

W. Rate Sheet Dated: 7/15/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	100.088	99.916	99.697	4.500	99.408	99.236	99.017	2.875	94.582	94.432	94.282	3.125	N/A	N/A	N/A
4.625	100.701	100.529	100.310	4.625	100.021	99.849	99.630	3.000	94.903	94.753	94.603	3.250	N/A	N/A	N/A
4.750	99.802	99.630	99.442	4.750	99.122	98.950	98.762	3.125	95.226	95.076	94.926	3.375	N/A	N/A	N/A
4.875	100.388	100.216	100.028	4.875	99.708	99.536	99.348	3.250	95.947	95.797	95.647	3.500	N/A	N/A	N/A
5.000	100.950	100.778	100.590	5.000	100.270	100.098	99.910	3.375	96.263	96.113	95.963	3.625	N/A	N/A	N/A
5.125	101.472	101.300	101.112	5.125	100.792	100.620	100.432	3.500	96.585	96.435	96.285	Margin = 2.250		Index = 2.860	
5.250	100.674	100.524	100.211	5.250	99.994	99.844	99.531	3.625	96.905	96.755	96.605	30 Year OTC			
5.375	101.174	101.024	100.711	5.375	100.494	100.344	100.031	3.750	96.694	96.544	96.394	Rate	30 Day	45 Day	60 Day
5.500	101.633	101.483	101.170	5.500	100.953	100.803	100.490	3.875	97.001	96.851	96.701	6.750	102.750	102.500	102.250
5.625	102.038	101.888	101.575	5.625	101.358	101.208	100.895	4.000	97.302	97.152	97.002				
5.750	101.666	101.516	100.891	5.750	100.986	100.836	100.211	4.125	97.588	97.438	97.288				
5.875	102.063	101.913	101.288	5.875	101.383	101.233	100.608	4.250	98.196	98.046	97.896				
6.000	102.427	102.277	101.652	6.000	101.747	101.597	100.972	4.375	98.469	98.319	98.169				
6.125	102.772	102.622	101.997	6.125	102.092	101.942	101.317	4.500	98.723	98.573	98.423				
6.250	102.574	102.424	101.799	6.250	101.894	101.744	101.119	4.625	98.957	98.807	98.657				
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	99.888	99.788	99.616	99.397	4.500	99.208	99.108	98.936	98.717	2.875	93.712	93.612	93.462	93.312
4.625	100.501	100.401	100.229	100.010	4.625	99.821	99.721	99.549	99.330	3.000	94.033	93.933	93.783	93.633
4.750	99.602	99.502	99.330	99.142	4.750	98.922	98.822	98.650	98.462	3.125	94.356	94.256	94.106	93.956
4.875	100.188	100.088	99.916	99.728	4.875	99.508	99.408	99.236	99.048	3.250	95.677	95.577	95.427	95.277
5.000	100.750	100.650	100.478	100.290	5.000	100.070	99.970	99.798	99.610	3.375	95.993	95.893	95.743	95.593
5.125	101.272	101.172	101.000	100.812	5.125	100.592	100.492	100.320	100.132	3.500	96.315	96.215	96.065	95.915
5.250	100.474	100.374	100.224	99.911	5.250	99.794	99.694	99.544	99.231	3.625	96.635	96.535	96.385	96.235
5.375	100.974	100.874	100.724	100.411	5.375	100.294	100.194	100.044	99.731	3.750	96.924	96.824	96.674	96.524
5.500	101.433	101.333	101.183	100.870	5.500	100.753	100.653	100.503	100.190	3.875	97.231	97.131	96.981	96.831
5.625	101.838	101.738	101.588	101.275	5.625	101.158	101.058	100.908	100.595	4.000	97.532	97.432	97.282	97.132
5.750	101.466	101.366	101.216	100.591	5.750	100.786	100.686	100.536	99.911	4.125	97.818	97.718	97.568	97.418
5.875	101.863	101.763	101.613	100.988	5.875	101.183	101.083	100.933	100.308	4.250	97.726	97.626	97.476	97.326
6.000	102.227	102.127	101.977	101.352	6.000	101.547	101.447	101.297	100.672	4.375	97.999	97.899	97.749	97.599

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 4.750%-5.750%			-1.000

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

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

DPA Advantage Program "only Advantage Adjustments added; FHA only; 2.0% DPA"								30 yr DPA OTC "FHA Only; Borrower Paid Only; 2.0% DPA"				30 yr DPA "3.5% DPA; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.750	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 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 (1pm 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.:

9/13/2022

W. Rate Sheet Dated: 7/15/2022

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	90.914	90.764	90.614	3.500	N/A	N/A	N/A
5.000	99.331	99.159	98.972	5.000	98.751	98.579	98.392	2.875	91.231	91.081	90.931	3.625	N/A	N/A	N/A
5.125	99.853	99.681	99.494	5.125	99.273	99.101	98.914	3.000	91.552	91.402	91.252	Margin = 2.250		Index = 2.860	
5.250	98.617	98.467	98.155	5.250	98.037	97.887	97.575	3.125	91.875	91.725	91.575	30 Year OTC			
5.375	99.117	98.967	98.655	5.375	98.537	98.387	98.075	3.250	92.852	92.702	92.552	Rate	30 Day	45 Day	60 Day
5.500	99.576	99.426	99.114	5.500	98.996	98.846	98.534	3.375	93.168	93.018	92.868	4.250	N/A	N/A	N/A
5.625	99.981	99.831	99.519	5.625	99.401	99.251	98.939	3.500	93.490	93.340	93.190	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	93.810	93.660	93.510	4.500	N/A	N/A	N/A
5.875	95.163	95.013	94.388	5.875	94.583	94.433	93.808	3.750	94.099	93.949	93.799	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	99.431	99.331	99.159	98.972	5.000	98.851	98.751	98.579	98.392	2.750	90.483	90.383	90.233	90.083	
5.125	99.953	99.853	99.681	99.494	5.125	99.373	99.273	99.101	98.914	2.875	90.799	90.699	90.549	90.399	
5.250	98.717	98.617	98.467	98.155	5.250	98.137	98.037	97.887	97.575	3.000	91.121	91.021	90.871	90.721	
5.375	99.217	99.117	98.967	98.655	5.375	98.637	98.537	98.387	98.075	3.125	91.443	91.343	91.193	91.043	
5.500	99.676	99.576	99.426	99.114	5.500	99.096	98.996	98.846	98.534	3.250	93.514	93.414	93.264	93.114	
5.625	100.081	99.981	99.831	99.519	5.625	99.501	99.401	99.251	98.939	3.375	93.831	93.731	93.581	93.431	
5.750	94.866	94.766	94.616	93.991	5.750	94.286	94.186	94.036	93.411	3.500	94.152	94.052	93.902	93.752	
5.875	95.263	95.163	95.013	94.388	5.875	94.683	94.583	94.433	93.808	3.625	94.473	94.373	94.223	94.073	
6.000	95.627	95.527	95.377	94.752	6.000	95.047	94.947	94.797	94.172	3.750	95.167	95.067	94.917	94.767	

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	
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.: 9/13/2022

W. Rate Sheet Dated: 7/15/2022

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	97.731	97.631	97.531	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.153	97.053	96.953	2.000	N/A	N/A	N/A	4.625	97.902	97.802	97.702
4.750	98.273	98.173	98.073	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.739	97.639	97.539	2.125	N/A	N/A	N/A	4.750	98.494	98.394	98.294
4.875	98.761	98.661	98.561	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.223	98.123	98.023	2.250	N/A	N/A	N/A	4.875	98.983	98.883	98.783
4.990	99.065	98.965	98.865	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.460	98.360	98.260	2.375	N/A	N/A	N/A	4.990	99.286	99.186	99.086
5.000	99.165	99.065	98.965	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.560	98.460	98.360	2.500	N/A	N/A	N/A	5.000	99.386	99.286	99.186
5.125	99.495	99.395	99.295	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.126	99.025	98.926	2.625	N/A	N/A	N/A	5.125	99.716	99.616	99.516
5.250	99.560	99.460	99.360	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.620	99.519	99.420	2.750	N/A	N/A	N/A	5.250	99.796	99.693	99.589
5.375	99.990	99.890	99.790	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.045	99.944	99.845	2.875	N/A	N/A	N/A	5.375	100.226	100.123	100.019
5.500	100.354	100.254	100.154	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.339	100.238	100.139	2.990	N/A	N/A	N/A	5.500	100.590	100.487	100.383
5.625	100.657	100.557	100.457	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.507	100.406	100.307	3.000	N/A	N/A	N/A	5.625	100.893	100.790	100.686
5.750	100.811	100.687	100.611	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.824	100.699	100.624	3.125	N/A	N/A	N/A	5.750	101.036	100.898	100.760
5.875	101.156	101.032	100.956	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	101.166	101.041	100.966	3.250	N/A	N/A	N/A	5.875	101.381	101.243	101.105
5.990	101.331	101.207	101.131	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.275	101.150	101.075	3.375	N/A	N/A	N/A	5.990	101.556	101.418	101.280
6.000	101.431	101.307	101.231	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.375	101.250	101.175	3.500	N/A	N/A	N/A	6.000	101.656	101.518	101.380
6.125	101.600	101.476	101.400	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.431	101.306	101.231	3.625	N/A	N/A	N/A	6.125	101.825	101.687	101.549
6.250	101.620	101.473	101.420	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.228	101.080	101.021	3.750	N/A	N/A	N/A	6.250	101.885	101.664	101.444
6.375	101.940	101.793	101.740	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.543	101.395	101.336	3.875	N/A	N/A	N/A	6.375	102.204	101.983	101.763
6.500	102.203	102.056	102.003	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.750	101.602	101.543	3.990	N/A	N/A	N/A	6.500	102.467	102.246	102.026
6.625	102.477	102.330	102.277	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.908	101.760	101.701	4.000	N/A	N/A	N/A	6.625	102.742	102.521	102.301
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.625	99.053	98.933	98.853	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.409	95.309	95.209	3.375	95.427	95.327	95.227
2.875	N/A	N/A	N/A	4.750	99.545	99.425	99.345	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.942	95.842	95.742	3.500	95.919	95.819	95.719
2.990	N/A	N/A	N/A	4.875	99.964	99.844	99.764	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.480	96.380	96.280	3.625	96.458	96.358	96.258
3.000	N/A	N/A	N/A	4.990	100.186	100.066	99.986	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.945	96.845	96.745	3.750	96.922	96.822	96.722
3.125	N/A	N/A	N/A	5.000	100.286	100.166	100.086	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.349	97.249	97.149	3.875	97.327	97.227	97.127
3.250	N/A	N/A	N/A	5.125	100.565	100.445	100.365	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.602	97.502	97.402	3.990	97.580	97.480	97.380
3.375	N/A	N/A	N/A	5.250	100.621	100.485	100.421	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.702	97.602	97.502	4.000	97.680	97.580	97.480
3.500	N/A	N/A	N/A	5.375	100.987	100.851	100.787	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.421	98.321	98.221	4.125	98.399	98.299	98.199
3.625	N/A	N/A	N/A	5.500	101.277	101.141	101.077	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.797	98.697	98.597	4.250	98.766	98.666	98.566
3.750	N/A	N/A	N/A	5.625	101.509	101.373	101.309	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.157	99.057	98.957	4.375	99.127	99.027	98.927
3.875	N/A	N/A	N/A	5.750	101.305	101.156	101.105	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.487	99.387	99.287	4.500	99.456	99.356	99.256
3.990	N/A	N/A	N/A	5.875	101.612	101.463	101.412	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.790	99.690	99.590	4.625	99.760	99.660	99.560
4.000	N/A	N/A	N/A	5.990	101.749	101.600	101.549	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.933	99.833	99.733	4.750	99.902	99.802	99.702
4.125	N/A	N/A	N/A	6.000	101.849	101.700	101.649	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.228	100.128	100.028	4.875	100.197	100.097	99.997
4.250	N/A	N/A	N/A	6.125	101.978	101.829	101.778	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.366	100.266	100.166	4.990	100.335	100.235	100.135
4.375	N/A	N/A	N/A	6.250	101.602	101.456	101.402	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.466	100.366	100.266	5.000	100.435	100.335	100.235
4.500	N/A	N/A	N/A	6.375	101.864	101.718	101.664	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.717	100.617	100.517	5.125	100.686	100.586	100.486
4.625	N/A	N/A	N/A	6.500	102.070	101.924	101.870	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.974	100.853	100.774	5.250	100.918	100.717	100.503
4.750	N/A	N/A	N/A	6.625	102.353	102.166	102.153	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.260	101.139	101.060	5.375	101.204	101.003	100.789
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.428	95.228	95.228	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.352	96.152	96.152
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.970	95.770	95.770	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.775	96.575	96.575
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.386	96.186	96.186	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.168	96.968	96.968
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.711	96.511	96.511	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.607	97.407	97.407
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.994	96.794	96.794	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.011	97.811	97.811
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.140	96.940	96.940	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.272	98.072	98.072
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.240	97.040	97.040	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.372	98.172	98.172
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.851	97.651	97.651	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.726	98.526	98.526
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.524	97.324	97.324	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.800	98.600	98.600
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.774	97.574	97.574	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.080	98.880	98.880
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.001	97.801	97.801	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.412	99.212	99.212
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.241	98.041	98.041	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	100.020	99.820	99.820



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: 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.: 9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 10:00 am ET

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.143	98.043	97.943	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.935	96.835	96.735	2.750	N/A	N/A	N/A	4.625	98.073	97.973	97.873
4.750	98.415	98.315	98.215	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.517	97.417	97.317	2.875	N/A	N/A	N/A	4.750	98.536	98.436	98.336
4.875	98.886	98.786	98.686	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.990	97.890	97.790	2.990	N/A	N/A	N/A	4.875	99.007	98.907	98.807
4.990	99.220	99.120	99.020	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	98.064	97.964	97.864	3.000	N/A	N/A	N/A	4.990	99.341	99.241	99.141
5.000	99.320	99.220	99.120	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.164	98.064	97.964	3.125	N/A	N/A	N/A	5.000	99.441	99.341	99.241
5.125	99.678	99.578	99.478	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.372	98.272	98.172	3.250	N/A	N/A	N/A	5.125	99.799	99.699	99.599
5.250	99.834	99.734	99.634	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.478	98.378	98.278	3.375	N/A	N/A	N/A	5.250	100.177	100.077	99.977
5.375	100.252	100.152	100.052	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.010	98.910	98.810	3.500	N/A	N/A	N/A	5.375	100.595	100.495	100.395
5.500	100.608	100.508	100.408	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.398	99.298	99.198	3.625	N/A	N/A	N/A	5.500	100.951	100.851	100.751
5.625	100.928	100.828	100.728	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.740	99.640	99.540	3.750	N/A	N/A	N/A	5.625	101.271	101.171	101.071
5.750	101.079	100.979	100.879	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.743	99.643	99.543	3.875	N/A	N/A	N/A	5.750	101.334	101.234	101.134
5.875	101.406	101.306	101.206	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.260	100.160	100.060	3.990	N/A	N/A	N/A	5.875	101.462	101.362	101.262
5.990	101.558	101.458	101.358	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.414	100.314	100.214	4.000	N/A	N/A	N/A	5.990	101.613	101.513	101.413
6.000	101.658	101.558	101.458	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.514	100.414	100.314	4.125	N/A	N/A	N/A	6.000	101.713	101.613	101.513
6.125	101.862	101.762	101.662	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.716	100.616	100.516	4.250	N/A	N/A	N/A	6.125	101.918	101.818	101.718
6.250	101.660	101.481	101.028	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.268	98.089	97.636	4.375	N/A	N/A	N/A	6.250	101.644	101.465	101.012
6.375	101.922	101.746	101.292	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.618	98.442	97.988	4.500	N/A	N/A	N/A	6.375	101.907	101.731	101.277
6.500	102.138	101.997	101.636	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	99.176	99.035	98.674	4.625	N/A	N/A	N/A	6.500	102.122	101.981	101.620
6.625	102.480	102.343	101.982	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	99.524	99.387	99.026	4.750	N/A	N/A	N/A	6.625	102.465	102.328	101.967

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	92.652	92.552	92.452	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.651	94.551	94.451	3.125	94.707	94.607	94.507
2.875	N/A	N/A	N/A	3.625	93.488	93.388	93.288	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.204	95.104	95.004	3.250	95.142	95.042	94.942
2.990	N/A	N/A	N/A	3.750	94.221	94.121	94.021	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.729	95.629	95.529	3.375	95.666	95.566	95.466
3.000	N/A	N/A	N/A	3.875	94.859	94.759	94.659	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.238	96.138	96.038	3.500	96.176	96.076	95.976
3.125	N/A	N/A	N/A	3.990	95.619	95.519	95.419	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.684	96.584	96.484	3.625	96.731	96.631	96.531
3.250	N/A	N/A	N/A	4.000	95.719	95.619	95.519	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.130	97.030	96.930	3.750	97.130	97.030	96.930
3.375	N/A	N/A	N/A	4.125	96.980	96.880	96.780	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.588	97.488	97.388	3.875	97.588	97.488	97.388
3.500	N/A	N/A	N/A	4.250	97.638	97.538	97.438	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.898	97.798	97.698	3.990	97.898	97.798	97.698
3.625	N/A	N/A	N/A	4.375	98.176	98.076	97.976	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.998	97.898	97.798	4.000	97.998	97.898	97.798
3.750	N/A	N/A	N/A	4.500	98.676	98.576	98.476	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.412	98.312	98.212	4.125	98.812	98.712	98.612
3.875	N/A	N/A	N/A	4.625	99.134	99.034	98.932	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.877	98.777	98.677	4.250	98.924	98.824	98.724
3.990	N/A	N/A	N/A	4.750	99.645	99.545	99.442	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.252	99.152	99.052	4.375	99.299	99.199	99.099
4.000	N/A	N/A	N/A	4.875	100.134	100.034	99.932	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.576	99.476	99.376	4.500	99.623	99.523	99.423
4.125	N/A	N/A	N/A	4.990	100.349	100.249	100.147	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.715	99.615	99.515	4.625	100.148	100.048	99.948
4.250	N/A	N/A	N/A	5.000	100.449	100.349	100.247	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.129	100.029	99.929	4.750	100.113	100.013	99.913
4.375	N/A	N/A	N/A	5.125	100.325	100.225	100.061	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.537	100.437	100.337	4.875	100.522	100.422	100.322
4.500	N/A	N/A	N/A	5.250	100.744	100.644	100.479	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.704	100.604	100.504	4.990	100.689	100.589	100.489
4.625	N/A	N/A	N/A	5.375	101.072	100.972	100.807	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.804	100.704	100.604	5.000	100.789	100.689	100.589
4.750	N/A	N/A	N/A	5.500	101.423	101.323	101.159	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.853	100.753	100.653	5.125	101.201	101.101	101.001

15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.250	92.324	92.224	92.124	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	92.999	92.899	92.799	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	93.680	93.580	93.480	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	94.464	94.364	94.264	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	94.930	94.830	94.730	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	95.496	95.396	95.296	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.990	96.056	95.956	95.856	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.000	96.156	96.056	95.956	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	97.570	97.470	97.370	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.250	98.075	97.975	97.875	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	98.458	98.358	98.258	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	98.788	98.688	98.588	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	99.831	99.731	99.631	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	99.529	99.429	99.329	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	100.417	100.317	100.217	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	100.586	100.486	100.386	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	100.686	100.586	100.486	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	101.459	101.359	101.259	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.:

9/13/2022

W. Rate Sheet Dated: 7/15/2022

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.:

9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/15/2022

45 Day Lock Exp.:

8/29/2022

60 Day Lock Exp.:

9/13/2022

W. Rate Sheet Dated: 7/15/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.143	98.043	97.943	3.500	92.652	92.552	92.452	3.125	94.651	94.551	94.451	4.625	96.864	96.764	96.664	3.125	#N/A	#N/A	#N/A
4.750	98.415	98.315	98.215	3.625	93.488	93.388	93.288	3.250	95.204	95.104	95.004	4.750	97.291	97.191	97.091	3.250	93.114	93.014	92.914
4.875	98.886	98.786	98.686	3.750	94.221	94.121	94.021	3.375	95.729	95.629	95.529	4.875	97.763	97.663	97.563	3.375	93.714	93.614	93.514
4.990	99.220	99.120	99.020	3.875	94.859	94.759	94.659	3.500	96.238	96.138	96.038	4.990	97.967	97.867	97.767	3.500	94.309	94.209	94.109
5.000	99.320	99.220	99.120	3.990	95.619	95.519	95.419	3.625	96.684	96.584	96.484	5.000	98.067	97.967	97.867	3.625	94.924	94.824	94.724
5.125	99.678	99.578	99.478	4.000	95.719	95.619	95.519	3.750	97.130	97.030	96.930	5.125	98.350	98.250	98.150	3.750	95.380	95.280	95.180
5.250	99.834	99.734	99.634	4.125	96.980	96.880	96.780	3.875	97.588	97.488	97.388	5.250	98.481	98.381	98.281	3.875	95.892	95.792	95.692
5.375	100.252	100.152	100.052	4.250	97.638	97.538	97.438	3.990	97.898	97.798	97.698	5.375	98.956	98.856	98.756	3.990	96.327	96.227	96.127
5.500	100.608	100.508	100.408	4.375	98.176	98.076	97.976	4.000	97.998	97.898	97.798	5.500	99.328	99.228	99.128	4.000	96.427	96.327	96.227
5.625	100.928	100.828	100.728	4.500	98.676	98.576	98.476	4.125	98.412	98.312	98.212	5.625	99.659	99.559	99.459	4.125	97.341	97.241	97.141
5.750	101.079	100.979	100.879	4.625	99.134	99.034	98.932	4.250	98.877	98.777	98.677	5.750	99.736	99.636	99.536	4.250	97.826	97.726	97.626
5.875	101.406	101.306	101.206	4.750	99.645	99.545	99.442	4.375	99.252	99.152	99.052	5.875	100.158	100.058	99.958	4.375	98.205	98.105	98.005
5.990	101.558	101.458	101.358	4.875	100.134	100.034	99.932	4.500	99.576	99.476	99.376	5.990	100.311	100.211	100.111	4.500	98.532	98.432	98.332
6.000	101.658	101.558	101.458	4.990	100.349	100.249	100.147	4.625	99.715	99.615	99.515	6.000	100.411	100.311	100.211	4.625	99.123	99.023	98.923
6.125	101.862	101.762	101.662	5.000	100.449	100.349	100.247	4.750	100.129	100.029	99.929	6.125	100.614	100.514	100.414	4.750	99.179	99.079	98.979
6.250	101.660	101.481	101.028	5.125	100.325	100.225	100.061	4.875	100.537	100.437	100.337	6.250	99.289	99.110	98.657	4.875	99.827	99.727	99.627
6.375	101.922	101.746	101.292	5.250	100.744	100.644	100.479	4.990	100.704	100.604	100.504	6.375	99.595	99.419	98.965	4.990	99.995	99.895	99.795
6.500	102.135	101.994	101.633	5.375	101.072	100.972	100.807	5.000	100.804	100.704	100.604	6.500	99.979	99.838	99.477	5.000	100.095	99.995	99.895
6.625	102.485	102.348	101.987	5.500	101.423	101.323	101.159	5.125	100.853	100.753	100.653	6.625	100.332	100.195	99.834	5.125	100.506	100.406	100.306

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%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownline.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: 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)