

W. Rate Sheet Dated: 7/19/2022

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	100.150	99.947	99.728	4.500	99.470	99.267	99.048	2.875	94.684	94.534	94.384	3.125	N/A	N/A	N/A
4.625	100.763	100.560	100.341	4.625	100.083	99.880	99.661	3.000	95.005	94.855	94.705	3.250	N/A	N/A	N/A
4.750	99.989	99.817	99.583	4.750	99.309	99.137	98.903	3.125	95.328	95.178	95.028	3.375	N/A	N/A	N/A
4.875	100.575	100.403	100.169	4.875	99.895	99.723	99.489	3.250	96.029	95.879	95.729	3.500	N/A	N/A	N/A
5.000	101.137	100.965	100.731	5.000	100.457	100.285	100.051	3.375	96.345	96.195	96.045	3.625	N/A	N/A	N/A
5.125	101.659	101.487	101.253	5.125	100.979	100.807	100.573	3.500	96.667	96.517	96.367	Margin = 2.250		Index = 2.860	
5.250	100.861	100.711	100.383	5.250	100.181	100.031	99.703	3.625	96.987	96.837	96.687	30 Year OTC			
5.375	101.361	101.211	100.883	5.375	100.681	100.531	100.203	3.750	96.811	96.661	96.511	Rate	30 Day	45 Day	60 Day
5.500	101.820	101.670	101.342	5.500	101.140	100.990	100.662	3.875	97.118	96.968	96.818	6.750	102.750	102.500	102.250
5.625	102.225	102.075	101.747	5.625	101.545	101.395	101.067	4.000	97.419	97.269	97.119				
5.750	100.979	100.829	100.204	5.750	100.299	100.149	99.524	4.125	97.705	97.555	97.405				
5.875	101.376	101.226	100.601	5.875	100.696	100.546	99.921	4.250	98.001	97.851	97.701				
6.000	101.740	101.590	100.965	6.000	101.060	100.910	100.285	4.375	98.274	98.124	97.974				
6.125	102.085	101.935	101.310	6.125	101.405	101.255	100.630	4.500	98.528	98.378	98.228				
6.250	101.887	101.737	101.112	6.250	101.207	101.057	100.432	4.625	98.762	98.612	98.462				
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	99.950	99.850	99.647	99.428	4.500	99.270	99.170	98.967	98.748	2.875	93.814	93.714	93.564	93.414
4.625	100.563	100.463	100.260	100.041	4.625	99.883	99.783	99.580	99.361	3.000	94.135	94.035	93.885	93.735
4.750	99.789	99.689	99.517	99.283	4.750	99.109	99.009	98.837	98.603	3.125	94.458	94.358	94.208	94.058
4.875	100.375	100.275	100.103	99.869	4.875	99.695	99.595	99.423	99.189	3.250	95.759	95.659	95.509	95.359
5.000	100.937	100.837	100.665	100.431	5.000	100.257	100.157	99.985	99.751	3.375	96.075	95.975	95.825	95.675
5.125	101.459	101.359	101.187	100.953	5.125	100.779	100.679	100.507	100.273	3.500	96.397	96.297	96.147	95.997
5.250	100.661	100.561	100.411	100.083	5.250	99.981	99.881	99.731	99.403	3.625	96.717	96.617	96.467	96.317
5.375	101.161	101.061	100.911	100.583	5.375	100.481	100.381	100.231	99.903	3.750	97.041	96.941	96.791	96.641
5.500	101.620	101.520	101.370	101.042	5.500	100.940	100.840	100.690	100.362	3.875	97.348	97.248	97.098	96.948
5.625	102.025	101.925	101.775	101.447	5.625	101.345	101.245	101.095	100.767	4.000	97.649	97.549	97.399	97.249
5.750	100.779	100.679	100.529	99.904	5.750	100.099	99.999	99.849	99.224	4.125	97.935	97.835	97.685	97.535
5.875	101.176	101.076	100.926	100.301	5.875	100.496	100.396	100.246	99.621	4.250	97.531	97.431	97.281	97.131
6.000	101.540	101.440	101.290	100.665	6.000	100.860	100.760	100.610	99.985	4.375	97.804	97.704	97.554	97.404

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				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/18/2022

45 Day Lock Exp.:

9/2/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/19/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	91.016	90.866	90.716	3.500	N/A	N/A	N/A
5.000	99.518	99.346	99.112	5.000	98.938	98.766	98.532	2.875	91.332	91.182	91.032	3.625	N/A	N/A	N/A
5.125	100.040	99.868	99.634	5.125	99.460	99.288	99.054	3.000	91.654	91.504	91.354	Margin = 2.250		Index = 2.860	
5.250	98.805	98.655	98.327	5.250	98.225	98.075	97.747	3.125	91.976	91.826	91.676	30 Year OTC			
5.375	99.305	99.155	98.827	5.375	98.725	98.575	98.247	3.250	92.934	92.784	92.634	Rate	30 Day	45 Day	60 Day
5.500	99.764	99.614	99.286	5.500	99.184	99.034	98.706	3.375	93.250	93.100	92.950	4.250	N/A	N/A	N/A
5.625	100.169	100.019	99.691	5.625	99.589	99.439	99.111	3.500	93.572	93.422	93.272	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	93.892	93.742	93.592	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	94.216	94.066	93.916	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	99.618	99.518	99.346	99.112	5.000	99.038	98.938	98.766	98.532	2.750	90.585	90.485	90.335	90.185
5.125	100.140	100.040	99.868	99.634	5.125	99.560	99.460	99.288	99.054	2.875	90.901	90.801	90.651	90.501
5.250	98.905	98.805	98.655	98.327	5.250	98.325	98.225	98.075	97.747	3.000	91.223	91.123	90.973	90.823
5.375	99.405	99.305	99.155	98.827	5.375	98.825	98.725	98.575	98.247	3.125	91.545	91.445	91.295	91.145
5.500	99.864	99.764	99.614	99.286	5.500	99.284	99.184	99.034	98.706	3.250	93.596	93.496	93.346	93.196
5.625	100.269	100.169	100.019	99.691	5.625	99.689	99.589	99.439	99.111	3.375	93.913	93.813	93.663	93.513
5.750	94.179	94.079	93.929	93.304	5.750	93.599	93.499	93.349	92.724	3.500	94.234	94.134	93.984	93.834
5.875	94.576	94.476	94.326	93.701	5.875	93.996	93.896	93.746	93.121	3.625	94.555	94.455	94.305	94.155
6.000	94.940	94.840	94.690	94.065	6.000	94.360	94.260	94.110	93.485	3.750	95.285	95.185	95.035	94.885

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.: 8/18/2022

45 Day Lock Exp.: 9/2/2022

60 Day Lock Exp.: 9/19/2022

W. Rate Sheet Dated: 7/19/2022

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.834	97.734	97.634	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.506	96.406	96.306	2.000	N/A	N/A	N/A	4.625	98.003	97.903	97.803
4.750	98.364	98.264	98.164	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.080	96.980	96.880	2.125	N/A	N/A	N/A	4.750	98.584	98.484	98.384
4.875	98.827	98.727	98.627	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.538	97.438	97.338	2.250	N/A	N/A	N/A	4.875	99.047	98.947	98.847
4.990	99.120	99.020	98.920	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	97.905	97.800	97.705	2.375	N/A	N/A	N/A	4.990	99.340	99.240	99.140
5.000	99.220	99.120	99.020	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.005	97.900	97.805	2.500	N/A	N/A	N/A	5.000	99.440	99.340	99.240
5.125	99.530	99.430	99.330	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.581	98.476	98.381	2.625	N/A	N/A	N/A	5.125	99.750	99.650	99.550
5.250	99.757	99.657	99.557	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.067	98.962	98.867	2.750	N/A	N/A	N/A	5.250	99.989	99.879	99.768
5.375	100.166	100.066	99.966	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.471	99.366	99.271	2.875	N/A	N/A	N/A	5.375	100.398	100.288	100.177
5.500	100.508	100.408	100.308	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	99.746	99.641	99.546	2.990	N/A	N/A	N/A	5.500	100.740	100.630	100.519
5.625	100.793	100.693	100.593	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	99.907	99.802	99.707	3.000	N/A	N/A	N/A	5.625	101.025	100.915	100.804
5.750	100.970	100.848	100.770	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.234	100.109	100.034	3.125	N/A	N/A	N/A	5.750	101.192	101.054	100.920
5.875	101.299	101.177	101.099	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.560	100.435	100.360	3.250	N/A	N/A	N/A	5.875	101.521	101.383	101.249
5.990	101.447	101.325	101.247	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	100.647	100.522	100.447	3.375	N/A	N/A	N/A	5.990	101.669	101.531	101.397
6.000	101.547	101.425	101.347	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	100.747	100.622	100.547	3.500	N/A	N/A	N/A	6.000	101.769	101.631	101.497
6.125	101.793	101.671	101.593	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	100.875	100.750	100.675	3.625	N/A	N/A	N/A	6.125	102.015	101.877	101.743
6.250	101.778	101.620	101.578	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	100.636	100.475	100.436	3.750	N/A	N/A	N/A	6.250	102.026	101.819	101.589
6.375	102.121	101.963	101.921	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	100.975	100.814	100.775	3.875	N/A	N/A	N/A	6.375	102.369	102.162	101.932
6.500	102.375	102.217	102.175	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.172	101.011	100.972	3.990	N/A	N/A	N/A	6.500	102.623	102.416	102.186
6.625	102.657	102.499	102.457	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.334	101.173	101.134	4.000	N/A	N/A	N/A	6.625	102.905	102.698	102.468
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	99.145	99.021	98.945	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.334	95.234	95.134	3.375	95.313	95.213	95.113
2.875	N/A	N/A	N/A	4.750	99.627	99.503	99.427	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.889	95.789	95.689	3.500	95.869	95.769	95.669
2.990	N/A	N/A	N/A	4.875	100.028	99.904	99.828	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.345	96.245	96.145	3.625	96.325	96.225	96.125
3.000	N/A	N/A	N/A	4.990	100.247	100.123	100.048	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.729	96.629	96.529	3.750	96.709	96.609	96.509
3.125	N/A	N/A	N/A	5.000	100.347	100.223	100.147	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.061	96.961	96.861	3.875	97.041	96.941	96.841
3.250	N/A	N/A	N/A	5.125	100.612	100.488	100.412	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.407	97.307	97.207	3.990	97.376	97.276	97.176
3.375	N/A	N/A	N/A	5.250	100.810	100.686	100.610	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.507	97.407	97.307	4.000	97.476	97.376	97.276
3.500	N/A	N/A	N/A	5.375	101.162	101.020	100.962	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.273	98.173	98.073	4.125	98.242	98.142	98.042
3.625	N/A	N/A	N/A	5.500	101.437	101.295	101.237	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.602	98.502	98.402	4.250	98.571	98.471	98.371
3.750	N/A	N/A	N/A	5.625	101.657	101.515	101.457	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.883	98.783	98.683	4.375	98.852	98.752	98.652
3.875	N/A	N/A	N/A	5.750	101.455	101.319	101.255	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.152	99.052	98.952	4.500	99.121	99.021	98.921
3.990	N/A	N/A	N/A	5.875	101.754	101.618	101.554	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.391	99.291	99.191	4.625	99.360	99.260	99.160
4.000	N/A	N/A	N/A	5.990	101.871	101.735	101.671	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.666	99.566	99.466	4.750	99.632	99.529	99.425
4.125	N/A	N/A	N/A	6.000	101.971	101.835	101.771	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	99.897	99.797	99.697	4.875	99.863	99.760	99.656
4.250	N/A	N/A	N/A	6.125	102.177	102.041	101.977	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.047	99.926	99.847	4.990	99.990	99.861	99.732
4.375	N/A	N/A	N/A	6.250	101.764	101.609	101.564	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.147	100.026	99.947	5.000	100.090	99.961	99.832
4.500	N/A	N/A	N/A	6.375	102.053	101.898	101.853	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.438	100.311	100.238	5.125	100.376	100.203	100.030
4.625	N/A	N/A	N/A	6.500	102.253	102.098	102.053	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.689	100.560	100.489	5.250	100.625	100.439	100.253
4.750	N/A	N/A	N/A	6.625	102.490	102.334	102.290	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	100.922	100.793	100.722	5.375	100.857	100.671	100.485
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	94.616	94.416	94.416	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.082	95.882	95.882
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.135	94.935	94.935	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.549	96.349	96.349
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.587	95.387	95.387	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.001	96.801	96.801
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.967	95.767	95.767	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.381	97.181	97.181
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.295	96.095	96.095	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.709	97.509	97.509
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.472	96.272	96.272	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.948	97.748	97.748
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.572	96.372	96.372	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.048	97.848	97.848
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.209	97.009	97.009	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.447	98.247	98.247
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.777	96.577	96.577	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.785	98.585	98.585
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.054	96.854	96.854	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.074	98.874	98.874
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.320	97.120	97.120	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.353	99.153	99.153
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.561	97.361	97.361	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.606	99.406	99.406
3.375	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.:

8/18/2022

45 Day Lock Exp.:

9/2/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/19/2022

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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/18/2022
45 Day Lock Exp.: 9/2/2022
60 Day Lock Exp.: 9/19/2022

W. Rate Sheet Dated: 7/19/2022

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	98.312	98.212	98.112	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.354	96.254	96.154	2.750	N/A	N/A	N/A	4.625	98.382	98.282	98.182
4.750	98.568	98.468	98.368	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.918	96.818	96.718	2.875	N/A	N/A	N/A	4.750	98.731	98.631	98.531
4.875	99.034	98.934	98.834	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.384	97.284	97.184	2.990	N/A	N/A	N/A	4.875	99.197	99.097	98.997
4.990	99.350	99.250	99.150	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.446	97.346	97.246	3.000	N/A	N/A	N/A	4.990	99.514	99.414	99.314
5.000	99.450	99.350	99.250	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.546	97.446	97.346	3.125	N/A	N/A	N/A	5.000	99.614	99.514	99.414
5.125	99.791	99.691	99.591	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.741	97.641	97.541	3.250	N/A	N/A	N/A	5.125	99.955	99.855	99.755
5.250	100.012	99.912	99.812	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.922	97.822	97.722	3.375	N/A	N/A	N/A	5.250	100.371	100.271	100.171
5.375	100.418	100.318	100.218	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.442	98.342	98.242	3.500	N/A	N/A	N/A	5.375	100.777	100.677	100.577
5.500	100.768	100.668	100.568	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.820	98.720	98.620	3.625	N/A	N/A	N/A	5.500	101.127	101.027	100.927
5.625	101.071	100.971	100.871	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.149	99.049	98.949	3.750	N/A	N/A	N/A	5.625	101.429	101.329	101.229
5.750	101.176	101.068	100.976	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.576	99.468	99.376	3.875	N/A	N/A	N/A	5.750	101.543	101.435	101.343
5.875	101.492	101.384	101.292	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.080	99.972	99.880	3.990	N/A	N/A	N/A	5.875	101.859	101.751	101.659
5.990	101.637	101.529	101.437	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.225	100.117	100.025	4.000	N/A	N/A	N/A	5.990	102.003	101.895	101.803
6.000	101.737	101.629	101.537	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.325	100.217	100.125	4.125	N/A	N/A	N/A	6.000	102.103	101.995	101.903
6.125	101.917	101.809	101.717	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.505	100.397	100.305	4.250	N/A	N/A	N/A	6.125	102.284	102.176	102.084
6.250	101.744	101.568	101.093	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	97.976	97.800	97.325	4.375	N/A	N/A	N/A	6.250	102.095	101.919	101.444
6.375	101.993	101.819	101.348	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.225	98.051	97.580	4.500	N/A	N/A	N/A	6.375	102.344	102.170	101.699
6.500	102.243	102.097	101.713	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.537	98.391	98.007	4.625	N/A	N/A	N/A	6.500	102.554	102.408	102.024
6.625	102.579	102.433	102.049	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.875	98.729	98.345	4.750	N/A	N/A	N/A	6.625	102.731	102.585	102.201
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	92.765	92.665	92.565	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.587	94.487	94.387	3.125	94.603	94.503	94.403
2.875	N/A	N/A	N/A	3.625	93.602	93.502	93.402	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.140	95.040	94.940	3.250	95.155	95.055	94.955
2.990	N/A	N/A	N/A	3.750	94.386	94.286	94.186	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.663	95.563	95.463	3.375	95.679	95.579	95.479
3.000	N/A	N/A	N/A	3.875	95.026	94.926	94.826	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.168	96.068	95.968	3.500	96.183	96.083	95.983
3.125	N/A	N/A	N/A	3.990	95.791	95.691	95.591	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.695	96.595	96.495	3.625	96.736	96.636	96.536
3.250	N/A	N/A	N/A	4.000	95.891	95.791	95.691	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.139	97.039	96.939	3.750	97.139	97.039	96.939
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	97.592	97.492	97.392	3.875	97.592	97.492	97.392
3.500	N/A	N/A	N/A	4.250	97.813	97.713	97.613	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.894	97.794	97.694	3.990	97.894	97.794	97.694
3.625	N/A	N/A	N/A	4.375	98.352	98.252	98.152	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.994	97.894	97.794	4.000	97.994	97.894	97.794
3.750	N/A	N/A	N/A	4.500	98.846	98.746	98.646	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.404	98.304	98.204	4.125	98.798	98.698	98.598
3.875	N/A	N/A	N/A	4.625	99.308	99.208	99.106	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.855	98.755	98.655	4.250	98.871	98.771	98.671
3.990	N/A	N/A	N/A	4.750	99.816	99.716	99.611	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.211	99.111	99.011	4.375	99.227	99.127	99.027
4.000	N/A	N/A	N/A	4.875	100.300	100.200	100.091	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.520	99.420	99.320	4.500	99.535	99.435	99.335
4.125	N/A	N/A	N/A	4.990	100.513	100.413	100.300	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.916	99.816	99.716	4.625	100.029	99.929	99.829
4.250	N/A	N/A	N/A	5.000	100.613	100.513	100.400	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.715	99.615	99.515	4.750	99.715	99.615	99.515
4.375	N/A	N/A	N/A	5.125	100.492	100.392	100.225	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.109	100.009	99.901	4.875	100.109	100.009	99.901
4.500	N/A	N/A	N/A	5.250	100.903	100.803	100.633	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.260	100.160	99.931	4.990	100.260	100.160	99.931
4.625	N/A	N/A	N/A	5.375	101.222	101.122	100.950	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.360	100.260	100.031	5.000	100.360	100.260	100.031
4.750	N/A	N/A	N/A	5.500	101.561	101.461	101.290	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.522	100.422	100.002	5.125	100.759	100.659	100.239



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.:

8/18/2022

45 Day Lock Exp.:

9/2/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/19/2022

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

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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@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/18/2022

45 Day Lock Exp.:

9/2/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/19/2022

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	98.312	98.212	98.112	3.500	92.765	92.665	92.565	3.125	94.587	94.487	94.387	4.625	97.033	96.933	96.833	3.125	#N/A	#N/A	#N/A
4.750	98.568	98.468	98.368	3.625	93.602	93.502	93.402	3.250	95.140	95.040	94.940	4.750	97.443	97.343	97.243	3.250	93.051	92.951	92.851
4.875	99.034	98.934	98.834	3.750	94.386	94.286	94.186	3.375	95.663	95.563	95.463	4.875	97.909	97.809	97.709	3.375	93.649	93.549	93.449
4.990	99.350	99.250	99.150	3.875	95.026	94.926	94.826	3.500	96.168	96.068	95.968	4.990	98.098	97.998	97.898	3.500	94.246	94.146	94.046
5.000	99.450	99.350	99.250	3.990	95.791	95.691	95.591	3.625	96.695	96.595	96.495	5.000	98.198	98.098	97.998	3.625	94.935	94.835	94.735
5.125	99.791	99.691	99.591	4.000	95.891	95.791	95.691	3.750	97.139	97.039	96.939	5.125	98.466	98.366	98.266	3.750	95.391	95.291	95.191
5.250	100.012	99.912	99.812	4.125	97.153	97.053	96.953	3.875	97.592	97.492	97.392	5.250	98.667	98.567	98.467	3.875	95.870	95.770	95.670
5.375	100.418	100.318	100.218	4.250	97.813	97.713	97.613	3.990	97.894	97.794	97.694	5.375	99.130	99.030	98.930	3.990	96.303	96.203	96.103
5.500	100.768	100.668	100.568	4.375	98.352	98.252	98.152	4.000	97.994	97.894	97.794	5.500	99.494	99.394	99.294	4.000	96.403	96.303	96.203
5.625	101.071	100.971	100.871	4.500	98.846	98.746	98.646	4.125	98.404	98.304	98.204	5.625	99.810	99.710	99.610	4.125	97.344	97.244	97.144
5.750	101.176	101.068	100.976	4.625	99.308	99.208	99.106	4.250	98.855	98.755	98.655	5.750	100.076	99.968	99.876	4.250	97.819	97.719	97.619
5.875	101.492	101.384	101.292	4.750	99.816	99.716	99.611	4.375	99.211	99.111	99.011	5.875	100.486	100.378	100.286	4.375	98.181	98.081	97.981
5.990	101.637	101.529	101.437	4.875	100.300	100.200	100.091	4.500	99.520	99.420	99.320	5.990	100.631	100.523	100.431	4.500	98.495	98.395	98.295
6.000	101.737	101.629	101.537	4.990	100.513	100.413	100.300	4.625	99.316	99.216	99.116	6.000	100.731	100.623	100.531	4.625	99.008	98.908	98.808
6.125	101.917	101.809	101.717	5.000	100.613	100.513	100.400	4.750	99.715	99.615	99.515	6.125	100.911	100.803	100.711	4.750	98.766	98.666	98.566
6.250	101.744	101.568	101.093	5.125	100.492	100.392	100.225	4.875	100.109	100.009	99.909	6.250	99.560	99.384	99.309	4.875	99.392	99.292	99.192
6.375	101.993	101.819	101.348	5.250	100.903	100.803	100.633	4.990	100.260	100.160	99.931	6.375	99.809	99.635	99.164	4.990	99.543	99.443	99.343
6.500	102.240	102.094	101.710	5.375	101.222	101.122	100.950	5.000	100.360	100.260	100.031	6.500	100.087	99.941	99.557	5.000	99.643	99.543	99.443
6.625	102.584	102.438	102.054	5.500	101.561	101.461	101.290	5.125	100.522	100.422	100.002	6.625	100.432	100.286	99.902	5.125	100.042	99.942	99.842

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

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

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

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

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

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



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.:

8/18/2022

45 Day Lock Exp.:

9/2/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/19/2022

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)