



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.: 9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 12:45 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	100.306	100.119	99.931	4.500	99.626	99.439	99.251	2.875	94.801	94.651	94.501	3.125	N/A	N/A	N/A
4.625	100.919	100.732	100.544	4.625	100.239	100.052	99.864	3.000	95.122	94.972	94.822	3.250	N/A	N/A	N/A
4.750	100.020	99.848	99.598	4.750	99.340	99.168	98.918	3.125	95.445	95.295	95.145	3.375	N/A	N/A	N/A
4.875	100.606	100.434	100.184	4.875	99.926	99.754	99.504	3.250	95.962	95.812	95.662	3.500	N/A	N/A	N/A
5.000	101.168	100.996	100.746	5.000	100.488	100.316	100.066	3.375	96.279	96.129	95.979	3.625	N/A	N/A	N/A
5.125	101.690	101.518	101.268	5.125	101.010	100.838	100.588	3.500	96.600	96.450	96.300	Margin = 2.250		Index = 2.860	
5.250	100.939	100.789	100.461	5.250	100.259	100.109	99.781	3.625	96.921	96.771	96.621	30 Year OTC			
5.375	101.439	101.289	100.961	5.375	100.759	100.609	100.281	3.750	96.959	96.809	96.659	Rate	30 Day	45 Day	60 Day
5.500	101.898	101.748	101.420	5.500	101.218	101.068	100.740	3.875	97.267	97.117	96.967	6.750	102.750	102.500	102.250
5.625	102.303	102.153	101.825	5.625	101.623	101.473	101.145	4.000	97.568	97.418	97.268				
5.750	100.979	100.829	100.204	5.750	100.299	100.149	99.524	4.125	97.854	97.704	97.554				
5.875	101.376	101.226	100.601	5.875	100.696	100.546	99.921	4.250	98.383	98.233	98.083				
6.000	101.740	101.590	100.965	6.000	101.060	100.910	100.285	4.375	98.657	98.507	98.357				
6.125	102.085	101.935	101.310	6.125	101.405	101.255	100.630	4.500	98.910	98.760	98.610				
6.250	101.887	101.737	101.112	6.250	101.207	101.057	100.432	4.625	99.144	98.994	98.844				
6.375	102.245	102.095	101.470	6.375	101.565	101.415	100.790	4.750	N/A	N/A	N/A				
6.500	102.594	102.444	101.819	6.500	101.914	101.764	101.139	4.875	N/A	N/A	N/A				
6.625	102.937	102.787	102.162	6.625	102.257	102.107	101.482	5.000	N/A	N/A	N/A				
6.750	103.237	103.087	102.462	6.750	102.557	102.407	101.782	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	100.106	100.006	99.819	99.631	4.500	99.426	99.326	99.139	98.951	2.875	93.931	93.831	93.681	93.531	
4.625	100.719	100.619	100.432	100.244	4.625	100.039	99.939	99.752	99.564	3.000	94.252	94.152	94.002	93.852	
4.750	99.820	99.720	99.548	99.298	4.750	99.140	99.040	98.868	98.618	3.125	94.575	94.475	94.325	94.175	
4.875	100.406	100.306	100.134	99.884	4.875	99.726	99.626	99.454	99.204	3.250	95.692	95.592	95.442	95.292	
5.000	100.968	100.868	100.696	100.446	5.000	100.288	100.188	100.016	99.766	3.375	96.009	95.909	95.759	95.609	
5.125	101.490	101.390	101.218	100.968	5.125	100.810	100.710	100.538	100.288	3.500	96.330	96.230	96.080	95.930	
5.250	100.739	100.639	100.489	100.161	5.250	100.059	99.959	99.809	99.481	3.625	96.651	96.551	96.401	96.251	
5.375	101.239	101.139	100.989	100.661	5.375	100.559	100.459	100.309	99.981	3.750	97.189	97.089	96.939	96.789	
5.500	101.698	101.598	101.448	101.120	5.500	101.018	100.918	100.768	100.440	3.875	97.497	97.397	97.247	97.097	
5.625	102.103	102.003	101.853	101.525	5.625	101.423	101.323	101.173	100.845	4.000	97.798	97.698	97.548	97.398	
5.750	100.779	100.679	100.529	99.904	5.750	100.099	99.999	99.849	99.224	4.125	98.084	97.984	97.834	97.684	
5.875	101.176	101.076	100.926	100.301	5.875	100.496	100.396	100.246	99.621	4.250	97.913	97.813	97.663	97.513	
6.000	101.540	101.440	101.290	100.665	6.000	100.860	100.760	100.610	99.985	4.375	98.187	98.087	97.937	97.787	

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 >90.000 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	6.750	104.000	103.750	103.500	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	6.750	102.500	102.250	102.000
								0.000	N/A	N/A	N/A	7.125	102.750	102.500	102.250
								0.000	N/A	N/A	N/A		DPA Advantage Adjustment		
								0.000	N/A	N/A	N/A		203(k) / 203(k)s		-0.250
								0.000	N/A	N/A	N/A		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				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				
Lock Desk Policy															
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.028 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.															
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline								*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee				FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.															
For use by mortgage professionals only and should not be distributed to borrowers.										Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)					



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30 Day Lock Exp.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 12:45 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	91.133	90.983	90.833	3.500	N/A	N/A	N/A
5.000	99.550	99.378	99.128	5.000	98.970	98.798	98.548	2.875	91.449	91.299	91.149	3.625	N/A	N/A	N/A
5.125	100.072	99.900	99.650	5.125	99.492	99.320	99.070	3.000	91.771	91.621	91.471	Margin = 2.250		Index = 2.860	
5.250	98.883	98.733	98.405	5.250	98.303	98.153	97.825	3.125	92.093	91.943	91.793	30 Year OTC			
5.375	99.383	99.233	98.905	5.375	98.803	98.653	98.325	3.250	92.867	92.717	92.567	Rate	30 Day	45 Day	60 Day
5.500	99.842	99.692	99.364	5.500	99.262	99.112	98.784	3.375	93.184	93.034	92.884	4.250	N/A	N/A	N/A
5.625	100.247	100.097	99.769	5.625	99.667	99.517	99.189	3.500	93.505	93.355	93.205	4.375	N/A	N/A	N/A
5.750	94.079	93.929	93.304	5.750	93.499	93.349	92.724	3.625	93.826	93.676	93.526	4.500	N/A	N/A	N/A
5.875	94.476	94.326	93.701	5.875	93.896	93.746	93.121	3.750	94.364	94.214	94.064	4.625	N/A	N/A	N/A
6.000	94.840	94.690	94.065	6.000	94.260	94.110	93.485	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	95.185	95.035	94.410	6.125	94.605	94.455	93.830	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	93.987	93.837	93.212	6.250	94.407	94.257	93.632	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	95.345	95.195	94.570	6.375	94.765	94.615	93.990	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	95.694	95.544	94.919	6.500	95.114	94.964	94.339	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	99.650	99.550	99.378	99.128	5.000	99.070	98.970	98.798	98.548	2.750	90.702	90.602	90.452	90.302
5.125	100.172	100.072	99.900	99.650	5.125	99.592	99.492	99.320	99.070	2.875	91.018	90.918	90.768	90.618
5.250	98.983	98.883	98.733	98.405	5.250	98.403	98.303	98.153	97.825	3.000	91.340	91.240	91.090	90.940
5.375	99.483	99.383	99.233	98.905	5.375	98.903	98.803	98.653	98.325	3.125	91.662	91.562	91.412	91.262
5.500	99.942	99.842	99.692	99.364	5.500	99.362	99.262	99.112	98.784	3.250	93.530	93.430	93.280	93.130
5.625	100.347	100.247	100.097	99.769	5.625	99.767	99.667	99.517	99.189	3.375	93.846	93.746	93.596	93.446
5.750	94.179	94.079	93.929	93.304	5.750	93.599	93.499	93.349	92.724	3.500	94.168	94.068	93.918	93.768
5.875	94.576	94.476	94.326	93.701	5.875	93.996	93.896	93.746	93.121	3.625	94.488	94.388	94.238	94.088
6.000	94.940	94.840	94.690	94.065	6.000	94.360	94.260	94.110	93.485	3.750	95.433	95.333	95.183	95.033

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	6.750	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	
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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)	



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45 Day Lock Exp.: 8/29/2022

60 Day Lock Exp.: 9/13/2022

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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	97.950	97.850	97.750	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.372	97.272	97.172	2.000	N/A	N/A	N/A	4.625	98.121	98.021	97.921	
4.750	98.491	98.391	98.291	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.958	97.858	97.758	2.125	N/A	N/A	N/A	4.750	98.713	98.613	98.513	
4.875	98.980	98.880	98.780	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.442	98.342	98.242	2.250	N/A	N/A	N/A	4.875	99.202	99.102	99.002	
4.990	99.284	99.184	99.084	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.754	98.653	98.554	2.375	N/A	N/A	N/A	4.990	99.505	99.405	99.305	
5.000	99.384	99.284	99.184	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.854	98.753	98.654	2.500	N/A	N/A	N/A	5.000	99.605	99.505	99.405	
5.125	99.714	99.614	99.514	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.422	99.321	99.222	2.625	N/A	N/A	N/A	5.125	99.935	99.835	99.735	
5.250	99.856	99.756	99.656	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.916	99.815	99.716	2.750	N/A	N/A	N/A	5.250	100.093	99.990	99.886	
5.375	100.287	100.187	100.087	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.342	100.241	100.142	2.875	N/A	N/A	N/A	5.375	100.523	100.420	100.316	
5.500	100.650	100.550	100.450	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.636	100.535	100.436	2.990	N/A	N/A	N/A	5.500	100.887	100.784	100.680	
5.625	100.954	100.854	100.754	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.804	100.703	100.604	3.000	N/A	N/A	N/A	5.625	101.190	101.087	100.983	
5.750	101.170	101.046	100.970	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	101.184	101.059	100.984	3.125	N/A	N/A	N/A	5.750	101.395	101.257	101.119	
5.875	101.515	101.391	101.315	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.525	101.400	101.325	3.250	N/A	N/A	N/A	5.875	101.740	101.602	101.464	
5.990	101.691	101.567	101.491	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.635	101.510	101.435	3.375	N/A	N/A	N/A	5.990	101.916	101.778	101.640	
6.000	101.791	101.667	101.591	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.735	101.610	101.535	3.500	N/A	N/A	N/A	6.000	102.016	101.878	101.740	
6.125	101.959	101.835	101.759	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.791	101.666	101.591	3.625	N/A	N/A	N/A	6.125	102.184	102.046	101.908	
6.250	101.980	101.833	101.780	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.587	101.439	101.380	3.750	N/A	N/A	N/A	6.250	102.244	102.023	101.803	
6.375	102.299	102.152	102.099	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.903	101.755	101.696	3.875	N/A	N/A	N/A	6.375	102.563	102.342	102.122	
6.500	102.562	102.415	102.362	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	102.100	101.962	101.903	3.990	N/A	N/A	N/A	6.500	102.826	102.605	102.385	
6.625	102.837	102.690	102.637	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	102.268	102.120	102.061	4.000	N/A	N/A	N/A	6.625	103.101	102.880	102.660	
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	99.272	99.152	99.072	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.643	95.543	95.443	3.375	95.661	95.561	95.461
2.875	N/A	N/A	N/A	N/A	4.750	99.763	99.643	99.563	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.176	96.076	95.976	3.500	96.153	96.053	95.953
2.990	N/A	N/A	N/A	N/A	4.875	100.183	100.063	99.983	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.715	96.615	96.515	3.625	96.692	96.592	96.492
3.000	N/A	N/A	N/A	N/A	4.990	100.404	100.284	100.204	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.180	97.080	96.980	3.750	97.157	97.057	96.957
3.125	N/A	N/A	N/A	N/A	5.000	100.504	100.384	100.304	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.584	97.484	97.384	3.875	97.561	97.461	97.361
3.250	N/A	N/A	N/A	N/A	5.125	100.783	100.663	100.583	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.837	97.737	97.637	3.990	97.814	97.714	97.614
3.375	N/A	N/A	N/A	N/A	5.250	100.918	100.782	100.718	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.937	97.837	97.737	4.000	97.914	97.814	97.714
3.500	N/A	N/A	N/A	N/A	5.375	101.284	101.148	101.084	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.656	98.556	98.456	4.125	98.633	98.533	98.433
3.625	N/A	N/A	N/A	N/A	5.500	101.574	101.438	101.374	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.031	98.931	98.831	4.250	99.000	98.900	98.800
3.750	N/A	N/A	N/A	N/A	5.625	101.806	101.670	101.606	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.392	99.292	99.192	4.375	99.361	99.261	99.161
3.875	N/A	N/A	N/A	N/A	5.750	101.665	101.516	101.465	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.721	99.621	99.521	4.500	99.690	99.590	99.490
3.990	N/A	N/A	N/A	N/A	5.875	101.972	101.823	101.772	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.025	99.925	99.825	4.625	99.994	99.894	99.794
4.000	N/A	N/A	N/A	N/A	5.990	102.108	101.959	101.908	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.104	100.004	99.904	4.750	100.074	99.974	99.874
4.125	N/A	N/A	N/A	N/A	6.000	102.208	102.059	102.008	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.400	100.300	100.200	4.875	100.369	100.269	100.169
4.250	N/A	N/A	N/A	N/A	6.125	102.338	102.189	102.138	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.537	100.437	100.337	4.990	100.507	100.407	100.307
4.375	N/A	N/A	N/A	N/A	6.250	101.961	101.815	101.761	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.637	100.537	100.437	5.000	100.607	100.507	100.407
4.500	N/A	N/A	N/A	N/A	6.375	102.224	102.078	102.024	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.889	100.789	100.689	5.125	100.858	100.758	100.658
4.625	N/A	N/A	N/A	N/A	6.500	102.429	102.283	102.229	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.146	101.025	100.946	5.250	101.090	100.889	100.675
4.750	N/A	N/A	N/A	N/A	6.625	102.712	102.525	102.512	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.432	101.311	101.232	5.375	101.376	101.175	100.961
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	95.663	95.463	95.463	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.587	96.387	96.387
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.204	96.004	96.004	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	97.009	96.809	96.809
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.621	96.421	96.421	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.403	97.203	97.203
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.945	96.745	96.745	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.842	97.642	97.642
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.228	97.028	97.028	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.246	98.046	98.046
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.375	97.175	97.175	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.506	98.306	98.306
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.475	97.275	97.275	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.606	98.406	98.406
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.085	97.885	97.885	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.961	9	



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.:

9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 12:45 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.: 8/15/2022
45 Day Lock Exp.: 8/29/2022
60 Day Lock Exp.: 9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 12:45 pm ET

Prices are subject to change without notice.

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	98.287	98.187	98.087	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	97.079	96.979	96.879	2.750	N/A	N/A	N/A	4.625	98.073	97.973	97.873
4.750	98.630	98.530	98.430	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.732	97.632	97.532	2.875	N/A	N/A	N/A	4.750	98.536	98.436	98.336
4.875	99.093	98.993	98.893	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	98.197	98.097	97.997	2.990	N/A	N/A	N/A	4.875	99.007	98.907	98.807
4.990	99.417	99.317	99.217	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	98.261	98.161	98.061	3.000	N/A	N/A	N/A	4.990	99.341	99.241	99.141
5.000	99.517	99.417	99.317	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.361	98.261	98.161	3.125	N/A	N/A	N/A	5.000	99.441	99.341	99.241
5.125	99.870	99.770	99.670	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.564	98.464	98.364	3.250	N/A	N/A	N/A	5.125	99.799	99.699	99.599
5.250	100.013	99.913	99.813	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.657	98.557	98.457	3.375	N/A	N/A	N/A	5.250	100.177	100.077	99.977
5.375	100.423	100.323	100.223	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.181	99.081	98.981	3.500	N/A	N/A	N/A	5.375	100.595	100.495	100.395
5.500	100.774	100.674	100.574	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.564	99.464	99.364	3.625	N/A	N/A	N/A	5.500	100.951	100.851	100.751
5.625	101.087	100.987	100.887	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.899	99.799	99.699	3.750	N/A	N/A	N/A	5.625	101.271	101.171	101.071
5.750	101.218	101.116	101.018	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.882	99.780	99.682	3.875	N/A	N/A	N/A	5.750	101.134	101.032	100.934
5.875	101.537	101.435	101.337	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.391	100.289	100.191	3.990	N/A	N/A	N/A	5.875	101.462	101.360	101.262
5.990	101.684	101.582	101.484	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.540	100.438	100.340	4.000	N/A	N/A	N/A	5.990	101.613	101.511	101.413
6.000	101.784	101.682	101.584	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.640	100.538	100.440	4.125	N/A	N/A	N/A	6.000	101.713	101.611	101.513
6.125	101.983	101.882	101.783	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.837	100.736	100.637	4.250	N/A	N/A	N/A	6.125	101.918	101.817	101.718
6.250	101.829	101.652	101.198	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.437	98.260	97.806	4.375	N/A	N/A	N/A	6.250	101.644	101.467	101.013
6.375	102.086	101.911	101.456	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.782	98.607	98.152	4.500	N/A	N/A	N/A	6.375	101.907	101.732	101.277
6.500	102.314	102.177	101.816	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.352	99.215	98.854	4.625	N/A	N/A	N/A	6.500	102.122	101.985	101.624
6.625	102.656	102.518	102.157	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.700	99.562	99.201	4.750	N/A	N/A	N/A	6.625	102.465	102.327	101.966
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	92.843	92.743	92.643	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.775	94.675	94.575	3.125	94.707	94.607	94.507
2.875	N/A	N/A	N/A	3.625	93.676	93.576	93.476	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.325	95.225	95.125	3.250	95.142	95.042	94.942
2.990	N/A	N/A	N/A	3.750	94.405	94.305	94.205	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.848	95.748	95.648	3.375	95.666	95.566	95.466
3.000	N/A	N/A	N/A	3.875	95.040	94.940	94.840	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.354	96.254	96.154	3.500	96.176	96.076	95.976
3.125	N/A	N/A	N/A	3.990	95.797	95.697	95.597	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.791	96.691	96.591	3.625	96.731	96.631	96.531
3.250	N/A	N/A	N/A	4.000	95.897	95.797	95.697	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.234	97.134	97.034	3.750	97.130	97.030	96.930
3.375	N/A	N/A	N/A	4.125	97.153	97.053	96.953	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.689	97.589	97.489	3.875	97.588	97.488	97.388
3.500	N/A	N/A	N/A	4.250	97.804	97.704	97.604	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.990	97.890	97.790	3.990	97.898	97.798	97.698
3.625	N/A	N/A	N/A	4.375	98.336	98.236	98.136	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.090	97.990	97.890	4.000	97.998	97.898	97.798
3.750	N/A	N/A	N/A	4.500	98.829	98.729	98.629	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.598	98.498	98.398	4.125	98.812	98.712	98.612
3.875	N/A	N/A	N/A	4.625	99.330	99.230	99.130	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.059	98.959	98.859	4.250	98.924	98.824	98.724
3.990	N/A	N/A	N/A	4.750	99.835	99.735	99.635	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.430	99.330	99.230	4.375	99.299	99.199	99.099
4.000	N/A	N/A	N/A	4.875	100.317	100.217	100.117	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.751	99.651	99.551	4.500	99.623	99.523	99.423
4.125	N/A	N/A	N/A	4.990	100.527	100.427	100.327	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.799	99.699	99.599	4.625	100.148	100.048	99.948
4.250	N/A	N/A	N/A	5.000	100.627	100.527	100.427	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.209	100.109	100.009	4.750	100.113	100.013	99.913
4.375	N/A	N/A	N/A	5.125	100.463	100.363	100.230	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.614	100.514	100.414	4.875	100.522	100.422	100.322
4.500	N/A	N/A	N/A	5.250	100.877	100.777	100.643	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.778	100.678	100.578	4.990	100.689	100.589	100.489
4.625	N/A	N/A	N/A	5.375	101.199	101.099	100.965	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.878	100.778	100.678	5.000	100.789	100.689	100.589
4.750	N/A	N/A	N/A	5.500	101.548	101.448	101.314	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.992	100.892	100.792	5.125	101.201	101.101	101.001



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.:

9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 12:45 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

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.:

9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 12:45 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.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 12:45 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	98.287	98.187	98.087	3.500	92.843	92.743	92.643	3.125	94.775	94.675	94.575	4.625	97.008	96.908	96.808	3.125	#N/A	#N/A	#N/A
4.750	98.630	98.530	98.430	3.625	93.676	93.576	93.476	3.250	95.325	95.225	95.125	4.750	97.506	97.406	97.306	3.250	93.235	93.135	93.035
4.875	99.093	98.993	98.893	3.750	94.405	94.305	94.205	3.375	95.848	95.748	95.648	4.875	97.970	97.870	97.770	3.375	93.833	93.733	93.633
4.990	99.417	99.317	99.217	3.875	95.040	94.940	94.840	3.500	96.354	96.254	96.154	4.990	98.164	98.064	97.964	3.500	94.425	94.325	94.225
5.000	99.517	99.417	99.317	3.990	95.797	95.697	95.597	3.625	96.791	96.691	96.591	5.000	98.264	98.164	98.064	3.625	95.031	94.931	94.831
5.125	99.870	99.770	99.670	4.000	95.897	95.797	95.697	3.750	97.234	97.134	97.034	5.125	98.542	98.442	98.342	3.750	95.484	95.384	95.284
5.250	100.013	99.913	99.813	4.125	97.153	97.053	96.953	3.875	97.689	97.589	97.489	5.250	98.660	98.560	98.460	3.875	95.993	95.893	95.793
5.375	100.423	100.323	100.223	4.250	97.804	97.704	97.604	3.990	97.990	97.890	97.790	5.375	99.127	99.027	98.927	3.990	96.419	96.319	96.219
5.500	100.774	100.674	100.574	4.375	98.336	98.236	98.136	4.000	98.090	97.990	97.890	5.500	99.494	99.394	99.294	4.000	96.519	96.419	96.319
5.625	101.087	100.987	100.887	4.500	98.829	98.729	98.629	4.125	98.598	98.498	98.398	5.625	99.818	99.718	99.618	4.125	97.527	97.427	97.327
5.750	101.218	101.116	101.018	4.625	99.330	99.230	99.130	4.250	99.059	98.959	98.859	5.750	99.875	99.773	99.675	4.250	98.008	97.908	97.808
5.875	101.537	101.435	101.337	4.750	99.835	99.735	99.635	4.375	99.430	99.330	99.230	5.875	100.289	100.187	100.089	4.375	98.383	98.283	98.183
5.990	101.684	101.582	101.484	4.875	100.317	100.217	100.117	4.500	99.751	99.651	99.551	5.990	100.437	100.335	100.237	4.500	98.707	98.607	98.507
6.000	101.784	101.682	101.584	4.990	100.527	100.427	100.327	4.625	99.799	99.699	99.599	6.000	100.537	100.435	100.337	4.625	99.207	99.107	99.007
6.125	101.983	101.882	101.783	5.000	100.627	100.527	100.427	4.750	100.209	100.109	100.009	6.125	100.735	100.634	100.535	4.750	99.259	99.159	99.059
6.250	101.829	101.652	101.198	5.125	100.463	100.363	100.230	4.875	100.614	100.514	100.414	6.250	99.458	99.281	98.827	4.875	99.904	99.804	99.704
6.375	102.086	101.911	101.456	5.250	100.877	100.777	100.643	4.990	100.778	100.678	100.578	6.375	99.759	99.584	99.129	4.990	100.069	99.969	99.869
6.500	102.311	102.174	101.813	5.375	101.199	101.099	100.965	5.000	100.878	100.778	100.678	6.500	100.155	100.018	99.657	5.000	100.169	100.069	99.969
6.625	102.661	102.523	102.162	5.500	101.548	101.448	101.314	5.125	100.992	100.892	100.792	6.625	100.508	100.370	100.009	5.125	100.645	100.545	100.445

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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 12:45 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 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)