

W. Rate Sheet Dated: 7/14/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	99.697	99.478	99.228	4.500	99.017	98.798	98.548	2.875	94.238	94.088	93.938	3.125	N/A	N/A	N/A
4.625	100.310	100.091	99.841	4.625	99.630	99.411	99.161	3.000	94.560	94.410	94.260	3.250	N/A	N/A	N/A
4.750	99.630	99.442	99.192	4.750	98.950	98.762	98.512	3.125	94.882	94.732	94.582	3.375	N/A	N/A	N/A
4.875	100.216	100.028	99.778	4.875	99.536	99.348	99.098	3.250	95.783	95.633	95.483	3.500	N/A	N/A	N/A
5.000	100.778	100.590	100.340	5.000	100.098	99.910	99.660	3.375	96.099	95.949	95.799	3.625	N/A	N/A	N/A
5.125	101.300	101.112	100.862	5.125	100.620	100.432	100.182	3.500	96.421	96.271	96.121	Margin = 2.250		Index = 2.860	
5.250	100.361	100.211	99.914	5.250	99.681	99.531	99.234	3.625	96.741	96.591	96.441	30 Year OTC			
5.375	100.861	100.711	100.414	5.375	100.181	100.031	99.734	3.750	96.479	96.303	96.127	Rate	30 Day	45 Day	60 Day
5.500	101.320	101.170	100.873	5.500	100.640	100.490	100.193	3.875	96.786	96.611	96.435	6.750	102.750	102.500	102.250
5.625	101.725	101.575	101.278	5.625	101.045	100.895	100.598	4.000	97.087	96.912	96.736				
5.750	101.666	101.516	100.891	5.750	100.986	100.836	100.211	4.125	97.373	97.198	97.022				
5.875	102.063	101.913	101.288	5.875	101.383	101.233	100.608	4.250	98.141	97.985	97.829				
6.000	102.427	102.277	101.652	6.000	101.747	101.597	100.972	4.375	98.415	98.258	98.102				
6.125	102.772	102.622	101.997	6.125	102.092	101.942	101.317	4.500	98.668	98.512	98.356				
6.250	102.574	102.424	101.799	6.250	101.894	101.744	101.119	4.625	98.902	98.746	98.590				
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	99.497	99.397	99.178	98.928	4.500	98.817	98.717	98.498	98.248	2.875	93.368	93.268	93.118	92.968
4.625	100.110	100.010	99.791	99.541	4.625	99.430	99.330	99.111	98.861	3.000	93.690	93.590	93.440	93.290
4.750	99.430	99.330	99.142	98.892	4.750	98.750	98.650	98.462	98.212	3.125	94.012	93.912	93.762	93.612
4.875	100.016	99.916	99.728	99.478	4.875	99.336	99.236	99.048	98.798	3.250	95.513	95.413	95.263	95.113
5.000	100.578	100.478	100.290	100.040	5.000	99.898	99.798	99.610	99.360	3.375	95.829	95.729	95.579	95.429
5.125	101.100	101.000	100.812	100.562	5.125	100.420	100.320	100.132	99.882	3.500	96.151	96.051	95.901	95.751
5.250	100.161	100.061	99.911	99.614	5.250	99.481	99.381	99.231	98.934	3.625	96.471	96.371	96.221	96.071
5.375	100.661	100.561	100.411	100.114	5.375	99.981	99.881	99.731	99.434	3.750	96.709	96.609	96.433	96.257
5.500	101.120	101.020	100.870	100.573	5.500	100.440	100.340	100.190	99.893	3.875	97.016	96.916	96.741	96.565
5.625	101.525	101.425	101.275	100.978	5.625	100.845	100.745	100.595	100.298	4.000	97.317	97.217	97.042	96.866
5.750	101.466	101.366	101.216	100.591	5.750	100.786	100.686	100.536	99.911	4.125	97.603	97.503	97.328	97.152
5.875	101.863	101.763	101.613	100.988	5.875	101.183	101.083	100.933	100.308	4.250	97.671	97.571	97.415	97.259
6.000	102.227	102.127	101.977	101.352	6.000	101.547	101.447	101.297	100.672	4.375	97.945	97.845	97.688	97.532

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

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

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

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" (JA & 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.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

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	90.570	90.420	90.270	3.500	N/A	N/A	N/A
5.000	99.159	98.972	98.722	5.000	98.579	98.392	98.142	2.875	90.887	90.737	90.587	3.625	N/A	N/A	N/A
5.125	99.681	99.494	99.244	5.125	99.101	98.914	98.664	3.000	91.208	91.058	90.908	Margin = 2.250		Index = 2.860	
5.250	98.305	98.155	97.858	5.250	97.725	97.575	97.278	3.125	91.531	91.381	91.231	30 Year OTC			
5.375	98.805	98.655	98.358	5.375	98.225	98.075	97.778	3.250	92.688	92.538	92.388	Rate	30 Day	45 Day	60 Day
5.500	99.264	99.114	98.817	5.500	98.684	98.534	98.237	3.375	93.004	92.854	92.704	4.250	N/A	N/A	N/A
5.625	99.669	99.519	99.222	5.625	99.089	98.939	98.642	3.500	93.326	93.176	93.026	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	93.646	93.496	93.346	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	93.884	93.708	93.532	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	99.259	99.159	98.972	98.722	5.000	98.679	98.579	98.392	98.142	2.750	90.139	90.039	89.889	89.739	
5.125	99.781	99.681	99.494	99.244	5.125	99.201	99.101	98.914	98.664	2.875	90.456	90.356	90.206	90.056	
5.250	98.405	98.305	98.155	97.858	5.250	97.825	97.725	97.575	97.278	3.000	90.777	90.677	90.527	90.377	
5.375	98.905	98.805	98.655	98.358	5.375	98.325	98.225	98.075	97.778	3.125	91.100	91.000	90.850	90.700	
5.500	99.364	99.264	99.114	98.817	5.500	98.784	98.684	98.534	98.237	3.250	93.350	93.250	93.100	92.950	
5.625	99.769	99.669	99.519	99.222	5.625	99.189	99.089	98.939	98.642	3.375	93.667	93.567	93.417	93.267	
5.750	94.866	94.766	94.616	93.991	5.750	94.286	94.186	94.036	93.411	3.500	93.988	93.888	93.738	93.588	
5.875	95.263	95.163	95.013	94.388	5.875	94.683	94.583	94.433	93.808	3.625	94.309	94.209	94.059	93.909	
6.000	95.627	95.527	95.377	94.752	6.000	95.047	94.947	94.797	94.172	3.750	94.953	94.853	94.677	94.501	

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.: 8/15/2022

45 Day Lock Exp.: 8/29/2022

60 Day Lock Exp.: 9/12/2022

W. Rate Sheet Dated: 7/14/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	97.445	97.345	97.245	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.867	96.767	96.667	2.000	N/A	N/A	N/A	4.625	97.617	97.517	97.417	
4.750	97.977	97.877	97.777	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.443	97.343	97.243	2.125	N/A	N/A	N/A	4.750	98.199	98.099	97.999	
4.875	98.454	98.354	98.254	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.915	97.815	97.715	2.250	N/A	N/A	N/A	4.875	98.675	98.575	98.475	
4.990	98.747	98.647	98.547	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.219	98.118	98.019	2.375	N/A	N/A	N/A	4.990	98.969	98.869	98.769	
5.000	98.847	98.747	98.647	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.319	98.218	98.119	2.500	N/A	N/A	N/A	5.000	99.069	98.969	98.869	
5.125	99.176	99.076	98.976	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.872	98.771	98.672	2.625	N/A	N/A	N/A	5.125	99.398	99.298	99.198	
5.250	99.298	99.198	99.098	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.358	99.257	99.158	2.750	N/A	N/A	N/A	5.250	99.535	99.432	99.313	
5.375	99.729	99.629	99.529	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.786	99.685	99.586	2.875	N/A	N/A	N/A	5.375	99.966	99.863	99.744	
5.500	100.101	100.001	99.901	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.086	99.985	99.886	2.990	N/A	N/A	N/A	5.500	100.337	100.234	100.115	
5.625	100.406	100.306	100.206	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.259	100.158	100.059	3.000	N/A	N/A	N/A	5.625	100.642	100.539	100.420	
5.750	100.664	100.564	100.464	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.678	100.553	100.478	3.125	N/A	N/A	N/A	5.750	100.890	100.752	100.599	
5.875	101.012	100.888	100.812	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.022	100.897	100.822	3.250	N/A	N/A	N/A	5.875	101.237	101.099	100.946	
5.990	101.189	101.065	100.989	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.136	101.011	100.936	3.375	N/A	N/A	N/A	5.990	101.415	101.277	101.124	
6.000	101.289	101.165	101.089	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.236	101.111	101.036	3.500	N/A	N/A	N/A	6.000	101.515	101.377	101.224	
6.125	101.456	101.332	101.256	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.290	101.165	101.090	3.625	N/A	N/A	N/A	6.125	101.682	101.544	101.391	
6.250	101.411	101.270	101.211	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.019	100.877	100.819	3.750	N/A	N/A	N/A	6.250	101.683	101.476	101.254	
6.375	101.730	101.589	101.530	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.334	101.192	101.134	3.875	N/A	N/A	N/A	6.375	102.002	101.795	101.573	
6.500	101.993	101.852	101.793	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.541	101.399	101.341	3.990	N/A	N/A	N/A	6.500	102.265	102.058	101.836	
6.625	102.216	102.075	102.016	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.654	101.512	101.454	4.000	N/A	N/A	N/A	6.625	102.489	102.289	102.074	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.625	98.767	98.648	98.567	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.172	95.072	94.972	3.375	95.178	95.078	94.978
2.875	N/A	N/A	N/A	N/A	4.750	99.250	99.131	99.050	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.778	95.678	95.578	3.500	95.755	95.655	95.555
2.990	N/A	N/A	N/A	N/A	4.875	99.658	99.539	99.458	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.310	96.210	96.110	3.625	96.287	96.187	96.087
3.000	N/A	N/A	N/A	N/A	4.990	99.871	99.752	99.671	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.768	96.668	96.568	3.750	96.745	96.645	96.545
3.125	N/A	N/A	N/A	N/A	5.000	99.971	99.852	99.771	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.170	97.070	96.970	3.875	97.147	97.047	96.947
3.250	N/A	N/A	N/A	N/A	5.125	100.250	100.131	100.050	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.418	97.318	97.218	3.990	97.395	97.295	97.195
3.375	N/A	N/A	N/A	N/A	5.250	100.361	100.226	100.161	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.518	97.418	97.318	4.000	97.495	97.395	97.295
3.500	N/A	N/A	N/A	N/A	5.375	100.731	100.596	100.531	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.227	98.127	98.027	4.125	98.204	98.104	98.004
3.625	N/A	N/A	N/A	N/A	5.500	101.027	100.892	100.827	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.540	98.440	98.340	4.250	98.509	98.409	98.309
3.750	N/A	N/A	N/A	N/A	5.625	101.261	101.126	101.061	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.891	98.791	98.691	4.375	98.860	98.760	98.660
3.875	N/A	N/A	N/A	N/A	5.750	101.161	101.009	100.961	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.208	99.108	99.008	4.500	99.177	99.077	98.977
3.990	N/A	N/A	N/A	N/A	5.875	101.471	101.319	101.271	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.519	99.419	99.319	4.625	99.488	99.388	99.288
4.000	N/A	N/A	N/A	N/A	5.990	101.609	101.457	101.409	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.823	99.723	99.623	4.750	99.792	99.692	99.592
4.125	N/A	N/A	N/A	N/A	6.000	101.709	101.557	101.509	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.121	100.021	99.921	4.875	100.090	99.990	99.890
4.250	N/A	N/A	N/A	N/A	6.125	101.837	101.685	101.637	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.266	100.166	100.066	4.990	100.235	100.135	100.030
4.375	N/A	N/A	N/A	N/A	6.250	101.393	101.253	101.193	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.366	100.266	100.166	5.000	100.335	100.235	100.130
4.500	N/A	N/A	N/A	N/A	6.375	101.657	101.517	101.457	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.626	100.526	100.426	5.125	100.591	100.491	100.383
4.625	N/A	N/A	N/A	N/A	6.500	101.863	101.723	101.663	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.922	100.801	100.722	5.250	100.866	100.766	100.679
4.750	N/A	N/A	N/A	N/A	6.625	102.135	101.955	101.935	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.212	101.091	101.012	5.375	101.156	101.056	100.956
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.268	95.068	95.068	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.102	95.902	95.902
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.804	95.604	95.604	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.522	96.322	96.322
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.216	96.016	96.016	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.973	96.773	96.773
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.538	96.338	96.338	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.431	97.231	97.231
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.817	96.617	96.617	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.833	97.633	97.633
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.960	96.760	96.760	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.088	97.888	97.888
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.060	96.860	96.860	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.188	97.988	97.988
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.668	97.468	97.468	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.533	98.333	98.333
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.271	97.071	97.071	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.548	98.348	98.348
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.514	97.314	97.314	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.821	98.621	98.621
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.803	97.603	97.603	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.143	98.943	98.943
3.250	N/A	N/A	N/A	N/A	3																			



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.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

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.: 8/15/2022
45 Day Lock Exp.: 8/29/2022
60 Day Lock Exp.: 9/12/2022

W. Rate Sheet Dated: 7/14/2022

Release Time: 10:00 am ET

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.714	97.614	97.514	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.500	96.400	96.300	2.750	N/A	N/A	N/A	4.625	97.831	97.731	97.631
4.750	98.068	97.968	97.868	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.168	97.068	96.968	2.875	N/A	N/A	N/A	4.750	98.323	98.223	98.123
4.875	98.605	98.505	98.405	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.705	97.605	97.505	2.990	N/A	N/A	N/A	4.875	98.845	98.745	98.645
4.990	98.969	98.869	98.769	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.807	97.707	97.607	3.000	N/A	N/A	N/A	4.990	99.196	99.096	98.996
5.000	99.069	98.969	98.869	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.907	97.807	97.707	3.125	N/A	N/A	N/A	5.000	99.296	99.196	99.096
5.125	99.447	99.347	99.247	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.129	98.029	97.929	3.250	N/A	N/A	N/A	5.125	99.661	99.561	99.461
5.250	99.456	99.356	99.256	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.086	97.986	97.886	3.375	N/A	N/A	N/A	5.250	100.068	99.968	99.868
5.375	99.904	99.804	99.704	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.652	98.552	98.452	3.500	N/A	N/A	N/A	5.375	100.502	100.402	100.302
5.500	100.286	100.186	100.086	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.066	98.966	98.866	3.625	N/A	N/A	N/A	5.500	100.871	100.771	100.671
5.625	100.618	100.518	100.418	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.420	99.320	99.220	3.750	N/A	N/A	N/A	5.625	101.194	101.094	100.994
5.750	100.907	100.800	100.707	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	100.029	99.929	99.829	3.875	N/A	N/A	N/A	5.750	100.994	100.887	100.794
5.875	101.253	101.147	101.053	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.571	100.465	100.371	3.990	N/A	N/A	N/A	5.875	101.328	101.222	101.128
5.990	101.407	101.301	101.207	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.727	100.621	100.527	4.000	N/A	N/A	N/A	5.990	101.475	101.369	101.275
6.000	101.507	101.401	101.307	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.827	100.721	100.627	4.125	N/A	N/A	N/A	6.000	101.575	101.469	101.375
6.125	101.702	101.597	101.502	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	101.020	100.915	100.820	4.250	N/A	N/A	N/A	6.125	101.762	101.657	101.562
6.250	101.440	101.257	101.810	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.048	97.865	97.418	4.375	N/A	N/A	N/A	6.250	101.343	101.160	101.713
6.375	101.717	101.537	101.089	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.363	98.183	97.735	4.500	N/A	N/A	N/A	6.375	101.610	101.430	100.982
6.500	101.948	101.770	101.390	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.924	98.746	98.366	4.625	N/A	N/A	N/A	6.500	101.834	101.656	101.276
6.625	102.240	102.100	101.750	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.284	99.144	98.796	4.750	N/A	N/A	N/A	6.625	102.153	102.013	101.665

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	92.302	92.202	92.102	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.314	94.214	94.114	3.125	94.375	94.275	94.175
2.875	N/A	N/A	N/A	3.625	92.993	92.893	92.793	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.874	94.774	94.674	3.250	94.930	94.830	94.730
2.990	N/A	N/A	N/A	3.750	93.677	93.577	93.477	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.405	95.305	95.205	3.375	95.456	95.356	95.256
3.000	N/A	N/A	N/A	3.875	94.305	94.205	94.105	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.925	95.825	95.725	3.500	95.971	95.871	95.771
3.125	N/A	N/A	N/A	3.990	95.077	94.977	94.877	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.440	96.340	96.240	3.625	96.336	96.236	96.136
3.250	N/A	N/A	N/A	4.000	95.177	95.077	94.977	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.895	96.795	96.695	3.750	96.932	96.832	96.732
3.375	N/A	N/A	N/A	4.125	96.450	96.350	96.250	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.349	97.249	97.149	3.875	97.381	97.281	97.181
3.500	N/A	N/A	N/A	4.250	97.152	97.052	96.952	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.666	97.566	97.466	3.990	97.688	97.588	97.488
3.625	N/A	N/A	N/A	4.375	97.832	97.732	97.632	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.766	97.666	97.566	4.000	97.788	97.688	97.588
3.750	N/A	N/A	N/A	4.500	98.464	98.364	98.265	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.214	98.114	98.014	4.125	98.615	98.515	98.415
3.875	N/A	N/A	N/A	4.625	99.002	98.902	98.743	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.689	98.589	98.489	4.250	98.725	98.625	98.525
3.990	N/A	N/A	N/A	4.750	99.528	99.428	99.268	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.062	98.962	98.862	4.375	99.091	98.991	98.891
4.000	N/A	N/A	N/A	4.875	100.033	99.933	99.774	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.390	99.290	99.190	4.500	99.417	99.317	99.217
4.125	N/A	N/A	N/A	4.990	100.258	100.158	99.999	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.466	99.366	99.266	4.625	99.945	99.845	99.745
4.250	N/A	N/A	N/A	5.000	100.358	100.258	100.099	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.890	99.790	99.690	4.750	99.896	99.796	99.696
4.375	N/A	N/A	N/A	5.125	100.091	99.991	99.831	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.327	100.227	100.127	4.875	100.327	100.227	100.127
4.500	N/A	N/A	N/A	5.250	100.522	100.422	100.322	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.494	100.394	100.294	4.990	100.489	100.389	100.289
4.625	N/A	N/A	N/A	5.375	100.858	100.758	100.658	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.594	100.494	100.394	5.000	100.589	100.489	100.389
4.750	N/A	N/A	N/A	5.500	101.224	101.124	101.024	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.394	100.294	100.194	5.125	100.991	100.891	100.791

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	91.930	91.830	91.730	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.375	92.537	92.437	92.337	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	93.219	93.119	93.019	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	94.098	93.998	93.898	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	94.569	94.469	94.369	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	95.183	95.083	94.983	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	95.762	95.662	95.562	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	95.862	95.762	95.662	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	97.326	97.226	97.126	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	97.835	97.735	97.635	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	98.214	98.114	98.014	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.500	98.550	98.450	98.350	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.625	99.564	99.464	99.364	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	99.146	99.046	98.946	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	100.069	99.969	99.869	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	100.234	100.134	100.034	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.000	100.334	100.234	100.134	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.125	101.208	101.108	101.008	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

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.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.714	97.614	97.514	3.500	92.302	92.202	92.102	3.125	94.314	94.214	94.114	4.625	96.432	96.332	96.232	3.125	#N/A	#N/A	#N/A
4.750	98.068	97.968	97.868	3.625	92.993	92.893	92.793	3.250	94.874	94.774	94.674	4.750	96.943	96.843	96.743	3.250	92.752	92.652	92.552
4.875	98.605	98.505	98.405	3.750	93.677	93.577	93.477	3.375	95.405	95.305	95.205	4.875	97.480	97.380	97.280	3.375	93.321	93.221	93.121
4.990	98.969	98.869	98.769	3.875	94.305	94.205	94.105	3.500	95.925	95.825	95.725	4.990	97.713	97.613	97.513	3.500	93.922	93.822	93.722
5.000	99.069	98.969	98.869	3.990	95.077	94.977	94.877	3.625	96.440	96.340	96.240	5.000	97.813	97.713	97.613	3.625	94.619	94.519	94.419
5.125	99.447	99.347	99.247	4.000	95.177	95.077	94.977	3.750	96.895	96.795	96.695	5.125	98.113	98.013	97.913	3.750	95.082	94.982	94.882
5.250	99.456	99.356	99.256	4.125	96.450	96.350	96.250	3.875	97.349	97.249	97.149	5.250	98.096	97.996	97.896	3.875	95.616	95.516	95.416
5.375	99.904	99.804	99.704	4.250	97.152	97.052	96.952	3.990	97.666	97.566	97.466	5.375	98.603	98.503	98.403	3.990	96.064	95.964	95.864
5.500	100.286	100.186	100.086	4.375	97.832	97.732	97.632	4.000	97.766	97.666	97.566	5.500	99.001	98.901	98.801	4.000	96.164	96.064	95.964
5.625	100.618	100.518	100.418	4.500	98.464	98.364	98.264	4.125	98.214	98.114	98.014	5.625	99.344	99.244	99.144	4.125	97.120	97.020	96.920
5.750	100.907	100.807	100.707	4.625	99.002	98.902	98.802	4.250	98.689	98.589	98.489	5.750	99.793	99.693	99.593	4.250	97.612	97.512	97.412
5.875	101.253	101.153	101.053	4.750	99.528	99.428	99.328	4.375	99.062	98.962	98.862	5.875	100.237	100.137	100.037	4.375	97.988	97.888	97.788
5.990	101.407	101.307	101.207	4.875	100.033	99.933	99.833	4.500	99.390	99.290	99.190	5.990	100.392	100.292	100.192	4.500	98.320	98.220	98.120
6.000	101.507	101.407	101.307	4.990	100.258	100.158	100.058	4.625	99.466	99.366	99.266	6.000	100.492	100.392	100.292	4.625	98.865	98.765	98.665
6.125	101.702	101.597	101.502	5.000	100.358	100.258	100.158	4.750	99.890	99.790	99.690	6.125	100.686	100.586	100.486	4.750	98.868	98.768	98.668
6.250	101.440	101.257	101.089	5.125	100.091	99.991	99.891	4.875	100.327	100.227	100.127	6.250	99.069	98.886	98.439	4.875	99.548	99.448	99.348
6.375	101.717	101.537	101.089	5.250	100.522	100.422	100.322	4.990	100.494	100.394	100.294	6.375	99.365	99.185	98.737	4.990	99.714	99.614	99.514
6.500	101.945	101.767	101.387	5.375	100.858	100.758	100.658	5.000	100.594	100.494	100.394	6.500	99.758	99.580	99.200	5.000	99.814	99.714	99.614
6.625	102.245	102.105	101.757	5.500	101.224	101.124	101.024	5.125	100.394	100.294	100.194	6.625	100.092	99.952	99.604	5.125	100.151	100.051	99.951

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.		
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.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/12/2022

W. Rate Sheet Dated: 7/14/2022

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 fIA, 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)