860	98.579	98.235	2.875	91.278	91.128	90.978	3.625	N/A	N/A	N/A
5.125	99.962	99.681	99.337	5.125	99.382	99.101	98.757	3.000	91.599	91.449	91.299	Margin = 2.250		Index = 2.825	
5.250	98.696	98.546	98.202	5.250	98.116	97.966	97.622	3.125	91.922	91.772	91.622	30 Year OTC			
5.375	99.196	99.046	98.702	5.375	98.616	98.466	98.122	3.250	92.965	92.815	92.665	Rate	30 Day	45 Day	60 Day
5.500	99.655	99.505	99.161	5.500	99.075	98.925	98.581	3.375	93.281	93.131	92.981	4.250	N/A	N/A	N/A
5.625	100.060	99.910	99.566	5.625	99.480	99.330	98.986	3.500	93.603	93.453	93.303	4.375	N/A	N/A	N/A
5.750	94.891	94.741	94.116	5.750	94.311	94.161	93.536	3.625	93.923	93.773	93.623	4.500	N/A	N/A	N/A
5.875	95.288	95.138	94.513	5.875	94.708	94.558	93.933	3.750	94.325	94.153	93.981	4.625	N/A	N/A	N/A
6.000	95.652	95.502	94.877	6.000	95.072	94.922	94.297	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.997	95.847	95.222	6.125	95.417	95.267	94.642	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	94.799	94.649	94.024	6.250	95.219	95.069	94.444	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	96.157	96.007	95.382	6.375	95.577	95.427	94.802	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	96.506	96.356	95.731	6.500	95.926	95.776	95.151	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	99.540	99.440	99.159	98.815	5.000	98.960	98.860	98.579	98.235	2.750	90.530	90.430	90.280	90.130	
5.125	100.062	99.962	99.681	99.337	5.125	99.482	99.382	99.101	98.757	2.875	90.846	90.746	90.596	90.446	
5.250	98.796	98.696	98.546	98.202	5.250	98.216	98.116	97.966	97.622	3.000	91.168	91.068	90.918	90.768	
5.375	99.296	99.196	99.046	98.702	5.375	98.716	98.616	98.466	98.122	3.125	91.490	91.390	91.240	91.090	
5.500	99.755	99.655	99.505	99.161	5.500	99.175	99.075	98.925	98.581	3.250	93.627	93.527	93.377	93.227	
5.625	100.160	100.060	99.910	99.566	5.625	99.580	99.480	99.330	98.986	3.375	93.944	93.844	93.694	93.544	
5.750	94.991	94.891	94.741	94.116	5.750	94.411	94.311	94.161	93.536	3.500	94.265	94.165	94.015	93.865	
5.875	95.388	95.288	95.138	94.513	5.875	94.808	94.708	94.558	93.933	3.625	94.586	94.486	94.336	94.186	
6.000	95.752	95.652	95.502	94.877	6.000	95.172	95.072	94.922	94.297	3.750	95.394	95.294	95.122	94.950	

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.: 8/10/2022

45 Day Lock Exp.: 8/25/2022

60 Day Lock Exp.: 9/9/2022

W. Rate Sheet Dated: 7/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	97.614	97.514	97.414	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.022	96.913	96.822	2.000	N/A	N/A	N/A	4.625	97.748	97.644	97.541	
4.750	98.169	98.069	97.969	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.622	97.513	97.422	2.125	N/A	N/A	N/A	4.750	98.353	98.249	98.146	
4.875	98.667	98.567	98.467	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.115	98.006	97.915	2.250	N/A	N/A	N/A	4.875	98.851	98.747	98.644	
4.990	98.979	98.879	98.779	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.509	98.383	98.309	2.375	N/A	N/A	N/A	4.990	99.163	99.059	98.956	
5.000	99.079	98.979	98.879	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.609	98.483	98.409	2.500	N/A	N/A	N/A	5.000	99.263	99.159	99.056	
5.125	99.425	99.325	99.225	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.187	99.061	98.987	2.625	N/A	N/A	N/A	5.125	99.610	99.506	99.403	
5.250	99.650	99.541	99.450	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.697	99.571	99.497	2.750	N/A	N/A	N/A	5.250	99.911	99.800	99.689	
5.375	100.102	99.993	99.902	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.144	100.018	99.944	2.875	N/A	N/A	N/A	5.375	100.363	100.252	100.141	
5.500	100.490	100.381	100.290	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.459	100.333	100.259	2.990	N/A	N/A	N/A	5.500	100.751	100.640	100.529	
5.625	100.811	100.702	100.611	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.642	100.516	100.442	3.000	N/A	N/A	N/A	5.625	101.072	100.961	100.850	
5.750	100.980	100.855	100.780	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.987	100.853	100.787	3.125	N/A	N/A	N/A	5.750	101.225	101.099	100.975	
5.875	101.347	101.222	101.147	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.351	101.217	101.151	3.250	N/A	N/A	N/A	5.875	101.592	101.466	101.342	
5.990	101.543	101.417	101.343	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.478	101.344	101.278	3.375	N/A	N/A	N/A	5.990	101.788	101.662	101.538	
6.000	101.643	101.517	101.443	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.578	101.444	101.378	3.500	N/A	N/A	N/A	6.000	101.888	101.762	101.638	
6.125	101.818	101.692	101.618	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.638	101.504	101.438	3.625	N/A	N/A	N/A	6.125	102.065	101.937	101.813	
6.250	102.053	101.701	101.837	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.654	101.294	101.398	3.750	N/A	N/A	N/A	6.250	102.135	101.878	101.630	
6.375	102.390	102.038	102.174	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.987	101.627	101.731	3.875	N/A	N/A	N/A	6.375	102.471	102.214	101.966	
6.500	102.665	102.314	102.449	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.204	101.844	101.948	3.990	N/A	N/A	N/A	6.500	102.747	102.490	102.242	
6.625	102.901	102.550	102.685	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.326	101.966	102.070	4.000	N/A	N/A	N/A	6.625	102.983	102.726	102.478	
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	98.922	98.763	98.722	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.578	95.478	95.378	3.375	95.579	95.479	95.379
2.875	N/A	N/A	N/A	N/A	4.750	99.425	99.266	99.225	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.049	95.949	95.849	3.500	96.022	95.922	95.822
2.990	N/A	N/A	N/A	N/A	4.875	99.852	99.693	99.652	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.595	96.495	96.395	3.625	96.564	96.464	96.364
3.000	N/A	N/A	N/A	N/A	4.990	100.081	99.922	99.881	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.068	96.968	96.868	3.750	97.037	96.937	96.837
3.125	N/A	N/A	N/A	N/A	5.000	100.181	100.022	99.981	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.484	97.384	97.284	3.875	97.453	97.353	97.253
3.250	N/A	N/A	N/A	N/A	5.125	100.475	100.316	100.275	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.750	97.650	97.550	3.990	97.719	97.619	97.519
3.375	N/A	N/A	N/A	N/A	5.250	100.633	100.457	100.433	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.850	97.750	97.650	4.000	97.819	97.719	97.619
3.500	N/A	N/A	N/A	N/A	5.375	101.020	100.844	100.820	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.574	98.474	98.374	4.125	98.543	98.443	98.343
3.625	N/A	N/A	N/A	N/A	5.500	101.331	101.155	101.131	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.964	98.864	98.764	4.250	98.917	98.817	98.717
3.750	N/A	N/A	N/A	N/A	5.625	101.579	101.403	101.379	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.333	99.233	99.133	4.375	99.286	99.186	99.086
3.875	N/A	N/A	N/A	N/A	5.750	101.442	101.325	101.242	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.666	99.566	99.466	4.500	99.619	99.519	99.419
3.990	N/A	N/A	N/A	N/A	5.875	101.767	101.650	101.567	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.987	99.887	99.787	4.625	99.940	99.840	99.740
4.000	N/A	N/A	N/A	N/A	5.990	101.923	101.806	101.723	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.245	100.116	100.045	4.750	100.166	100.048	99.938
4.125	N/A	N/A	N/A	N/A	6.000	102.023	101.906	101.823	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.562	100.433	100.362	4.875	100.482	100.364	100.254
4.250	N/A	N/A	N/A	N/A	6.125	102.156	102.039	101.956	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.718	100.589	100.518	4.990	100.639	100.521	100.411
4.375	N/A	N/A	N/A	N/A	6.250	102.044	101.701	101.828	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.818	100.689	100.618	5.000	100.739	100.621	100.511
4.500	N/A	N/A	N/A	N/A	6.375	102.321	101.978	102.105	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.086	100.957	100.886	5.125	101.006	100.888	100.778
4.625	N/A	N/A	N/A	N/A	6.500	102.539	102.196	102.323	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.082	100.815	100.860	5.250	100.865	100.643	100.450
4.750	N/A	N/A	N/A	N/A	6.625	102.726	102.383	102.510	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.384	101.117	101.162	5.375	101.167	100.945	100.752
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.523	95.323	95.323	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.494	96.294	96.294
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.068	95.868	95.868	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.926	96.726	96.726
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.490	96.290	96.290	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.326	97.126	97.126
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.821	96.621	96.621	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.703	97.503	97.503
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.113	96.913	96.913	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.119	97.919	97.919
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.266	97.066	97.066	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.392	98.192	98.192
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.366	97.166	97.166	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.492	98.292	98.292
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.984	97.784	97.784	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.852	98.652	98.652
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.679	97.479	97.479	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.936	98.736	98.736
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.932	97.732	97.732	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.222	99.022	99.022
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.192	97.992	97.992	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.556	99.356	99.356
3.250	N/A	N/A</																						



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/10/2022

45 Day Lock Exp.:

8/25/2022

60 Day Lock Exp.:

9/9/2022

W. Rate Sheet Dated: 7/11/2022

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/10/2022
45 Day Lock Exp.: 8/25/2022
60 Day Lock Exp.: 9/9/2022

W. Rate Sheet Dated: 7/11/2022

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	97.807	97.707	97.607	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.599	96.499	96.399	2.750	N/A	N/A	N/A	4.625	97.980	97.880	97.780
4.750	98.216	98.116	98.016	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.320	97.220	97.120	2.875	N/A	N/A	N/A	4.750	98.427	98.327	98.227
4.875	98.757	98.657	98.557	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.861	97.761	97.661	2.990	N/A	N/A	N/A	4.875	98.974	98.874	98.774
4.990	99.123	99.023	98.923	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.953	97.853	97.753	3.000	N/A	N/A	N/A	4.990	99.349	99.249	99.149
5.000	99.223	99.123	99.023	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.053	97.953	97.853	3.125	N/A	N/A	N/A	5.000	99.449	99.349	99.249
5.125	99.611	99.511	99.411	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.277	98.177	98.077	3.250	N/A	N/A	N/A	5.125	99.840	99.740	99.640
5.250	99.949	99.849	99.749	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.539	98.439	98.339	3.375	N/A	N/A	N/A	5.250	100.120	100.020	99.920
5.375	100.405	100.305	100.205	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.113	99.013	98.913	3.500	N/A	N/A	N/A	5.375	100.584	100.484	100.384
5.500	100.795	100.695	100.595	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.537	99.437	99.337	3.625	N/A	N/A	N/A	5.500	100.979	100.879	100.779
5.625	101.125	101.025	100.925	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.897	99.797	99.697	3.750	N/A	N/A	N/A	5.625	101.314	101.214	101.114
5.750	101.230	101.116	101.005	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.828	99.714	99.603	3.875	N/A	N/A	N/A	5.750	101.271	101.157	101.046
5.875	101.570	101.452	101.341	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.372	100.254	100.143	3.990	N/A	N/A	N/A	5.875	101.616	101.498	101.387
5.990	101.726	101.606	101.496	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.528	100.408	100.298	4.000	N/A	N/A	N/A	5.990	101.780	101.660	101.550
6.000	101.826	101.706	101.596	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.628	100.508	100.398	4.125	N/A	N/A	N/A	6.000	101.880	101.760	101.650
6.125	102.027	101.902	101.792	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.831	100.706	100.596	4.250	N/A	N/A	N/A	6.125	102.082	101.957	101.847
6.250	101.817	101.669	101.510	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.863	98.715	98.556	4.375	N/A	N/A	N/A	6.250	101.736	101.588	101.429
6.375	102.250	102.101	101.942	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.296	99.147	98.988	4.500	N/A	N/A	N/A	6.375	102.174	102.025	101.866
6.500	102.654	102.504	102.345	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.700	99.550	99.391	4.625	N/A	N/A	N/A	6.500	102.583	102.433	102.274
6.625	103.018	102.864	102.706	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	100.064	99.910	99.752	4.750	N/A	N/A	N/A	6.625	102.951	102.797	102.639
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	92.140	92.040	91.940	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.688	94.588	94.488	3.125	94.857	94.757	94.657
2.875	N/A	N/A	N/A	3.625	92.916	92.816	92.716	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.281	95.181	95.081	3.250	95.298	95.198	95.098
2.990	N/A	N/A	N/A	3.750	93.622	93.522	93.422	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.812	95.712	95.612	3.375	95.831	95.731	95.631
3.000	N/A	N/A	N/A	3.875	94.260	94.160	94.060	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.333	96.233	96.133	3.500	96.357	96.257	96.157
3.125	N/A	N/A	N/A	3.990	95.039	94.939	94.839	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.817	96.717	96.617	3.625	96.863	96.763	96.663
3.250	N/A	N/A	N/A	4.000	95.139	95.039	94.939	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.271	97.171	97.071	3.750	97.291	97.191	97.091
3.375	N/A	N/A	N/A	4.125	96.414	96.314	96.214	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.713	97.613	97.513	3.875	97.735	97.635	97.535
3.500	N/A	N/A	N/A	4.250	97.099	96.999	96.899	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.023	97.923	97.823	3.990	98.047	97.947	97.847
3.625	N/A	N/A	N/A	4.375	97.778	97.678	97.578	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.123	98.023	97.923	4.000	98.147	98.047	97.947
3.750	N/A	N/A	N/A	4.500	98.414	98.314	98.214	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.627	98.500	98.427	4.125	98.943	98.816	98.743
3.875	N/A	N/A	N/A	4.625	98.959	98.859	98.759	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.153	99.022	98.953	4.250	99.157	99.026	98.957
3.990	N/A	N/A	N/A	4.750	99.494	99.394	99.294	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.556	99.415	99.355	4.375	99.562	99.421	99.361
4.000	N/A	N/A	N/A	4.875	100.004	99.904	99.804	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.873	99.723	99.664	4.500	99.881	99.731	99.671
4.125	N/A	N/A	N/A	4.990	100.234	100.134	100.034	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.932	99.791	99.640	4.625	100.372	100.159	100.080
4.250	N/A	N/A	N/A	5.000	100.334	100.234	100.134	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.357	100.137	100.058	4.750	100.361	100.141	100.062
4.375	N/A	N/A	N/A	5.125	100.437	100.337	100.237	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.712	100.487	100.408	4.875	100.718	100.493	100.414
4.500	N/A	N/A	N/A	5.250	100.875	100.775	100.675	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.933	100.707	100.628	4.990	100.941	100.715	100.636
4.625	N/A	N/A	N/A	5.375	101.217	101.116	101.016	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	101.033	100.807	100.728	5.000	101.041	100.815	100.736
4.750	N/A	N/A	N/A	5.500	101.585	101.480	101.381	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.102	101.002	100.902	5.125	101.490	101.390	101.290
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	92.385	92.285	92.185	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.375	92.928	92.828	92.728	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	93.601	93.501	93.401	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	94.583	94.483	94.383	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	95.051	94.951	94.851	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	95.509	95.409	95.309	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	96.063	95.963	95.863	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	96.163	96.063	95.963	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	97.581	97.481	97.381	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	98.145	98.044	97.945	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	98.556	98.415	98.355	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.500	98.881	98.731	98.672	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.625	99.824	99.611	99.532	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	99.723	99.503	99.424	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	100.574	100.349	100.270	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.990	100.795	100.569	100.490												



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.:

8/10/2022

45 Day Lock Exp.:

8/25/2022

60 Day Lock Exp.:

9/9/2022

W. Rate Sheet Dated: 7/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.028 . Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			
FHA ID# - 1358600006			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/10/2022

45 Day Lock Exp.:

8/25/2022

60 Day Lock Exp.:

9/9/2022

W. Rate Sheet Dated: 7/11/2022

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.



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.:

8/10/2022

45 Day Lock Exp.:

8/25/2022

60 Day Lock Exp.:

9/9/2022

W. Rate Sheet Dated: 7/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.807	97.707	97.607	3.500	92.140	92.040	91.940	3.125	94.688	94.588	94.488	4.625	96.528	96.428	96.328	3.125	N/A	N/A	N/A
4.750	98.216	98.116	98.016	3.625	92.916	92.816	92.716	3.250	95.281	95.181	95.081	4.750	97.093	96.993	96.893	3.250	93.183	93.083	92.983
4.875	98.757	98.657	98.557	3.750	93.622	93.522	93.422	3.375	95.812	95.712	95.612	4.875	97.634	97.534	97.434	3.375	93.720	93.620	93.520
4.990	99.123	99.023	98.923	3.875	94.260	94.160	94.060	3.500	96.333	96.233	96.133	4.990	97.863	97.763	97.663	3.500	94.317	94.217	94.117
5.000	99.223	99.123	99.023	3.990	95.039	94.939	94.839	3.625	96.817	96.717	96.617	5.000	97.963	97.863	97.763	3.625	95.050	94.950	94.850
5.125	99.611	99.511	99.411	4.000	95.139	95.039	94.939	3.750	97.271	97.171	97.071	5.125	98.269	98.169	98.069	3.750	95.511	95.411	95.311
5.250	99.949	99.849	99.749	4.125	96.414	96.314	96.214	3.875	97.713	97.613	97.513	5.250	98.569	98.469	98.369	3.875	95.961	95.861	95.761
5.375	100.405	100.305	100.205	4.250	97.099	96.999	96.899	3.990	98.023	97.923	97.823	5.375	99.084	98.984	98.884	3.990	96.393	96.293	96.193
5.500	100.795	100.695	100.595	4.375	97.778	97.678	97.578	4.000	98.123	98.023	97.923	5.500	99.491	99.391	99.291	4.000	96.493	96.393	96.293
5.625	101.125	101.025	100.925	4.500	98.414	98.314	98.214	4.125	98.627	98.500	98.427	5.625	99.836	99.736	99.636	4.125	97.454	97.327	97.254
5.750	101.230	101.116	101.005	4.625	98.959	98.859	98.759	4.250	99.153	99.022	98.953	5.750	99.854	99.740	99.629	4.250	97.999	97.868	97.799
5.875	101.570	101.452	101.341	4.750	99.494	99.394	99.294	4.375	99.556	99.415	99.355	5.875	100.296	100.178	100.067	4.375	98.406	98.265	98.205
5.990	101.726	101.606	101.496	4.875	100.004	99.904	99.804	4.500	99.873	99.723	99.664	5.990	100.452	100.332	100.222	4.500	98.727	98.577	98.518
6.000	101.826	101.706	101.596	4.990	100.234	100.134	100.034	4.625	99.932	99.719	99.640	6.000	100.552	100.432	100.322	4.625	99.228	99.015	98.936
6.125	102.027	101.902	101.792	5.000	100.334	100.234	100.134	4.750	100.357	100.137	100.058	6.125	100.754	100.629	100.519	4.750	99.390	99.170	99.091
6.250	101.817	101.669	101.510	5.125	100.437	100.337	100.237	4.875	100.712	100.487	100.408	6.250	99.665	99.517	99.358	4.875	99.993	99.768	99.689
6.375	102.250	102.101	101.942	5.250	100.875	100.775	100.675	4.990	100.933	100.707	100.628	6.375	100.098	99.949	99.790	4.990	100.214	99.988	99.909
6.500	102.651	102.501	102.342	5.375	101.217	101.116	101.016	5.000	101.033	100.807	100.728	6.500	100.499	100.349	100.190	5.000	100.314	100.088	100.009
6.625	103.023	102.869	102.711	5.500	101.585	101.480	101.381	5.125	101.102	101.002	100.902	6.625	100.871	100.717	100.559	5.125	100.769	100.669	100.569

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)	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.:

8/10/2022

45 Day Lock Exp.:

8/25/2022

60 Day Lock Exp.:

9/9/2022

W. Rate Sheet Dated: 7/11/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year			
OO & 2ndH / NOO with PPP*			99.550
NOO without PPP*			98.800
Rate	30 Day	45 Day	60 Day
6.500	89.675	89.550	89.425
6.625	91.925	91.800	91.675
6.750	92.175	92.050	91.925
6.875	92.425	92.300	92.175
6.990	96.675	96.550	96.425
7.125	96.925	96.800	96.675
7.250	97.175	97.050	96.925
7.375	97.675	97.550	97.425
7.500	98.675	98.550	98.425
7.625	98.925	98.800	98.675
7.750	99.175	99.050	98.925
7.875	99.425	99.300	99.175
7.990	99.675	99.550	99.425
8.125	99.925	99.800	99.675
8.250	100.175	100.050	99.925
8.375	100.425	100.300	100.175
8.500	100.675	100.550	100.425
8.625	100.925	100.800	100.675
8.750	101.175	101.050	100.925
8.875	101.425	101.300	101.175
8.990	101.675	101.550	101.425
9.125	101.925	101.800	101.675
9.250	102.175	102.050	101.925
9.375	N/A	N/A	N/A
9.500	N/A	N/A	N/A
9.625	N/A	N/A	N/A
9.750	N/A	N/A	N/A
9.875	N/A	N/A	N/A
9.990	N/A	N/A	N/A
* Max Price after LLPA & before Comp Plan			

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
6.500	89.425	89.300	89.175	
6.625	91.675	91.550	91.425	
6.750	91.925	91.800	91.675	
6.875	92.175	92.050	91.925	
6.990	96.425	96.300	96.175	
7.125	96.675	96.550	96.425	
7.250	96.925	96.800	96.675	
7.375	97.425	97.300	97.175	
7.500	98.425	98.300	98.175	
7.625	98.675	98.550	98.425	
7.750	98.925	98.800	98.675	
7.875	99.175	99.050	98.925	
7.990	99.425	99.300	99.175	
8.125	99.675	99.550	99.425	
8.250	99.925	99.800	99.675	
8.375	100.175	100.050	99.925	
8.500	100.425	100.300	100.175	
8.625	100.675	100.550	100.425	
8.750	100.925	100.800	100.675	
8.875	101.175	101.050	100.925	
8.990	101.425	101.300	101.175	
9.125	101.675	101.550	101.425	
9.250	101.925	101.800	101.675	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
9.990	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
6.500	89.175	89.050	88.925	
6.625	91.425	91.300	91.175	
6.750	91.675	91.550	91.425	
6.875	91.925	91.800	91.675	
6.990	96.175	96.050	95.925	
7.125	96.425	96.300	96.175	
7.250	96.675	96.550	96.425	
7.375	97.175	97.050	96.925	
7.500	98.175	98.050	97.925	
7.625	98.425	98.300	98.175	
7.750	98.675	98.550	98.425	
7.875	98.925	98.800	98.675	
7.990	99.175	99.050	98.925	
8.125	99.425	99.300	99.175	
8.250	99.675	99.550	99.425	
8.375	99.925	99.800	99.675	
8.500	100.175	100.050	99.925	
8.625	100.425	100.300	100.175	
8.750	100.675	100.550	100.425	
8.875	100.925	100.800	100.675	
8.990	101.175	101.050	100.925	
9.125	101.425	101.300	101.175	
9.250	101.675	101.550	101.425	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
9.990	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	0.750	0.750	0.500	0.500	0.500	0.375	0.000	-1.500	N/A
FICO 740 - 759	0.750	0.750	0.500	0.500	0.500	0.250	0.000	-1.750	N/A
FICO 720 - 739	0.375	0.375	0.125	0.125	0.000	0.000	-0.250	-2.250	N/A
FICO 700 - 719	0.375	0.375	0.125	0.000	-0.250	-0.250	-0.500	-3.000	N/A
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.750	N/A
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	N/A
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-3.750	N/A
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.750	N/A
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	N/A
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	N/A
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	N/A
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	N/A
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.500	N/A
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	-2.500	NA	N/A
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.750	N/A
Interest Only (40 Yr Term)	-1.000	-1.000	-1.000	-1.250	-1.250	-1.500	-1.750	NA	N/A
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-0.250	N/A
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.625	N/A
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	N/A
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	N/A
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	N/A
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	N/A
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	N/A
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	N/A
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.028**. Locks are accepted on loans in *Registered, Submitted, U/W-Received, U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †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)