

W. Rate Sheet Dated: 7/20/2022

Release Time: 3:45 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	99.697	99.509	99.338	4.500	99.017	98.829	98.658	2.875	94.379	94.229	94.079	3.125	N/A	N/A	N/A
4.625	100.310	100.122	99.951	4.625	99.630	99.442	99.271	3.000	94.700	94.550	94.400	3.250	N/A	N/A	N/A
4.750	99.552	99.317	99.067	4.750	98.872	98.637	98.387	3.125	95.023	94.873	94.723	3.375	N/A	N/A	N/A
4.875	100.138	99.903	99.653	4.875	99.458	99.223	98.973	3.250	95.775	95.625	95.475	3.500	N/A	N/A	N/A
5.000	100.700	100.465	100.215	5.000	100.020	99.785	99.535	3.375	96.091	95.941	95.791	3.625	N/A	N/A	N/A
5.125	101.222	100.987	100.737	5.125	100.542	100.307	100.057	3.500	96.413	96.263	96.113	Margin = 2.250		Index = 3.110	
5.250	100.236	100.086	99.758	5.250	99.556	99.406	99.078	3.625	96.733	96.583	96.433	30 Year OTC			
5.375	100.736	100.586	100.258	5.375	100.056	99.906	99.578	3.750	96.526	96.376	96.226	Rate	30 Day	45 Day	60 Day
5.500	101.195	101.045	100.717	5.500	100.515	100.365	100.037	3.875	96.833	96.683	96.533	6.750	102.750	102.500	102.250
5.625	101.600	101.450	101.122	5.625	100.920	100.770	100.442	4.000	97.134	96.984	96.834				
5.750	100.354	100.204	99.579	5.750	99.674	99.524	98.899	4.125	97.420	97.270	97.120				
5.875	100.751	100.601	99.976	5.875	100.071	99.921	99.296	4.250	97.961	97.797	97.633				
6.000	101.115	100.965	100.340	6.000	100.435	100.285	99.660	4.375	98.235	98.071	97.907				
6.125	101.460	101.310	100.685	6.125	100.780	100.630	100.005	4.500	98.488	98.324	98.160				
6.250	101.574	101.424	100.799	6.250	100.894	100.744	100.119	4.625	98.722	98.558	98.394				
6.375	101.932	101.782	101.157	6.375	101.252	101.102	100.477	4.750	N/A	N/A	N/A				
6.500	102.281	102.131	101.506	6.500	101.601	101.451	100.826	4.875	N/A	N/A	N/A				
6.625	102.624	102.474	101.849	6.625	101.944	101.794	101.169	5.000	N/A	N/A	N/A				
6.750	102.924	102.774	102.149	6.750	102.244	102.094	101.469	5.125	N/A	N/A	N/A				

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500	99.497	99.397	99.209	99.038	4.500	98.817	98.717	98.529	98.358	2.875	93.509	93.409	93.259	93.109
4.625	100.110	100.010	99.822	99.651	4.625	99.430	99.330	99.142	98.971	3.000	93.830	93.730	93.580	93.430
4.750	99.352	99.252	99.017	98.767	4.750	98.672	98.572	98.337	98.087	3.125	94.153	94.053	93.903	93.753
4.875	99.938	99.838	99.603	99.353	4.875	99.258	99.158	98.923	98.673	3.250	95.505	95.405	95.255	95.105
5.000	100.500	100.400	100.165	99.915	5.000	99.820	99.720	99.485	99.235	3.375	95.821	95.721	95.571	95.421
5.125	101.022	100.922	100.687	100.437	5.125	100.342	100.242	100.007	99.757	3.500	96.143	96.043	95.893	95.743
5.250	100.036	99.936	99.786	99.458	5.250	99.356	99.256	99.106	98.778	3.625	96.463	96.363	96.213	96.063
5.375	100.536	100.436	100.286	99.958	5.375	99.856	99.756	99.606	99.278	3.750	96.756	96.656	96.506	96.356
5.500	100.995	100.895	100.745	100.417	5.500	100.315	100.215	100.065	99.737	3.875	97.063	96.963	96.813	96.663
5.625	101.400	101.300	101.150	100.822	5.625	100.720	100.620	100.470	100.142	4.000	97.364	97.264	97.114	96.964
5.750	100.154	100.054	99.904	99.279	5.750	99.474	99.374	99.224	98.599	4.125	97.650	97.550	97.400	97.250
5.875	100.551	100.451	100.301	99.676	5.875	99.871	99.771	99.621	98.996	4.250	97.491	97.391	97.227	97.063
6.000	100.915	100.815	100.665	100.040	6.000	100.235	100.135	99.985	99.360	4.375	97.765	97.665	97.501	97.337

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPAs on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
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			
								0.000	N/A	N/A	N/A	203(k) / 203(k)s		-0.250	
								0.000	N/A	N/A	N/A	203(k) & 203(k)s are Borrower Paid only			
								0.000	N/A	N/A	N/A				
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.:

8/19/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/20/2022

Release Time: 3:45 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	90.711	90.561	90.411	3.500	N/A	N/A	N/A
5.000	99.081	98.847	98.597	5.000	98.501	98.267	98.017	2.875	91.028	90.878	90.728	3.625	N/A	N/A	N/A
5.125	99.603	99.369	99.119	5.125	99.023	98.789	98.539	3.000	91.349	91.199	91.049	Margin = 2.250		Index = 3.110	
5.250	98.180	98.030	97.702	5.250	97.600	97.450	97.122	3.125	91.672	91.522	91.372	30 Year OTC			
5.375	98.680	98.530	98.202	5.375	98.100	97.950	97.622	3.250	92.680	92.530	92.380	Rate	30 Day	45 Day	60 Day
5.500	99.139	98.989	98.661	5.500	98.559	98.409	98.081	3.375	92.996	92.846	92.696	4.250	N/A	N/A	N/A
5.625	99.544	99.394	99.066	5.625	98.964	98.814	98.486	3.500	93.318	93.168	93.018	4.375	N/A	N/A	N/A
5.750	93.454	93.304	92.679	5.750	92.874	92.724	92.099	3.625	93.638	93.488	93.338	4.500	N/A	N/A	N/A
5.875	93.851	93.701	93.076	5.875	93.271	93.121	92.496	3.750	93.931	93.781	93.631	4.625	N/A	N/A	N/A
6.000	94.215	94.065	93.440	6.000	93.635	93.485	92.860	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	94.560	94.410	93.785	6.125	93.980	93.830	93.205	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	93.362	93.212	92.587	6.250	94.094	93.944	93.319	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	95.032	94.882	94.257	6.375	94.452	94.302	93.677	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	95.381	95.231	94.606	6.500	94.801	94.651	94.026	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	99.181	99.081	98.847	98.597	5.000	98.601	98.501	98.267	98.017	2.750	90.280	90.180	90.030	89.880
5.125	99.703	99.603	99.369	99.119	5.125	99.123	99.023	98.789	98.539	2.875	90.596	90.496	90.346	90.196
5.250	98.280	98.180	98.030	97.702	5.250	97.700	97.600	97.450	97.122	3.000	90.918	90.818	90.668	90.518
5.375	98.780	98.680	98.530	98.202	5.375	98.200	98.100	97.950	97.622	3.125	91.240	91.140	90.990	90.840
5.500	99.239	99.139	98.989	98.661	5.500	98.659	98.559	98.409	98.081	3.250	93.342	93.242	93.092	92.942
5.625	99.644	99.544	99.394	99.066	5.625	99.064	98.964	98.814	98.486	3.375	93.659	93.559	93.409	93.259
5.750	93.554	93.454	93.304	92.679	5.750	92.974	92.874	92.724	92.099	3.500	93.980	93.880	93.730	93.580
5.875	93.951	93.851	93.701	93.076	5.875	93.371	93.271	93.121	92.496	3.625	94.301	94.201	94.051	93.901
6.000	94.315	94.215	94.065	93.440	6.000	93.735	93.635	93.485	92.860	3.750	94.999	94.899	94.749	94.599

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.: 8/19/2022

45 Day Lock Exp.: 9/5/2022

60 Day Lock Exp.: 9/19/2022

W. Rate Sheet Dated: 7/20/2022

Release Time: 3:45 pm 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	97.699	97.599	97.499	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.327	96.227	96.127	2.000	N/A	N/A	N/A	4.625	97.824	97.724	97.624
4.750	98.187	98.087	97.987	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	96.903	96.803	96.703	2.125	N/A	N/A	N/A	4.750	98.406	98.306	98.206
4.875	98.652	98.552	98.452	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.363	97.263	97.163	2.250	N/A	N/A	N/A	4.875	98.871	98.771	98.671
4.990	98.945	98.845	98.745	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	97.740	97.634	97.540	2.375	N/A	N/A	N/A	4.990	99.165	99.065	98.965
5.000	99.045	98.945	98.845	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	97.840	97.734	97.640	2.500	N/A	N/A	N/A	5.000	99.265	99.165	99.065
5.125	99.357	99.257	99.157	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.417	98.311	98.217	2.625	N/A	N/A	N/A	5.125	99.576	99.476	99.376
5.250	99.595	99.495	99.395	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	98.905	98.799	98.705	2.750	N/A	N/A	N/A	5.250	99.826	99.716	99.605
5.375	100.005	99.905	99.805	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.310	99.204	99.110	2.875	N/A	N/A	N/A	5.375	100.237	100.127	100.016
5.500	100.348	100.248	100.148	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	99.586	99.480	99.386	2.990	N/A	N/A	N/A	5.500	100.579	100.469	100.358
5.625	100.634	100.534	100.434	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	99.747	99.641	99.547	3.000	N/A	N/A	N/A	5.625	100.866	100.756	100.645
5.750	100.790	100.673	100.590	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.053	99.932	99.853	3.125	N/A	N/A	N/A	5.750	101.015	100.884	100.756
5.875	101.121	101.004	100.921	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.379	100.258	100.179	3.250	N/A	N/A	N/A	5.875	101.346	101.215	101.087
5.990	101.270	101.153	101.070	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	100.470	100.349	100.270	3.375	N/A	N/A	N/A	5.990	101.495	101.364	101.236
6.000	101.370	101.253	101.170	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	100.570	100.449	100.370	3.500	N/A	N/A	N/A	6.000	101.595	101.464	101.336
6.125	101.617	101.500	101.417	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	100.698	100.577	100.498	3.625	N/A	N/A	N/A	6.125	101.842	101.711	101.583
6.250	101.566	101.390	101.352	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	100.424	100.244	100.203	3.750	N/A	N/A	N/A	6.250	101.794	101.560	101.306
6.375	101.911	101.735	101.697	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	100.763	100.583	100.542	3.875	N/A	N/A	N/A	6.375	102.139	101.905	101.651
6.500	102.163	101.987	101.949	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	100.960	100.780	100.739	3.990	N/A	N/A	N/A	6.500	102.391	102.157	101.903
6.625	102.449	102.273	102.235	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.122	100.942	100.901	4.000	N/A	N/A	N/A	6.625	102.677	102.443	102.189
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	98.965	98.841	98.765	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.218	95.118	95.018	3.375	95.200	95.100	95.000
2.875	N/A	N/A	N/A	4.750	99.448	99.323	99.248	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.775	95.675	95.575	3.500	95.757	95.657	95.557
2.990	N/A	N/A	N/A	4.875	99.850	99.725	99.650	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.232	96.132	96.032	3.625	96.214	96.114	96.014
3.000	N/A	N/A	N/A	4.990	100.071	99.946	99.871	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.617	96.517	96.417	3.750	96.599	96.499	96.399
3.125	N/A	N/A	N/A	5.000	100.171	100.046	99.971	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.968	96.868	96.768	3.875	96.942	96.842	96.742
3.250	N/A	N/A	N/A	5.125	100.436	100.311	100.236	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.369	97.269	97.169	3.990	97.341	97.241	97.141
3.375	N/A	N/A	N/A	5.250	100.645	100.502	100.445	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.469	97.369	97.269	4.000	97.441	97.341	97.241
3.500	N/A	N/A	N/A	5.375	100.999	100.856	100.799	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.237	98.137	98.037	4.125	98.209	98.109	98.009
3.625	N/A	N/A	N/A	5.500	101.275	101.132	101.075	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.567	98.467	98.367	4.250	98.539	98.439	98.339
3.750	N/A	N/A	N/A	5.625	101.492	101.349	101.292	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.849	98.749	98.649	4.375	98.821	98.721	98.621
3.875	N/A	N/A	N/A	5.750	101.273	101.144	101.073	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.119	99.019	98.919	4.500	99.091	98.991	98.891
3.990	N/A	N/A	N/A	5.875	101.571	101.442	101.371	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.360	99.260	99.160	4.625	99.331	99.231	99.131
4.000	N/A	N/A	N/A	5.990	101.691	101.562	101.491	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.538	99.438	99.338	4.750	99.509	99.409	99.309
4.125	N/A	N/A	N/A	6.000	101.791	101.662	101.591	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	99.767	99.667	99.567	4.875	99.738	99.638	99.538
4.250	N/A	N/A	N/A	6.125	101.994	101.865	101.794	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	99.960	99.842	99.760	4.990	99.906	99.793	99.680
4.375	N/A	N/A	N/A	6.250	101.553	101.380	101.346	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.060	99.942	99.860	5.000	100.006	99.893	99.780
4.500	N/A	N/A	N/A	6.375	101.843	101.670	101.636	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.353	100.226	100.153	5.125	100.290	100.133	99.976
4.625	N/A	N/A	N/A	6.500	102.041	101.868	101.834	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.605	100.471	100.405	5.250	100.535	100.342	100.149
4.750	N/A	N/A	N/A	6.625	102.278	102.104	102.071	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	100.835	100.701	100.635	5.375	100.765	100.572	100.379
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	94.486	94.286	94.286	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.942	95.742	95.742
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.020	94.820	94.820	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.433	96.233	96.233
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.473	95.273	95.273	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.886	96.686	96.686
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.855	95.655	95.655	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.268	97.068	97.068
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.184	95.984	95.984	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.597	97.397	97.397
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.362	96.162	96.162	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.910	97.710	97.710
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.462	96.262	96.262	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.010	97.810	97.810
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.100	96.900	96.900	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.410	98.210	98.210
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.743	96.543	96.543	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.749	98.549	98.549
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.021	96.821	96.821	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.039	98.839	98.839
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.288	97.088	97.088	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.319	99.119	99.119
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.530	97.330	97.330	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.574	99.374	99.374
3.375	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.:

8/19/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/20/2022

Release Time: 3:45 pm ET

Prices are subject to change without notice.

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

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

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

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

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

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



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

30 Day Lock Exp.: 8/19/2022
45 Day Lock Exp.: 9/5/2022
60 Day Lock Exp.: 9/19/2022

W. Rate Sheet Dated: 7/20/2022

Release Time: 3:45 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.987	97.887	97.787	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.029	95.929	95.829	2.750	N/A	N/A	N/A	4.625	98.338	98.238	98.138
4.750	98.328	98.228	98.128	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.682	96.582	96.482	2.875	N/A	N/A	N/A	4.750	98.789	98.689	98.589
4.875	98.805	98.705	98.605	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.159	97.059	96.959	2.990	N/A	N/A	N/A	4.875	99.251	99.151	99.051
4.990	99.131	99.031	98.931	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.235	97.135	97.035	3.000	N/A	N/A	N/A	4.990	99.563	99.463	99.363
5.000	99.231	99.131	99.031	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.335	97.235	97.135	3.125	N/A	N/A	N/A	5.000	99.663	99.563	99.463
5.125	99.582	99.482	99.382	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.542	97.442	97.342	3.250	N/A	N/A	N/A	5.125	99.999	99.899	99.799
5.250	99.741	99.641	99.541	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.661	97.561	97.461	3.375	N/A	N/A	N/A	5.250	100.393	100.293	100.193
5.375	100.159	100.059	99.959	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.189	98.089	97.989	3.500	N/A	N/A	N/A	5.375	100.795	100.695	100.595
5.500	100.520	100.420	100.320	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.580	98.480	98.380	3.625	N/A	N/A	N/A	5.500	101.142	101.042	100.942
5.625	100.824	100.724	100.624	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	98.910	98.810	98.710	3.750	N/A	N/A	N/A	5.625	101.441	101.341	101.241
5.750	100.894	100.774	100.694	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.154	99.034	98.954	3.875	N/A	N/A	N/A	5.750	101.523	101.403	101.323
5.875	101.220	101.099	101.020	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.666	99.545	99.466	3.990	N/A	N/A	N/A	5.875	101.837	101.716	101.637
5.990	101.371	101.250	101.171	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	99.819	99.698	99.619	4.000	N/A	N/A	N/A	5.990	101.977	101.856	101.777
6.000	101.471	101.350	101.271	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	99.919	99.798	99.719	4.125	N/A	N/A	N/A	6.000	102.077	101.956	101.877
6.125	101.658	101.537	101.458	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.106	99.985	99.906	4.250	N/A	N/A	N/A	6.125	102.259	102.138	102.059
6.250	101.471	101.282	100.935	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	97.703	97.514	97.167	4.375	N/A	N/A	N/A	6.250	102.101	101.912	101.565
6.375	101.728	101.541	101.191	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	97.960	97.773	97.423	4.500	N/A	N/A	N/A	6.375	102.348	102.161	101.811
6.500	101.944	101.759	101.410	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.214	98.029	97.680	4.625	N/A	N/A	N/A	6.500	102.557	102.372	102.023
6.625	102.240	102.074	101.729	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.534	98.368	98.023	4.750	N/A	N/A	N/A	6.625	102.727	102.561	102.216
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	92.551	92.451	92.351	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.319	94.219	94.119	3.125	94.739	94.639	94.539
2.875	N/A	N/A	N/A	3.625	93.392	93.292	93.192	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.875	94.775	94.675	3.250	95.291	95.191	95.091
2.990	N/A	N/A	N/A	3.750	94.092	93.992	93.892	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.403	95.303	95.203	3.375	95.812	95.712	95.612
3.000	N/A	N/A	N/A	3.875	94.680	94.580	94.480	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	95.915	95.815	95.715	3.500	96.319	96.219	96.119
3.125	N/A	N/A	N/A	3.990	95.449	95.349	95.249	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.551	96.451	96.351	3.625	96.866	96.766	96.666
3.250	N/A	N/A	N/A	4.000	95.549	95.449	95.349	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.000	96.900	96.800	3.750	97.287	97.187	97.087
3.375	N/A	N/A	N/A	4.125	96.817	96.717	96.617	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.458	97.358	97.258	3.875	97.739	97.639	97.539
3.500	N/A	N/A	N/A	4.250	97.485	97.385	97.285	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.769	97.669	97.569	3.990	98.040	97.940	97.840
3.625	N/A	N/A	N/A	4.375	98.034	97.934	97.834	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.869	97.769	97.669	4.000	98.140	98.040	97.940
3.750	N/A	N/A	N/A	4.500	98.537	98.437	98.337	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.399	98.299	98.125	4.125	98.942	98.842	98.668
3.875	N/A	N/A	N/A	4.625	99.068	98.968	98.868	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.858	98.758	98.584	4.250	99.111	99.011	98.837
3.990	N/A	N/A	N/A	4.750	99.585	99.485	99.384	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.221	99.121	98.947	4.375	99.469	99.369	99.195
4.000	N/A	N/A	N/A	4.875	100.078	99.978	99.874	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.532	99.432	99.258	4.500	99.773	99.673	99.499
4.125	N/A	N/A	N/A	4.990	100.295	100.195	100.091	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.466	99.366	99.142	4.625	100.265	100.165	99.941
4.250	N/A	N/A	N/A	5.000	100.395	100.295	100.191	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.871	99.771	99.547	4.750	100.110	100.010	99.786
4.375	N/A	N/A	N/A	5.125	100.227	100.123	99.981	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.272	100.172	99.948	4.875	100.503	100.403	100.179
4.500	N/A	N/A	N/A	5.250	100.646	100.541	100.397	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.428	100.328	100.104	4.990	100.657	100.557	100.333
4.625	N/A	N/A	N/A	5.375	100.971	100.866	100.720	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.528	100.428	100.204	5.000	100.757	100.657	100.433
4.750	N/A	N/A	N/A	5.500	101.317	101.212	101.064	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.671	100.567	100.157	5.125	101.151	101.047	100.637
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.250	91.249	91.149	91.049	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	91.965	91.865	91.765	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	92.649	92.549	92.449	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	93.583	93.483	93.383	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	94.054	93.954	93.854	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	94.598	94.498	94.398	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.990	95.171	95.071	94.971	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.000	95.271	95.171	95.071	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	96.669	96.569	96.395	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.250	97.176	97.076	96.902	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	97.549	97.449	97.275	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	97.872	97.772	97.598	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	98.920	98.820	98.596	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	98.525	98.425	98.201	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	99.388	99.288	99.064	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	99.544	99.444	99.220	3.875	N/A	N/A	N/A								



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.:

8/19/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/20/2022

Release Time: 3:45 pm ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/19/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/20/2022

Release Time: 3:45 pm 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.

For



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.:

8/19/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/20/2022

Release Time: 3:45 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.987	97.887	97.787	3.500	92.551	92.451	92.351	3.125	94.319	94.219	94.119	4.625	96.708	96.608	96.508	3.125	#N/A	#N/A	#N/A
4.750	98.328	98.228	98.128	3.625	93.392	93.292	93.192	3.250	94.875	94.775	94.675	4.750	97.205	97.105	97.005	3.250	92.787	92.687	92.587
4.875	98.805	98.705	98.605	3.750	94.092	93.992	93.892	3.375	95.403	95.303	95.203	4.875	97.682	97.582	97.482	3.375	93.409	93.309	93.209
4.990	99.131	99.031	98.931	3.875	94.680	94.580	94.480	3.500	95.915	95.815	95.715	4.990	97.883	97.783	97.683	3.500	94.007	93.907	93.807
5.000	99.231	99.131	99.031	3.990	95.449	95.349	95.249	3.625	96.551	96.451	96.351	5.000	97.983	97.883	97.783	3.625	94.792	94.692	94.592
5.125	99.582	99.482	99.382	4.000	95.549	95.449	95.349	3.750	97.000	96.900	96.800	5.125	98.262	98.162	98.062	3.750	95.252	95.152	95.052
5.250	99.741	99.641	99.541	4.125	96.817	96.717	96.617	3.875	97.458	97.358	97.258	5.250	98.401	98.301	98.201	3.875	95.753	95.653	95.553
5.375	100.159	100.059	99.959	4.250	97.485	97.385	97.285	3.990	97.769	97.669	97.569	5.375	98.874	98.774	98.674	3.990	96.195	96.095	95.995
5.500	100.520	100.420	100.320	4.375	98.034	97.934	97.834	4.000	97.869	97.769	97.669	5.500	99.250	99.150	99.050	4.000	96.295	96.195	96.095
5.625	100.824	100.724	100.624	4.500	98.537	98.437	98.337	4.125	98.399	98.299	98.125	5.625	99.567	99.467	99.367	4.125	97.259	97.159	96.985
5.750	100.894	100.774	100.694	4.625	99.068	98.968	98.868	4.250	98.858	98.758	98.584	5.750	99.724	99.604	99.524	4.250	97.742	97.642	97.468
5.875	101.220	101.099	101.020	4.750	99.585	99.485	99.384	4.375	99.221	99.121	98.947	5.875	100.143	100.022	99.943	4.375	98.110	98.010	97.836
5.990	101.371	101.250	101.171	4.875	100.078	99.978	99.874	4.500	99.532	99.432	99.258	5.990	100.295	100.174	100.095	4.500	98.427	98.327	98.153
6.000	101.471	101.350	101.271	4.990	100.295	100.195	100.091	4.625	99.466	99.366	99.142	6.000	100.395	100.274	100.195	4.625	98.918	98.818	98.594
6.125	101.658	101.537	101.458	5.000	100.395	100.295	100.191	4.750	99.871	99.771	99.547	6.125	100.582	100.461	100.382	4.750	98.923	98.823	98.599
6.250	101.471	101.282	100.935	5.125	100.227	100.123	99.981	4.875	100.272	100.172	99.948	6.250	99.287	99.098	98.751	4.875	99.555	99.455	99.231
6.375	101.728	101.541	101.191	5.250	100.646	100.541	100.397	4.990	100.428	100.328	100.104	6.375	99.544	99.357	99.007	4.990	99.711	99.611	99.387
6.500	101.941	101.756	101.407	5.375	100.971	100.866	100.720	5.000	100.528	100.428	100.204	6.500	99.776	99.591	99.242	5.000	99.811	99.711	99.487
6.625	102.245	102.079	101.734	5.500	101.317	101.212	101.064	5.125	100.671	100.567	100.157	6.625	100.092	99.926	99.581	5.125	100.187	100.083	99.673

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/19/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/20/2022

Release Time: 3:45 pm ET

Prices are subject to change without notice.

Non QM

Bank Statement 15 year			
OO & 2ndH / NOO with PPP*			99.550
NOO without PPP*			98.800
Rate	30 Day	45 Day	60 Day
6.500	95.675	95.550	95.425
6.625	96.175	96.050	95.925
6.750	96.675	96.550	96.425
6.875	97.175	97.050	96.925
6.990	97.675	97.550	97.425
7.125	98.675	98.550	98.425
7.250	99.175	99.050	98.925
7.375	99.675	99.550	99.425
7.500	100.175	100.050	99.925
7.625	100.425	100.300	100.175
7.750	100.675	100.550	100.425
7.875	100.925	100.800	100.675
7.990	101.175	101.050	100.925
8.125	101.425	101.300	101.175
8.250	101.675	101.550	101.425
8.375	101.925	101.800	101.675
8.500	102.175	102.050	101.925
8.625	102.425	102.300	102.175
8.750	102.675	102.550	102.425
8.875	102.925	102.800	102.675
8.990	103.175	103.050	102.925
9.125	103.425	103.300	103.175
9.250	103.675	103.550	103.425
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			

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	95.425	95.300	95.175	
6.625	95.925	95.800	95.675	
6.750	96.425	96.300	96.175	
6.875	96.925	96.800	96.675	
6.990	97.425	97.300	97.175	
7.125	98.425	98.300	98.175	
7.250	98.925	98.800	98.675	
7.375	99.425	99.300	99.175	
7.500	99.925	99.800	99.675	
7.625	100.175	100.050	99.925	
7.750	100.425	100.300	100.175	
7.875	100.675	100.550	100.425	
7.990	100.925	100.800	100.675	
8.125	101.175	101.050	100.925	
8.250	101.425	101.300	101.175	
8.375	101.675	101.550	101.425	
8.500	101.925	101.800	101.675	
8.625	102.175	102.050	101.925	
8.750	102.425	102.300	102.175	
8.875	102.675	102.550	102.425	
8.990	102.925	102.800	102.675	
9.125	103.175	103.050	102.925	
9.250	103.425	103.300	103.175	
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	95.175	95.050	94.925	
6.625	95.675	95.550	95.425	
6.750	96.175	96.050	95.925	
6.875	96.675	96.550	96.425	
6.990	97.175	97.050	96.925	
7.125	98.175	98.050	97.925	
7.250	98.675	98.550	98.425	
7.375	99.175	99.050	98.925	
7.500	99.675	99.550	99.425	
7.625	99.925	99.800	99.675	
7.750	100.175	100.050	99.925	
7.875	100.425	100.300	100.175	
7.990	100.675	100.550	100.425	
8.125	100.925	100.800	100.675	
8.250	101.175	101.050	100.925	
8.375	101.425	101.300	101.175	
8.500	101.675	101.550	101.425	
8.625	101.925	101.800	101.675	
8.750	102.175	102.050	101.925	
8.875	102.425	102.300	102.175	
8.990	102.675	102.550	102.425	
9.125	102.925	102.800	102.675	
9.250	103.175	103.050	102.925	
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				

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.

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