

W. Rate Sheet Dated: 7/13/2022

Release Time: 12:15 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	100.134	99.869	99.619	4.500	99.454	99.189	98.939	2.875	94.199	94.049	93.899	3.125	N/A	N/A	N/A
4.625	100.747	100.482	100.232	4.625	100.067	99.802	99.552	3.000	94.521	94.371	94.221	3.250	N/A	N/A	N/A
4.750	99.958	99.708	99.473	4.750	99.278	99.028	98.793	3.125	94.843	94.693	94.543	3.375	N/A	N/A	N/A
4.875	100.544	100.294	100.059	4.875	99.864	99.614	99.379	3.250	95.658	95.508	95.358	3.500	N/A	N/A	N/A
5.000	101.106	100.856	100.621	5.000	100.426	100.176	99.941	3.375	95.974	95.824	95.674	3.625	N/A	N/A	N/A
5.125	101.628	101.378	101.143	5.125	100.948	100.698	100.463	3.500	96.296	96.146	95.996	Margin = 2.250		Index = 2.860	
5.250	100.908	100.611	100.283	5.250	100.228	99.931	99.603	3.625	96.616	96.466	96.316	30 Year OTC			
5.375	101.408	101.111	100.783	5.375	100.728	100.431	100.103	3.750	97.069	96.905	96.741	Rate	30 Day	45 Day	60 Day
5.500	101.867	101.570	101.242	5.500	101.187	100.890	100.562	3.875	97.376	97.212	97.048	6.750	102.750	102.500	102.250
5.625	102.272	101.975	101.647	5.625	101.592	101.295	100.967	4.000	97.677	97.513	97.349				
5.750	101.666	101.516	100.891	5.750	100.986	100.836	100.211	4.125	97.963	97.799	97.635				
5.875	102.063	101.913	101.288	5.875	101.383	101.233	100.608	4.250	98.657	98.501	98.344				
6.000	102.427	102.277	101.652	6.000	101.747	101.597	100.972	4.375	98.930	98.774	98.618				
6.125	102.772	102.622	101.997	6.125	102.092	101.942	101.317	4.500	99.184	99.028	98.871				
6.250	102.574	102.424	101.799	6.250	101.894	101.744	101.119	4.625	99.418	99.262	99.105				
6.375	102.932	102.782	102.157	6.375	102.252	102.102	101.477	4.750	N/A	N/A	N/A				
6.500	103.281	103.131	102.506	6.500	102.601	102.451	101.826	4.875	N/A	N/A	N/A				
6.625	103.624	103.474	102.849	6.625	102.944	102.794	102.169	5.000	N/A	N/A	N/A				
6.750	103.924	103.774	103.149	6.750	103.244	103.094	102.469	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	99.934	99.834	99.569	99.319	4.500	99.254	99.154	98.889	98.639	2.875	93.329	93.229	93.079	92.929
4.625	100.547	100.447	100.182	99.932	4.625	99.867	99.767	99.502	99.252	3.000	93.651	93.551	93.401	93.251
4.750	99.758	99.658	99.408	99.173	4.750	99.078	98.978	98.728	98.493	3.125	93.973	93.873	93.723	93.573
4.875	100.344	100.244	99.994	99.759	4.875	99.664	99.564	99.314	99.079	3.250	95.388	95.288	95.138	94.988
5.000	100.906	100.806	100.556	100.321	5.000	100.226	100.126	99.876	99.641	3.375	95.704	95.604	95.454	95.304
5.125	101.428	101.328	101.078	100.843	5.125	100.748	100.648	100.398	100.163	3.500	96.026	95.926	95.776	95.626
5.250	100.708	100.608	100.311	99.983	5.250	100.028	99.928	99.631	99.303	3.625	96.346	96.246	96.096	95.946
5.375	101.208	101.108	100.811	100.483	5.375	100.528	100.428	100.131	99.803	3.750	97.299	97.199	97.035	96.871
5.500	101.667	101.567	101.270	100.942	5.500	100.987	100.887	100.590	100.262	3.875	97.606	97.506	97.342	97.178
5.625	102.072	101.972	101.675	101.347	5.625	101.392	101.292	100.995	100.667	4.000	97.907	97.807	97.643	97.479
5.750	101.466	101.366	101.216	100.591	5.750	100.786	100.686	100.536	99.911	4.125	98.193	98.093	97.929	97.765
5.875	101.863	101.763	101.613	100.988	5.875	101.183	101.083	100.933	100.308	4.250	98.187	98.087	97.931	97.774
6.000	102.227	102.127	101.977	101.352	6.000	101.547	101.447	101.297	100.672	4.375	98.460	98.360	98.204	98.040

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				
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/12/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/13/2022

Release Time: 12:15 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	90.531	90.381	90.231	3.500	N/A	N/A	N/A
5.000	99.487	99.237	99.003	5.000	98.907	98.657	98.423	2.875	90.848	90.698	90.548	3.625	N/A	N/A	N/A
5.125	100.009	99.759	99.525	5.125	99.429	99.179	98.945	3.000	91.169	91.019	90.869	Margin = 2.250		Index = 2.860	
5.250	98.852	98.555	98.227	5.250	98.272	97.975	97.647	3.125	91.492	91.342	91.192	30 Year OTC			
5.375	99.352	99.055	98.727	5.375	98.772	98.475	98.147	3.250	92.563	92.413	92.263	Rate	30 Day	45 Day	60 Day
5.500	99.811	99.514	99.186	5.500	99.231	98.934	98.606	3.375	92.879	92.729	92.579	4.250	N/A	N/A	N/A
5.625	100.216	99.919	99.591	5.625	99.636	99.339	99.011	3.500	93.201	93.051	92.901	4.375	N/A	N/A	N/A
5.750	94.766	94.616	93.991	5.750	94.186	94.036	93.411	3.625	93.521	93.371	93.221	4.500	N/A	N/A	N/A
5.875	95.163	95.013	94.388	5.875	94.583	94.433	93.808	3.750	94.474	94.310	94.146	4.625	N/A	N/A	N/A
6.000	95.527	95.377	94.752	6.000	94.947	94.797	94.172	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.872	95.722	95.097	6.125	95.292	95.142	94.517	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	94.674	94.524	93.899	6.250	95.094	94.944	94.319	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	96.032	95.882	95.257	6.375	95.452	95.302	94.677	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	96.381	96.231	95.606	6.500	95.801	95.651	95.026	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	99.587	99.487	99.237	99.003	5.000	99.007	98.907	98.657	98.423	2.750	90.100	90.000	89.850	89.700
5.125	100.109	100.009	99.759	99.525	5.125	99.529	99.429	99.179	98.945	2.875	90.417	90.317	90.167	90.017
5.250	98.952	98.852	98.555	98.227	5.250	98.372	98.272	97.975	97.647	3.000	90.738	90.638	90.488	90.338
5.375	99.452	99.352	99.055	98.727	5.375	98.872	98.772	98.475	98.147	3.125	91.061	90.961	90.811	90.661
5.500	99.911	99.811	99.514	99.186	5.500	99.331	99.231	98.934	98.606	3.250	93.225	93.125	92.975	92.825
5.625	100.316	100.216	99.919	99.591	5.625	99.736	99.636	99.339	99.011	3.375	93.542	93.442	93.292	93.142
5.750	94.866	94.766	94.616	93.991	5.750	94.286	94.186	94.036	93.411	3.500	93.863	93.763	93.613	93.463
5.875	95.263	95.163	95.013	94.388	5.875	94.683	94.583	94.433	93.808	3.625	94.184	94.084	93.934	93.784
6.000	95.627	95.527	95.377	94.752	6.000	95.047	94.947	94.797	94.172	3.750	95.542	95.442	95.278	95.114

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.: 8/12/2022

45 Day Lock Exp.: 8/29/2022

60 Day Lock Exp.: 9/12/2022

W. Rate Sheet Dated: 7/13/2022

Release Time: 12:15 pm ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.883	97.783	97.683	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.306	97.206	97.106	2.000	N/A	N/A	N/A	4.625	98.056	97.956	97.856
4.750	98.423	98.323	98.223	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.890	97.790	97.690	2.125	N/A	N/A	N/A	4.750	98.646	98.546	98.446
4.875	98.908	98.808	98.708	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.369	98.269	98.169	2.250	N/A	N/A	N/A	4.875	99.130	99.030	98.930
4.990	99.205	99.105	99.005	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.793	98.693	98.593	2.375	N/A	N/A	N/A	4.990	99.427	99.327	99.227
5.000	99.305	99.205	99.105	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.893	98.793	98.693	2.500	N/A	N/A	N/A	5.000	99.527	99.427	99.327
5.125	99.639	99.539	99.439	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.453	99.353	99.253	2.625	N/A	N/A	N/A	5.125	99.862	99.762	99.662
5.250	99.886	99.786	99.686	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.946	99.846	99.746	2.750	N/A	N/A	N/A	5.250	100.123	100.023	99.923
5.375	100.323	100.223	100.123	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.378	100.278	100.178	2.875	N/A	N/A	N/A	5.375	100.560	100.460	100.360
5.500	100.697	100.597	100.497	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.682	100.582	100.482	2.990	N/A	N/A	N/A	5.500	100.935	100.835	100.735
5.625	101.007	100.907	100.807	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.857	100.757	100.657	3.000	N/A	N/A	N/A	5.625	101.244	101.144	101.044
5.750	101.175	101.051	100.975	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	101.188	101.063	100.988	3.125	N/A	N/A	N/A	5.750	101.402	101.271	101.140
5.875	101.527	101.403	101.327	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.537	101.412	101.337	3.250	N/A	N/A	N/A	5.875	101.754	101.623	101.492
5.990	101.710	101.586	101.510	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.653	101.528	101.453	3.375	N/A	N/A	N/A	5.990	101.937	101.806	101.675
6.000	101.810	101.686	101.610	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.753	101.628	101.553	3.500	N/A	N/A	N/A	6.000	102.037	101.906	101.775
6.125	101.976	101.852	101.776	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.809	101.684	101.609	3.625	N/A	N/A	N/A	6.125	102.203	102.072	101.941
6.250	101.922	101.784	101.722	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.529	101.391	101.329	3.750	N/A	N/A	N/A	6.250	102.198	101.984	101.771
6.375	102.244	102.106	102.044	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.848	101.710	101.648	3.875	N/A	N/A	N/A	6.375	102.521	102.307	102.094
6.500	102.511	102.373	102.311	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.058	101.920	101.858	3.990	N/A	N/A	N/A	6.500	102.787	102.573	102.360
6.625	102.737	102.599	102.537	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.173	102.035	101.973	4.000	N/A	N/A	N/A	6.625	103.013	102.800	102.588
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	99.210	99.092	99.010	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.829	95.729	95.629	3.375	95.847	95.747	95.647
2.875	N/A	N/A	N/A	4.750	99.699	99.581	99.499	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.405	96.305	96.205	3.500	96.382	96.282	96.182
2.990	N/A	N/A	N/A	4.875	100.114	99.996	99.914	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.943	96.843	96.743	3.625	96.921	96.821	96.721
3.000	N/A	N/A	N/A	4.990	100.332	100.214	100.132	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.406	97.306	97.206	3.750	97.383	97.283	97.183
3.125	N/A	N/A	N/A	5.000	100.432	100.314	100.232	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.812	97.712	97.612	3.875	97.789	97.689	97.589
3.250	N/A	N/A	N/A	5.125	100.717	100.599	100.517	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.065	97.965	97.865	3.990	98.043	97.943	97.843
3.375	N/A	N/A	N/A	5.250	100.952	100.818	100.752	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.165	98.065	97.965	4.000	98.143	98.043	97.943
3.500	N/A	N/A	N/A	5.375	101.326	101.192	101.126	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.879	98.779	98.679	4.125	98.856	98.756	98.656
3.625	N/A	N/A	N/A	5.500	101.627	101.493	101.427	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.756	98.656	98.556	4.250	98.726	98.626	98.526
3.750	N/A	N/A	N/A	5.625	101.860	101.726	101.660	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.115	99.015	98.915	4.375	99.084	98.984	98.884
3.875	N/A	N/A	N/A	5.750	101.675	101.520	101.475	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.433	99.333	99.233	4.500	99.403	99.303	99.203
3.990	N/A	N/A	N/A	5.875	101.988	101.833	101.788	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.749	99.649	99.549	4.625	99.718	99.618	99.518
4.000	N/A	N/A	N/A	5.990	102.130	101.975	101.930	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.990	99.890	99.790	4.750	99.959	99.859	99.759
4.125	N/A	N/A	N/A	6.000	102.230	102.075	102.030	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.295	100.195	100.095	4.875	100.264	100.164	100.051
4.250	N/A	N/A	N/A	6.125	102.360	102.205	102.160	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.445	100.345	100.245	4.990	100.414	100.314	100.201
4.375	N/A	N/A	N/A	6.250	101.905	101.768	101.705	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.545	100.445	100.345	5.000	100.514	100.414	100.301
4.500	N/A	N/A	N/A	6.375	102.170	102.033	101.970	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.802	100.702	100.602	5.125	100.772	100.672	100.572
4.625	N/A	N/A	N/A	6.500	102.378	102.241	102.178	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.094	100.973	100.894	5.250	101.025	100.925	100.825
4.750	N/A	N/A	N/A	6.625	102.647	102.465	102.447	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.385	101.264	101.185	5.375	101.316	101.216	101.116
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	95.882	95.682	95.682	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.743	96.543	96.543
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.422	96.222	96.222	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	97.168	96.968	96.968
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.838	96.638	96.638	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.587	97.387	97.387
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.163	96.963	96.963	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	98.039	97.839	97.839
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.446	97.246	97.246	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.445	98.245	98.245
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.592	97.392	97.392	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.705	98.505	98.505
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.692	97.492	97.492	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.805	98.605	98.605
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.303	98.103	98.103	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	99.155	98.955	98.955
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.475	97.275	97.275	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.732	98.532	98.532
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.721	97.521	97.521	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.008	98.808	98.808
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.952	97.752	97.752	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.334	99.134	99.134
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.287	98.087	98.087	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.590	99.390	99.39



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.:

8/12/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/13/2022

Release Time: 12:15 pm ET

Prices are subject to change without notice.

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

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

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

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/12/2022
45 Day Lock Exp.: 8/29/2022
60 Day Lock Exp.: 9/12/2022

W. Rate Sheet Dated: 7/13/2022

Release Time: 12:15 pm ET

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.105	98.005	97.905	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	95.837	95.737	95.637	2.750	N/A	N/A	N/A	4.625	97.656	97.556	97.456
4.750	98.490	98.390	98.290	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.340	96.240	96.140	2.875	N/A	N/A	N/A	4.750	98.099	97.999	97.899
4.875	99.009	98.909	98.809	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	96.859	96.759	96.659	2.990	N/A	N/A	N/A	4.875	98.635	98.535	98.435
4.990	99.357	99.257	99.157	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	96.939	96.839	96.739	3.000	N/A	N/A	N/A	4.990	98.999	98.899	98.799
5.000	99.457	99.357	99.257	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.039	96.939	96.839	3.125	N/A	N/A	N/A	5.000	99.099	98.999	98.899
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	97.279	97.179	97.079	3.250	N/A	N/A	N/A	5.125	99.473	99.373	99.273
5.250	99.978	99.878	99.778	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.964	97.864	97.764	3.375	N/A	N/A	N/A	5.250	99.946	99.846	99.746
5.375	100.408	100.308	100.208	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.512	98.412	98.312	3.500	N/A	N/A	N/A	5.375	100.394	100.294	100.194
5.500	100.776	100.676	100.576	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.914	98.814	98.714	3.625	N/A	N/A	N/A	5.500	100.775	100.675	100.575
5.625	101.095	100.995	100.895	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.259	99.159	99.059	3.750	N/A	N/A	N/A	5.625	101.105	101.005	100.905
5.750	101.319	101.202	101.119	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	100.093	99.976	99.893	3.875	N/A	N/A	N/A	5.750	100.965	100.848	100.765
5.875	101.641	101.524	101.441	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.617	100.500	100.417	3.990	N/A	N/A	N/A	5.875	101.300	101.183	101.100
5.990	101.783	101.665	101.583	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.759	100.641	100.559	4.000	N/A	N/A	N/A	5.990	101.453	101.335	101.253
6.000	101.883	101.765	101.683	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.859	100.741	100.659	4.125	N/A	N/A	N/A	6.000	101.553	101.435	101.353
6.125	102.067	101.950	101.867	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	101.043	100.926	100.843	4.250	N/A	N/A	N/A	6.125	101.748	101.631	101.548
6.250	102.030	101.826	101.482	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.926	98.722	98.378	4.375	N/A	N/A	N/A	6.250	101.488	101.284	100.940
6.375	102.416	102.242	101.898	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	99.462	99.288	98.944	4.500	N/A	N/A	N/A	6.375	101.840	101.666	101.322
6.500	102.798	102.624	102.280	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.842	99.668	99.324	4.625	N/A	N/A	N/A	6.500	102.236	102.062	101.718
6.625	103.144	102.971	102.626	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	100.190	100.017	99.672	4.750	N/A	N/A	N/A	6.625	102.592	102.419	102.074
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	92.559	92.459	92.359	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.168	94.068	93.968	3.125	94.330	94.230	94.130
2.875	N/A	N/A	N/A	3.625	93.397	93.297	93.197	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.724	94.624	94.524	3.250	94.870	94.770	94.670
2.990	N/A	N/A	N/A	3.750	94.127	94.027	93.927	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.248	95.148	95.048	3.375	95.401	95.301	95.201
3.000	N/A	N/A	N/A	3.875	94.769	94.669	94.569	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.763	95.663	95.563	3.500	95.925	95.825	95.725
3.125	N/A	N/A	N/A	3.990	95.534	95.434	95.334	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.259	96.159	96.059	3.625	96.559	96.459	96.359
3.250	N/A	N/A	N/A	4.000	95.634	95.534	95.434	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.707	96.607	96.507	3.750	97.015	96.915	96.815
3.375	N/A	N/A	N/A	4.125	96.898	96.798	96.698	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.143	97.043	96.943	3.875	97.458	97.358	97.258
3.500	N/A	N/A	N/A	4.250	97.562	97.462	97.362	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.498	97.398	97.298	3.990	97.764	97.664	97.564
3.625	N/A	N/A	N/A	4.375	98.212	98.112	97.984	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.598	97.498	97.398	4.000	97.864	97.764	97.664
3.750	N/A	N/A	N/A	4.500	98.835	98.735	98.608	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.552	98.453	98.352	4.125	98.718	98.599	98.518
3.875	N/A	N/A	N/A	4.625	99.363	99.263	99.135	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.007	98.884	98.807	4.250	98.770	98.647	98.570
3.990	N/A	N/A	N/A	4.750	99.877	99.777	99.650	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.386	99.257	99.186	4.375	99.154	99.025	98.954
4.000	N/A	N/A	N/A	4.875	100.371	100.271	100.143	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.711	99.570	99.511	4.500	99.485	99.344	99.285
4.125	N/A	N/A	N/A	4.990	100.589	100.489	100.362	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.902	99.679	99.604	4.625	99.999	99.776	99.701
4.250	N/A	N/A	N/A	5.000	100.689	100.589	100.462	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.318	100.087	100.012	4.750	100.031	99.800	99.725
4.375	N/A	N/A	N/A	5.125	100.569	100.469	100.340	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.697	100.465	100.390	4.875	100.418	100.186	100.111
4.500	N/A	N/A	N/A	5.250	100.991	100.891	100.762	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.908	100.676	100.601	4.990	100.640	100.408	100.333
4.625	N/A	N/A	N/A	5.375	101.320	101.220	101.091	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	101.008	100.776	100.701	5.000	100.740	100.508	100.433
4.750	N/A	N/A	N/A	5.500	101.674	101.574	101.445	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.993	100.606	100.513	5.125	101.145	100.758	100.665



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.:

8/12/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/13/2022

Release Time: 12:15 pm ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

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Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

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9/12/2022

W. Rate Sheet Dated: 7/13/2022

Release Time: 12:15 pm ET

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FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

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



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.:

8/12/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/13/2022

Release Time: 12:15 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.105	98.005	97.905	3.500	92.559	92.459	92.359	3.125	94.168	94.068	93.968	4.625	96.296	96.196	96.096	3.125	#N/A	#N/A	#N/A
4.750	98.490	98.390	98.290	3.625	93.397	93.297	93.197	3.250	94.724	94.624	94.524	4.750	96.740	96.640	96.540	3.250	92.706	92.606	92.506
4.875	99.009	98.909	98.809	3.750	94.127	94.027	93.927	3.375	95.248	95.148	95.048	4.875	97.259	97.159	97.059	3.375	93.319	93.219	93.119
4.990	99.357	99.257	99.157	3.875	94.769	94.669	94.569	3.500	95.763	95.663	95.563	4.990	97.473	97.373	97.273	3.500	93.909	93.809	93.709
5.000	99.457	99.357	99.257	3.990	95.534	95.434	95.334	3.625	96.259	96.159	96.059	5.000	97.573	97.473	97.373	3.625	94.493	94.393	94.293
5.125	99.819	99.719	99.619	4.000	95.634	95.534	95.434	3.750	96.707	96.607	96.507	5.125	97.874	97.774	97.674	3.750	94.948	94.848	94.748
5.250	99.978	99.878	99.778	4.125	96.898	96.798	96.698	3.875	97.143	97.043	96.943	5.250	98.296	98.196	98.096	3.875	95.392	95.292	95.192
5.375	100.408	100.308	100.208	4.250	97.562	97.462	97.362	3.990	97.498	97.398	97.298	5.375	98.785	98.685	98.585	3.990	95.756	95.656	95.556
5.500	100.776	100.676	100.576	4.375	98.212	98.112	97.984	4.000	97.598	97.498	97.398	5.500	99.170	99.070	98.970	4.000	95.856	95.756	95.656
5.625	101.095	100.995	100.895	4.500	98.835	98.735	98.608	4.125	98.552	98.453	98.352	5.625	99.502	99.402	99.302	4.125	97.274	97.155	97.074
5.750	101.319	101.202	101.119	4.625	99.363	99.263	99.135	4.250	99.007	98.884	98.807	5.750	100.031	99.914	99.831	4.250	97.743	97.620	97.543
5.875	101.641	101.524	101.441	4.750	99.877	99.777	99.650	4.375	99.386	99.257	99.186	5.875	100.454	100.337	100.254	4.375	98.126	97.997	97.926
5.990	101.783	101.665	101.583	4.875	100.371	100.271	100.143	4.500	99.711	99.570	99.511	5.990	100.596	100.478	100.396	4.500	98.454	98.313	98.254
6.000	101.883	101.765	101.683	4.990	100.589	100.489	100.362	4.625	99.902	99.679	99.604	6.000	100.696	100.578	100.496	4.625	99.039	98.816	98.741
6.125	102.067	101.950	101.867	5.000	100.689	100.589	100.462	4.750	100.318	100.087	100.012	6.125	100.880	100.763	100.680	4.750	99.041	98.810	98.735
6.250	102.030	101.826	101.482	5.125	100.569	100.469	100.340	4.875	100.697	100.465	100.390	6.250	99.803	99.599	99.255	4.875	99.666	99.434	99.359
6.375	102.416	102.242	101.898	5.250	100.991	100.891	100.762	4.990	100.908	100.676	100.601	6.375	100.264	100.090	99.746	4.990	99.877	99.645	99.570
6.500	102.795	102.621	102.277	5.375	101.320	101.220	101.091	5.000	101.008	100.776	100.701	6.500	100.642	100.468	100.124	5.000	99.977	99.745	99.670
6.625	103.149	102.976	102.631	5.500	101.674	101.574	101.445	5.125	100.993	100.606	100.513	6.625	100.997	100.824	100.479	5.125	100.393	100.006	99.913

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/12/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/13/2022

Release Time: 12:15 pm ET

Prices are subject to change without notice.

Non QM

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

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

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

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

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)