

W. Rate Sheet Dated: 7/12/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	100.088	99.838	99.572	4.500	99.408	99.158	98.892	2.875	94.754	94.604	94.454	3.125	N/A	N/A	N/A
4.625	100.701	100.451	100.185	4.625	100.021	99.771	99.505	3.000	95.075	94.925	94.775	3.250	N/A	N/A	N/A
4.750	100.098	99.880	99.583	4.750	99.418	99.200	98.903	3.125	95.398	95.248	95.098	3.375	N/A	N/A	N/A
4.875	100.684	100.466	100.169	4.875	100.004	99.786	99.489	3.250	96.216	96.066	95.916	3.500	N/A	N/A	N/A
5.000	101.246	101.028	100.731	5.000	100.566	100.348	100.051	3.375	96.533	96.383	96.233	3.625	N/A	N/A	N/A
5.125	101.768	101.550	101.253	5.125	101.088	100.870	100.573	3.500	96.854	96.704	96.554	Margin = 2.250		Index = 2.860	
5.250	100.861	100.627	100.299	5.250	100.181	99.947	99.619	3.625	97.175	97.025	96.875	30 Year OTC			
5.375	101.361	101.127	100.799	5.375	100.681	100.447	100.119	3.750	96.967	96.811	96.655	Rate	30 Day	45 Day	60 Day
5.500	101.820	101.586	101.258	5.500	101.140	100.906	100.578	3.875	97.275	97.118	96.962	6.750	102.750	102.500	102.250
5.625	102.225	101.991	101.663	5.625	101.545	101.311	100.983	4.000	97.576	97.419	97.263				
5.750	101.791	101.641	101.016	5.750	101.111	100.961	100.336	4.125	97.862	97.705	97.549				
5.875	102.188	102.038	101.413	5.875	101.508	101.358	100.733	4.250	98.606	98.418	98.231				
6.000	102.552	102.402	101.777	6.000	101.872	101.722	101.097	4.375	98.879	98.692	98.504				
6.125	102.897	102.747	102.122	6.125	102.217	102.067	101.442	4.500	99.133	98.945	98.758				
6.250	102.699	102.549	101.924	6.250	102.019	101.869	101.244	4.625	99.367	99.179	98.992				
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	99.888	99.788	99.538	99.272	4.500	99.208	99.108	98.858	98.592	2.875	93.884	93.784	93.634	93.484
4.625	100.501	100.401	100.151	99.885	4.625	99.821	99.721	99.471	99.205	3.000	94.205	94.105	93.955	93.805
4.750	99.898	99.798	99.580	99.283	4.750	99.218	99.118	98.900	98.603	3.125	94.528	94.428	94.278	94.128
4.875	100.484	100.384	100.166	99.869	4.875	99.804	99.704	99.486	99.189	3.250	95.946	95.846	95.696	95.546
5.000	101.046	100.946	100.728	100.431	5.000	100.366	100.266	100.048	99.751	3.375	96.263	96.163	96.013	95.863
5.125	101.568	101.468	101.250	100.953	5.125	100.888	100.788	100.570	100.273	3.500	96.584	96.484	96.334	96.184
5.250	100.661	100.561	100.327	99.999	5.250	99.981	99.881	99.647	99.319	3.625	96.905	96.805	96.655	96.505
5.375	101.161	101.061	100.827	100.499	5.375	100.481	100.381	100.147	99.819	3.750	97.197	97.097	96.941	96.785
5.500	101.620	101.520	101.286	100.958	5.500	100.940	100.840	100.606	100.278	3.875	97.505	97.405	97.248	97.092
5.625	102.025	101.925	101.691	101.363	5.625	101.345	101.245	101.011	100.683	4.000	97.806	97.706	97.549	97.393
5.750	101.591	101.491	101.341	100.716	5.750	100.911	100.811	100.661	100.036	4.125	98.092	97.992	97.835	97.679
5.875	101.988	101.888	101.738	101.113	5.875	101.308	101.208	101.058	100.433	4.250	98.136	98.036	97.848	97.661
6.000	102.352	102.252	102.102	101.477	6.000	101.672	101.572	101.422	100.797	4.375	98.409	98.309	98.122	97.934

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 203(k) & 203(k)s are Borrower Paid only -0.250			
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								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.:

8/11/2022

45 Day Lock Exp.:

8/26/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/12/2022

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	91.086	90.936	90.786	3.500	N/A	N/A	N/A
5.000	99.628	99.409	99.112	5.000	99.048	98.829	98.532	2.875	91.403	91.253	91.103	3.625	N/A	N/A	N/A
5.125	100.150	99.931	99.634	5.125	99.570	99.351	99.054	3.000	91.724	91.574	91.424	Margin = 2.250		Index = 2.860	
5.250	98.805	98.571	98.243	5.250	98.225	97.991	97.663	3.125	92.047	91.897	91.747	30 Year OTC			
5.375	99.305	99.071	98.743	5.375	98.725	98.491	98.163	3.250	93.121	92.971	92.821	Rate	30 Day	45 Day	60 Day
5.500	99.764	99.530	99.202	5.500	99.184	98.950	98.622	3.375	93.438	93.288	93.138	4.250	N/A	N/A	N/A
5.625	100.169	99.935	99.607	5.625	99.589	99.355	99.027	3.500	93.759	93.609	93.459	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	94.080	93.930	93.780	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	94.372	94.216	94.060	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	99.728	99.628	99.409	99.112	5.000	99.148	99.048	98.829	98.532	2.750	90.655	90.555	90.405	90.255
5.125	100.250	100.150	99.931	99.634	5.125	99.670	99.570	99.351	99.054	2.875	90.971	90.871	90.721	90.571
5.250	98.905	98.805	98.571	98.243	5.250	98.325	98.225	97.991	97.663	3.000	91.293	91.193	91.043	90.893
5.375	99.405	99.305	99.071	98.743	5.375	98.825	98.725	98.491	98.163	3.125	91.615	91.515	91.365	91.215
5.500	99.864	99.764	99.530	99.202	5.500	99.284	99.184	98.950	98.622	3.250	93.784	93.684	93.534	93.384
5.625	100.269	100.169	99.935	99.607	5.625	99.689	99.589	99.355	99.027	3.375	94.100	94.000	93.850	93.700
5.750	94.991	94.891	94.741	94.116	5.750	94.411	94.311	94.161	93.536	3.500	94.422	94.322	94.172	94.022
5.875	95.388	95.288	95.138	94.513	5.875	94.808	94.708	94.558	93.933	3.625	94.742	94.642	94.492	94.342
6.000	95.752	95.652	95.502	94.877	6.000	95.172	95.072	94.922	94.297	3.750	95.441	95.341	95.185	95.029

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				
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				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.: 8/11/2022

45 Day Lock Exp.: 8/26/2022

60 Day Lock Exp.: 9/12/2022

W. Rate Sheet Dated: 7/12/2022

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	97.799	97.699	97.599	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.221	97.121	97.021	2.000	N/A	N/A	N/A	4.625	97.980	97.877	97.773
4.750	98.345	98.245	98.145	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.811	97.711	97.611	2.125	N/A	N/A	N/A	4.750	98.576	98.473	98.369
4.875	98.834	98.734	98.634	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.312	98.212	98.112	2.250	N/A	N/A	N/A	4.875	99.065	98.962	98.858
4.990	99.139	99.039	98.939	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.813	98.713	98.613	2.375	N/A	N/A	N/A	4.990	99.370	99.267	99.163
5.000	99.239	99.139	99.039	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.913	98.813	98.713	2.500	N/A	N/A	N/A	5.000	99.470	99.367	99.263
5.125	99.578	99.478	99.378	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.479	99.379	99.279	2.625	N/A	N/A	N/A	5.125	99.809	99.706	99.602
5.250	99.919	99.819	99.719	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.979	99.879	99.779	2.750	N/A	N/A	N/A	5.250	100.226	100.116	100.006
5.375	100.360	100.260	100.160	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.417	100.317	100.217	2.875	N/A	N/A	N/A	5.375	100.668	100.558	100.447
5.500	100.739	100.639	100.539	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.725	100.625	100.525	2.990	N/A	N/A	N/A	5.500	101.047	100.937	100.826
5.625	101.056	100.956	100.856	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.901	100.801	100.701	3.000	N/A	N/A	N/A	5.625	101.364	101.254	101.143
5.750	101.162	101.045	100.962	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	101.176	101.059	100.976	3.125	N/A	N/A	N/A	5.750	101.460	101.315	101.171
5.875	101.521	101.404	101.321	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.529	101.412	101.329	3.250	N/A	N/A	N/A	5.875	101.819	101.674	101.530
5.990	101.706	101.589	101.506	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.651	101.534	101.451	3.375	N/A	N/A	N/A	5.990	102.004	101.859	101.714
6.000	101.806	101.689	101.606	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.751	101.634	101.551	3.500	N/A	N/A	N/A	6.000	102.104	101.959	101.814
6.125	101.977	101.860	101.777	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.807	101.690	101.607	3.625	N/A	N/A	N/A	6.125	102.275	102.130	101.985
6.250	101.988	101.737	101.788	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.595	101.344	101.388	3.750	N/A	N/A	N/A	6.250	102.215	101.994	101.774
6.375	102.315	102.064	102.115	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.919	101.668	101.712	3.875	N/A	N/A	N/A	6.375	102.542	102.321	102.101
6.500	102.583	102.332	102.383	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.130	101.879	101.923	3.990	N/A	N/A	N/A	6.500	102.810	102.589	102.369
6.625	102.831	102.580	102.623	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.247	101.996	102.040	4.000	N/A	N/A	N/A	6.625	103.089	102.847	102.604
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	99.159	99.059	98.959	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.643	95.543	95.443	3.375	95.645	95.545	95.445
2.875	N/A	N/A	N/A	4.750	99.653	99.553	99.453	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.122	96.022	95.922	3.500	96.091	95.991	95.891
2.990	N/A	N/A	N/A	4.875	100.073	99.973	99.873	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.664	96.564	96.464	3.625	96.633	96.533	96.433
3.000	N/A	N/A	N/A	4.990	100.295	100.195	100.095	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.131	97.031	96.931	3.750	97.100	97.000	96.900
3.125	N/A	N/A	N/A	5.000	100.395	100.295	100.195	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.540	97.440	97.340	3.875	97.510	97.410	97.310
3.250	N/A	N/A	N/A	5.125	100.684	100.584	100.484	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.797	97.697	97.597	3.990	97.766	97.666	97.566
3.375	N/A	N/A	N/A	5.250	100.954	100.854	100.754	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.897	97.797	97.697	4.000	97.866	97.766	97.666
3.500	N/A	N/A	N/A	5.375	101.333	101.233	101.133	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.625	98.525	98.425	4.125	98.590	98.490	98.390
3.625	N/A	N/A	N/A	5.500	101.638	101.538	101.438	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.026	98.926	98.826	4.250	98.979	98.879	98.779
3.750	N/A	N/A	N/A	5.625	101.876	101.776	101.676	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.386	99.286	99.186	4.375	99.339	99.239	99.139
3.875	N/A	N/A	N/A	5.750	101.616	101.499	101.416	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.712	99.612	99.512	4.500	99.665	99.565	99.465
3.990	N/A	N/A	N/A	5.875	101.934	101.817	101.734	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.026	99.926	99.826	4.625	99.979	99.879	99.779
4.000	N/A	N/A	N/A	5.990	102.080	101.963	101.880	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.214	100.093	100.014	4.750	100.142	100.028	99.918
4.125	N/A	N/A	N/A	6.000	102.180	102.063	101.980	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.523	100.402	100.323	4.875	100.452	100.338	100.228
4.250	N/A	N/A	N/A	6.125	102.310	102.193	102.110	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.673	100.552	100.473	4.990	100.602	100.488	100.378
4.375	N/A	N/A	N/A	6.250	101.971	101.720	101.771	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.773	100.652	100.573	5.000	100.702	100.588	100.478
4.500	N/A	N/A	N/A	6.375	102.240	101.989	102.040	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	101.034	100.913	100.834	5.125	100.963	100.849	100.739
4.625	N/A	N/A	N/A	6.500	102.470	102.219	102.269	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.979	100.720	100.764	5.250	100.773	100.555	100.362
4.750	N/A	N/A	N/A	6.625	102.849	102.598	102.562	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.274	101.015	101.059	5.375	101.068	100.850	100.657
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	95.600	95.400	95.400	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.559	96.359	96.359
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.141	95.941	95.941	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.987	96.787	96.787
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.559	96.359	96.359	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.373	97.173	97.173
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.887	96.687	96.687	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.765	97.565	97.565
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.175	96.975	96.975	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.174	97.974	97.974
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.321	97.121	97.121	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.438	98.238	98.238
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.421	97.221	97.221	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.538	98.338	98.338
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.034	97.834	97.834	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.896	98.696	98.696
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.741	97.541	97.541	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.999	98.799	98.799
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.993	97.793	97.793	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.277	99.077	99.077
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.216	98.016	98.016	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.610	99.410	99.410
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.505	98.305	98.305	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	100.229	100.029	10



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.:

8/11/2022

45 Day Lock Exp.:

8/26/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/12/2022

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.: 8/11/2022
45 Day Lock Exp.: 8/26/2022
60 Day Lock Exp.: 9/12/2022

W. Rate Sheet Dated: 7/12/2022

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	98.150	98.050	97.902	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.951	96.851	96.694	2.750	N/A	N/A	N/A	4.625	98.165	98.065	97.908
4.750	98.487	98.387	98.287	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.587	97.487	97.387	2.875	N/A	N/A	N/A	4.750	98.616	98.516	98.416
4.875	99.007	98.907	98.807	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	98.107	98.007	97.907	2.990	N/A	N/A	N/A	4.875	99.135	99.035	98.935
4.990	99.353	99.253	99.153	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	98.193	98.093	97.993	3.000	N/A	N/A	N/A	4.990	99.480	99.380	99.280
5.000	99.453	99.353	99.253	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.293	98.193	98.093	3.125	N/A	N/A	N/A	5.000	99.580	99.480	99.380
5.125	99.819	99.719	99.619	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.503	98.403	98.303	3.250	N/A	N/A	N/A	5.125	99.949	99.849	99.749
5.250	100.169	100.069	99.969	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.799	98.699	98.599	3.375	N/A	N/A	N/A	5.250	100.514	100.414	100.314
5.375	100.604	100.504	100.404	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.352	99.252	99.152	3.500	N/A	N/A	N/A	5.375	100.948	100.848	100.748
5.500	100.973	100.873	100.773	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.753	99.653	99.553	3.625	N/A	N/A	N/A	5.500	101.319	101.219	101.119
5.625	101.288	101.188	101.088	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	100.096	99.996	99.896	3.750	N/A	N/A	N/A	5.625	101.629	101.529	101.429
5.750	101.419	101.305	101.184	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.983	99.869	99.748	3.875	N/A	N/A	N/A	5.750	101.606	101.492	101.371
5.875	101.738	101.623	101.499	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.494	100.379	100.255	3.990	N/A	N/A	N/A	5.875	101.926	101.811	101.687
5.990	101.877	101.761	101.632	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.633	100.517	100.388	4.000	N/A	N/A	N/A	5.990	102.061	101.945	101.816
6.000	101.977	101.861	101.732	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.733	100.617	100.488	4.125	N/A	N/A	N/A	6.000	102.161	102.045	101.916
6.125	102.160	102.043	101.911	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.916	100.799	100.667	4.250	N/A	N/A	N/A	6.125	102.347	102.230	102.098
6.250	102.070	101.922	101.747	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	99.116	98.968	98.593	4.375	N/A	N/A	N/A	6.250	102.070	101.922	101.747
6.375	102.482	102.329	101.954	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.528	99.375	99.000	4.500	N/A	N/A	N/A	6.375	102.482	102.329	101.954
6.500	102.863	102.710	102.334	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.907	99.754	99.378	4.625	N/A	N/A	N/A	6.500	102.863	102.710	102.334
6.625	103.204	103.051	102.676	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	100.250	100.097	99.722	4.750	N/A	N/A	N/A	6.625	103.204	103.051	102.676
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	92.574	92.474	92.352	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.732	94.571	94.532	3.125	94.804	94.643	94.604
2.875	N/A	N/A	N/A	3.625	93.415	93.315	93.190	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.288	95.124	95.088	3.250	95.303	95.139	95.103
2.990	N/A	N/A	N/A	3.750	94.114	94.014	93.886	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.812	95.647	95.612	3.375	95.827	95.662	95.627
3.000	N/A	N/A	N/A	3.875	94.746	94.646	94.480	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.323	96.155	96.123	3.500	96.338	96.170	96.138
3.125	N/A	N/A	N/A	3.990	95.514	95.414	95.243	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.885	96.748	96.685	3.625	96.928	96.791	96.728
3.250	N/A	N/A	N/A	4.000	95.614	95.514	95.343	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.332	97.192	97.132	3.750	97.348	97.208	97.148
3.375	N/A	N/A	N/A	4.125	96.881	96.781	96.606	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.764	97.620	97.564	3.875	97.780	97.636	97.580
3.500	N/A	N/A	N/A	4.250	97.546	97.446	97.267	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.061	97.914	97.861	3.990	98.077	97.930	97.877
3.625	N/A	N/A	N/A	4.375	98.096	97.996	97.807	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.161	98.014	97.961	4.000	98.177	98.030	97.977
3.750	N/A	N/A	N/A	4.500	98.722	98.622	98.356	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.774	98.646	98.574	4.125	99.019	98.891	98.819
3.875	N/A	N/A	N/A	4.625	99.254	99.154	98.882	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.228	99.096	99.028	4.250	99.241	99.109	99.041
3.990	N/A	N/A	N/A	4.750	99.772	99.672	99.395	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.603	99.465	99.397	4.375	99.618	99.480	99.412
4.000	N/A	N/A	N/A	4.875	100.265	100.165	99.885	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.925	99.776	99.708	4.500	99.941	99.792	99.724
4.125	N/A	N/A	N/A	4.990	100.485	100.385	100.102	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.938	99.774	99.634	4.625	100.443	100.229	100.139
4.250	N/A	N/A	N/A	5.000	100.585	100.485	100.202	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.352	100.130	100.040	4.750	100.366	100.144	100.054
4.375	N/A	N/A	N/A	5.125	100.623	100.523	100.325	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.727	100.505	100.415	4.875	100.743	100.521	100.431
4.500	N/A	N/A	N/A	5.250	101.045	100.945	100.745	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.936	100.714	100.624	4.990	100.952	100.730	100.640
4.625	N/A	N/A	N/A	5.375	101.374	101.274	101.072	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	101.036	100.814	100.724	5.000	101.052	100.830	100.740
4.750	N/A	N/A	N/A	5.500	101.728	101.627	101.424	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.092	100.719	100.606	5.125	101.444	101.071	100.958
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	92.402	92.238	92.202	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	93.116	92.951	92.916	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	93.799	93.631	93.599	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	94.661	94.524	94.461	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	95.124	94.984	94.924	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	95.786	95.642	95.586	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	96.343	96.196	96.143	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	96.443	96.296	96.243	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	97.824	97.696	97.624	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	98.306	98.174	98.106	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	98.689	98.551	98.483	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	99.017	98.868	98.800	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	100.018	99.804	99.714	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	99.734	99.512	99.422	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	100.589	100.367	100.277	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	100.798	100.576	100.486	3.875	N/A</										



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.:

8/11/2022

45 Day Lock Exp.:

8/26/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/12/2022

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.:

8/11/2022

45 Day Lock Exp.:

8/26/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/12/2022

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.:

8/11/2022

45 Day Lock Exp.:

8/26/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/12/2022

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	98.159	98.059	97.902	3.500	92.574	92.474	92.352	3.125	94.732	94.571	94.532	4.625	96.880	96.780	96.623	3.125	#N/A	#N/A	#N/A
4.750	98.487	98.387	98.287	3.625	93.415	93.315	93.190	3.250	95.288	95.124	95.088	4.750	97.362	97.262	97.162	3.250	93.195	93.031	92.995
4.875	99.007	98.907	98.807	3.750	94.114	94.014	93.886	3.375	95.812	95.647	95.612	4.875	97.882	97.782	97.682	3.375	93.814	93.649	93.614
4.990	99.353	99.253	99.153	3.875	94.746	94.646	94.480	3.500	96.323	96.155	96.123	4.990	98.098	97.998	97.898	3.500	94.411	94.243	94.211
5.000	99.453	99.353	99.253	3.990	95.514	95.414	95.243	3.625	96.885	96.748	96.685	5.000	98.198	98.098	97.998	3.625	95.123	94.986	94.923
5.125	99.819	99.719	99.619	4.000	95.614	95.514	95.343	3.750	97.332	97.192	97.132	5.125	98.486	98.386	98.286	3.750	95.578	95.438	95.378
5.250	100.169	100.069	99.969	4.125	96.881	96.781	96.606	3.875	97.764	97.620	97.564	5.250	98.809	98.709	98.609	3.875	96.125	95.981	95.925
5.375	100.604	100.504	100.404	4.250	97.546	97.446	97.267	3.990	98.061	97.914	97.861	5.375	99.303	99.203	99.103	3.990	96.552	96.405	96.352
5.500	100.973	100.873	100.773	4.375	98.096	97.996	97.807	4.000	98.161	98.014	97.961	5.500	99.688	99.588	99.488	4.000	96.652	96.505	96.452
5.625	101.288	101.188	101.088	4.500	98.722	98.622	98.356	4.125	98.774	98.646	98.574	5.625	100.017	99.917	99.817	4.125	97.649	97.521	97.449
5.750	101.419	101.305	101.184	4.625	99.254	99.154	98.882	4.250	99.228	99.096	99.028	5.750	100.026	99.912	99.791	4.250	98.117	97.985	97.917
5.875	101.738	101.623	101.499	4.750	99.772	99.672	99.395	4.375	99.603	99.465	99.397	5.875	100.441	100.326	100.202	4.375	98.496	98.358	98.290
5.990	101.877	101.761	101.632	4.875	100.265	100.165	99.885	4.500	99.925	99.776	99.708	5.990	100.580	100.464	100.335	4.500	98.821	98.672	98.604
6.000	101.977	101.861	101.732	4.990	100.485	100.385	100.102	4.625	99.938	99.724	99.634	6.000	100.680	100.564	100.435	4.625	99.328	99.114	99.024
6.125	102.160	102.043	101.911	5.000	100.585	100.485	100.202	4.750	100.352	100.130	100.040	6.125	100.863	100.746	100.614	4.750	99.393	99.171	99.081
6.250	102.070	101.922	101.547	5.125	100.623	100.523	100.325	4.875	100.727	100.505	100.415	6.250	99.918	99.770	99.395	4.875	100.008	99.786	99.696
6.375	102.482	102.329	101.954	5.250	101.045	100.945	100.745	4.990	100.936	100.714	100.624	6.375	100.330	100.177	99.802	4.990	100.217	99.995	99.905
6.500	102.860	102.707	102.331	5.375	101.374	101.274	101.072	5.000	101.036	100.814	100.724	6.500	100.707	100.554	100.178	5.000	100.317	100.095	100.005
6.625	103.209	103.056	102.681	5.500	101.728	101.627	101.424	5.125	101.092	100.719	100.606	6.625	101.057	100.904	100.529	5.125	100.711	100.338	100.225

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.:

8/11/2022

45 Day Lock Exp.:

8/26/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/12/2022

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)