

W. Rate Sheet Dated: 7/20/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	99.947	99.728	99.541	4.500	99.267	99.048	98.861	2.875	94.762	94.612	94.462	3.125	N/A	N/A	N/A
4.625	100.560	100.341	100.154	4.625	99.880	99.661	99.474	3.000	95.083	94.933	94.783	3.250	N/A	N/A	N/A
4.750	99.802	99.598	99.411	4.750	99.122	98.918	98.731	3.125	95.406	95.256	95.106	3.375	N/A	N/A	N/A
4.875	100.388	100.184	99.997	4.875	99.708	99.504	99.317	3.250	96.087	95.937	95.787	3.500	N/A	N/A	N/A
5.000	100.950	100.746	100.559	5.000	100.270	100.066	99.879	3.375	96.404	96.254	96.104	3.625	N/A	N/A	N/A
5.125	101.472	101.268	101.081	5.125	100.792	100.588	100.401	3.500	96.725	96.575	96.425	Margin = 2.250		Index = 3.110	
5.250	100.517	100.367	100.055	5.250	99.837	99.687	99.375	3.625	97.046	96.896	96.746	30 Year OTC			
5.375	101.017	100.867	100.555	5.375	100.337	100.187	99.875	3.750	96.873	96.723	96.573	Rate	30 Day	45 Day	60 Day
5.500	101.476	101.326	101.014	5.500	100.796	100.646	100.334	3.875	97.181	97.031	96.881	6.750	102.750	102.500	102.250
5.625	101.881	101.731	101.419	5.625	101.201	101.051	100.739	4.000	97.482	97.332	97.182				
5.750	100.479	100.329	99.704	5.750	99.799	99.649	99.024	4.125	97.768	97.618	97.468				
5.875	100.876	100.726	100.101	5.875	100.196	100.046	99.421	4.250	98.266	98.110	97.954				
6.000	101.240	101.090	100.465	6.000	100.560	100.410	99.785	4.375	98.540	98.383	98.227				
6.125	101.585	101.435	100.810	6.125	100.905	100.755	100.130	4.500	98.793	98.637	98.481				
6.250	101.699	101.549	100.924	6.250	101.019	100.869	100.244	4.625	99.027	98.871	98.715				
6.375	102.057	101.907	101.282	6.375	101.377	101.227	100.602	4.750	N/A	N/A	N/A				
6.500	102.406	102.256	101.631	6.500	101.726	101.576	100.951	4.875	N/A	N/A	N/A				
6.625	102.749	102.599	101.974	6.625	102.069	101.919	101.294	5.000	N/A	N/A	N/A				
6.750	103.049	102.899	102.274	6.750	102.369	102.219	101.594	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	99.747	99.647	99.428	99.241	4.500	99.067	98.967	98.748	98.561	2.875	93.892	93.792	93.642	93.492
4.625	100.360	100.260	100.041	99.854	4.625	99.680	99.580	99.361	99.174	3.000	94.213	94.113	93.963	93.813
4.750	99.602	99.502	99.298	99.111	4.750	98.922	98.822	98.618	98.431	3.125	94.536	94.436	94.286	94.136
4.875	100.188	100.088	99.884	99.697	4.875	99.508	99.408	99.204	99.017	3.250	95.817	95.717	95.567	95.417
5.000	100.750	100.650	100.446	100.259	5.000	100.070	99.970	99.766	99.579	3.375	96.134	96.034	95.884	95.734
5.125	101.272	101.172	100.968	100.781	5.125	100.592	100.492	100.288	100.101	3.500	96.455	96.355	96.205	96.055
5.250	100.317	100.217	100.067	99.755	5.250	99.637	99.537	99.387	99.075	3.625	96.776	96.676	96.526	96.376
5.375	100.817	100.717	100.567	100.255	5.375	100.137	100.037	99.887	99.575	3.750	97.103	97.003	96.853	96.703
5.500	101.276	101.176	101.026	100.714	5.500	100.596	100.496	100.346	100.034	3.875	97.411	97.311	97.161	97.011
5.625	101.681	101.581	101.431	101.119	5.625	101.001	100.901	100.751	100.439	4.000	97.712	97.612	97.462	97.312
5.750	100.279	100.179	100.029	99.404	5.750	99.599	99.499	99.349	98.724	4.125	97.998	97.898	97.748	97.598
5.875	100.676	100.576	100.426	99.801	5.875	99.996	99.896	99.746	99.121	4.250	97.796	97.696	97.540	97.384
6.000	101.040	100.940	100.790	100.165	6.000	100.360	100.260	100.110	99.485	4.375	98.070	97.970	97.813	97.655

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.750	104.000	103.750	103.500	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.750	102.500	102.250	102.000
								0.000	N/A	N/A	N/A	7.125	102.750	102.500	102.250
								0.000	N/A	N/A	N/A	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.028**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (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@afrawholesale.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: 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	91.094	90.944	90.794	3.500	N/A	N/A	N/A
5.000	99.331	99.128	98.940	5.000	98.751	98.548	98.360	2.875	91.410	91.260	91.110	3.625	N/A	N/A	N/A
5.125	99.853	99.650	99.462	5.125	99.273	99.070	98.882	3.000	91.732	91.582	91.432	Margin = 2.250		Index = 3.110	
5.250	98.461	98.311	97.999	5.250	97.881	97.731	97.419	3.125	92.054	91.904	91.754	30 Year OTC			
5.375	98.961	98.811	98.499	5.375	98.381	98.231	97.919	3.250	92.992	92.842	92.692	Rate	30 Day	45 Day	60 Day
5.500	99.420	99.270	98.958	5.500	98.840	98.690	98.378	3.375	93.309	93.159	93.009	4.250	N/A	N/A	N/A
5.625	99.825	99.675	99.363	5.625	99.245	99.095	98.783	3.500	93.630	93.480	93.330	4.375	N/A	N/A	N/A
5.750	93.579	93.429	92.804	5.750	92.999	92.849	92.224	3.625	93.951	93.801	93.651	4.500	N/A	N/A	N/A
5.875	93.976	93.826	93.201	5.875	93.396	93.246	92.621	3.750	94.278	94.128	93.978	4.625	N/A	N/A	N/A
6.000	94.340	94.190	93.565	6.000	93.760	93.610	92.985	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	94.685	94.535	93.910	6.125	94.105	93.955	93.330	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	93.487	93.337	92.712	6.250	94.219	94.069	93.444	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	95.157	95.007	94.382	6.375	94.577	94.427	93.802	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	95.506	95.356	94.731	6.500	94.926	94.776	94.151	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.625	N/A	N/A	N/A	6.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.750	N/A	N/A	N/A	6.750	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	N/A	4.500	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
5.000	99.431	99.331	99.128	98.940	5.000	98.851	98.751	98.548	98.360	2.750	90.663	90.563	90.413	90.263
5.125	99.953	99.853	99.650	99.462	5.125	99.373	99.273	99.070	98.882	2.875	90.979	90.879	90.729	90.579
5.250	98.561	98.461	98.311	97.999	5.250	97.981	97.881	97.731	97.419	3.000	91.301	91.201	91.051	90.901
5.375	99.061	98.961	98.811	98.499	5.375	98.481	98.381	98.231	97.919	3.125	91.623	91.523	91.373	91.223
5.500	99.520	99.420	99.270	98.958	5.500	98.940	98.840	98.690	98.378	3.250	93.655	93.555	93.405	93.255
5.625	99.925	99.825	99.675	99.363	5.625	99.345	99.245	99.095	98.783	3.375	93.971	93.871	93.721	93.571
5.750	93.679	93.579	93.429	92.804	5.750	93.099	92.999	92.849	92.224	3.500	94.293	94.193	94.043	93.893
5.875	94.076	93.976	93.826	93.201	5.875	93.496	93.396	93.246	92.621	3.625	94.613	94.513	94.363	94.213
6.000	94.440	94.340	94.190	93.565	6.000	93.860	93.760	93.610	92.985	3.750	95.347	95.247	95.097	94.947

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: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	98.058	97.958	97.858	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.686	96.586	96.486	2.000	N/A	N/A	N/A	4.625	98.187	98.087	97.987	
4.750	98.546	98.446	98.346	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.263	97.163	97.063	2.125	N/A	N/A	N/A	4.750	98.769	98.669	98.569	
4.875	99.011	98.911	98.811	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.722	97.622	97.522	2.250	N/A	N/A	N/A	4.875	99.234	99.134	99.034	
4.990	99.305	99.205	99.105	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.037	97.937	97.837	2.375	N/A	N/A	N/A	4.990	99.528	99.428	99.328	
5.000	99.405	99.305	99.205	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.137	98.037	97.937	2.500	N/A	N/A	N/A	5.000	99.628	99.528	99.428	
5.125	99.716	99.616	99.516	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.714	98.614	98.514	2.625	N/A	N/A	N/A	5.125	99.939	99.839	99.739	
5.250	99.891	99.791	99.691	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.202	99.102	99.002	2.750	N/A	N/A	N/A	5.250	100.131	100.031	99.931	
5.375	100.302	100.202	100.102	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.607	99.507	99.407	2.875	N/A	N/A	N/A	5.375	100.541	100.441	100.341	
5.500	100.644	100.544	100.444	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	99.883	99.783	99.683	2.990	N/A	N/A	N/A	5.500	100.884	100.784	100.684	
5.625	100.931	100.831	100.731	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.044	99.944	99.844	3.000	N/A	N/A	N/A	5.625	101.170	101.070	100.970	
5.750	101.071	100.950	100.871	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.335	100.210	100.135	3.125	N/A	N/A	N/A	5.750	101.292	101.154	101.021	
5.875	101.402	101.281	101.202	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.661	100.536	100.461	3.250	N/A	N/A	N/A	5.875	101.623	101.485	101.352	
5.990	101.551	101.430	101.351	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	100.751	100.626	100.551	3.375	N/A	N/A	N/A	5.990	101.772	101.634	101.501	
6.000	101.651	101.530	101.451	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	100.851	100.726	100.651	3.500	N/A	N/A	N/A	6.000	101.872	101.734	101.601	
6.125	101.898	101.777	101.698	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	100.979	100.854	100.779	3.625	N/A	N/A	N/A	6.125	102.119	101.981	101.848	
6.250	101.847	101.721	101.633	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	100.705	100.525	100.484	3.750	N/A	N/A	N/A	6.250	102.075	101.841	101.587	
6.375	102.192	102.016	101.978	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.044	100.864	100.823	3.875	N/A	N/A	N/A	6.375	102.420	102.186	101.932	
6.500	102.444	102.268	102.230	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.241	101.061	101.020	3.990	N/A	N/A	N/A	6.500	102.673	102.439	102.185	
6.625	102.730	102.554	102.516	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.403	101.223	101.182	4.000	N/A	N/A	N/A	6.625	102.958	102.724	102.470	
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	N/A	N/A	N/A	N/A	4.625	99.324	99.203	99.124	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.624	95.524	95.424	3.375	95.606	95.506	95.406
2.875	N/A	N/A	N/A	N/A	4.750	99.807	99.686	99.607	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.181	96.081	95.981	3.500	96.163	96.063	95.963
2.990	N/A	N/A	N/A	N/A	4.875	100.210	100.089	100.010	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.638	96.538	96.438	3.625	96.620	96.520	96.420
3.000	N/A	N/A	N/A	N/A	4.990	100.430	100.309	100.230	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.023	96.923	96.823	3.750	97.006	96.906	96.806
3.125	N/A	N/A	N/A	N/A	5.000	100.530	100.409	100.330	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.356	97.256	97.156	3.875	97.338	97.238	97.138
3.250	N/A	N/A	N/A	N/A	5.125	100.796	100.675	100.596	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.537	97.437	97.337	3.990	97.520	97.420	97.320
3.375	N/A	N/A	N/A	N/A	5.250	100.942	100.806	100.742	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.637	97.537	97.437	4.000	97.620	97.520	97.420
3.500	N/A	N/A	N/A	N/A	5.375	101.296	101.160	101.096	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.393	98.293	98.193	4.125	98.365	98.265	98.165
3.625	N/A	N/A	N/A	N/A	5.500	101.572	101.436	101.372	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.724	98.624	98.524	4.250	98.695	98.595	98.495
3.750	N/A	N/A	N/A	N/A	5.625	101.789	101.653	101.589	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.005	98.905	98.805	4.375	98.977	98.877	98.777
3.875	N/A	N/A	N/A	N/A	5.750	101.555	101.422	101.355	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.276	99.176	99.076	4.500	99.247	99.147	99.047
3.990	N/A	N/A	N/A	N/A	5.875	101.852	101.719	101.652	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.621	99.521	99.421	4.625	99.588	99.488	99.388
4.000	N/A	N/A	N/A	N/A	5.990	101.973	101.840	101.773	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.913	99.813	99.713	4.750	99.880	99.780	99.680
4.125	N/A	N/A	N/A	N/A	6.000	102.073	101.940	101.873	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.142	100.042	99.942	4.875	100.109	100.009	99.909
4.250	N/A	N/A	N/A	N/A	6.125	102.276	102.143	102.076	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.335	100.213	100.135	4.990	100.277	100.143	100.009
4.375	N/A	N/A	N/A	N/A	6.250	101.835	101.662	101.628	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.435	100.313	100.235	5.000	100.377	100.243	100.109
4.500	N/A	N/A	N/A	N/A	6.375	102.124	101.951	101.917	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.728	100.597	100.528	5.125	100.661	100.483	100.306
4.625	N/A	N/A	N/A	N/A	6.500	102.323	102.150	102.116	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.980	100.846	100.780	5.250	100.910	100.717	100.524
4.750	N/A	N/A	N/A	N/A	6.625	102.559	102.385	102.352	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.210	101.076	101.010	5.375	101.140	100.947	100.754
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	94.892	94.692	94.692	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.348	96.148	96.148
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.427	95.227	95.227	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.840	96.640	96.640
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.880	95.680	95.680	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.293	97.093	97.093
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.261	96.061	96.061	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.674	97.474	97.474
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.590	96.390	96.390	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.003	97.803	97.803
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.768	96.568	96.568	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.188	97.988	97.988
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.868	96.668	96.668	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.288	98.088	98.088
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.506	97.306	97.306	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.568	98.368	98.368
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.899	96.699	96.699	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.905	98.705	98.705
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.177	96.977	96.977	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.196	98.996	98.996
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.444	97.244	97.244	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.475	99.275	99.275
3.250	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: 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.: 8/19/2022
45 Day Lock Exp.: 9/5/2022
60 Day Lock Exp.: 9/19/2022

W. Rate Sheet Dated: 7/20/2022

Release Time: 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	98.421	98.321	98.221	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.463	96.363	96.263	2.750	N/A	N/A	N/A	4.625	98.338	98.238	98.138
4.750	98.668	98.568	98.468	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.022	96.922	96.822	2.875	N/A	N/A	N/A	4.750	98.789	98.689	98.589
4.875	99.129	99.029	98.929	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.483	97.383	97.283	2.990	N/A	N/A	N/A	4.875	99.251	99.151	99.051
4.990	99.441	99.341	99.241	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.645	97.545	97.445	3.000	N/A	N/A	N/A	4.990	99.563	99.463	99.363
5.000	99.541	99.441	99.341	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.645	97.545	97.445	3.125	N/A	N/A	N/A	5.000	99.663	99.563	99.463
5.125	99.877	99.777	99.677	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.837	97.737	97.637	3.250	N/A	N/A	N/A	5.125	99.999	99.899	99.799
5.250	100.048	99.948	99.848	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.968	97.868	97.768	3.375	N/A	N/A	N/A	5.250	100.393	100.293	100.193
5.375	100.451	100.351	100.251	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.481	98.381	98.281	3.500	N/A	N/A	N/A	5.375	100.795	100.695	100.595
5.500	100.797	100.697	100.597	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.857	98.757	98.657	3.625	N/A	N/A	N/A	5.500	101.142	101.042	100.942
5.625	101.096	100.996	100.896	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.182	99.082	98.982	3.750	N/A	N/A	N/A	5.625	101.441	101.341	101.241
5.750	101.139	101.020	100.939	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.399	99.280	99.199	3.875	N/A	N/A	N/A	5.750	101.523	101.404	101.323
5.875	101.454	101.334	101.254	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.900	99.780	99.700	3.990	N/A	N/A	N/A	5.875	101.837	101.717	101.637
5.990	101.593	101.473	101.393	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.041	99.921	99.841	4.000	N/A	N/A	N/A	5.990	101.977	101.857	101.777
6.000	101.693	101.573	101.493	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.141	100.021	99.941	4.125	N/A	N/A	N/A	6.000	102.077	101.957	101.877
6.125	101.875	101.754	101.675	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.323	100.202	100.123	4.250	N/A	N/A	N/A	6.125	102.259	102.138	102.059
6.250	101.734	101.546	101.198	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	97.966	97.778	97.430	4.375	N/A	N/A	N/A	6.250	102.101	101.913	101.565
6.375	101.981	101.795	101.446	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.213	98.027	97.678	4.500	N/A	N/A	N/A	6.375	102.348	102.162	101.813
6.500	102.190	102.013	101.667	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.460	98.283	97.937	4.625	N/A	N/A	N/A	6.500	102.557	102.380	102.034
6.625	102.514	102.347	102.001	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.808	98.641	98.295	4.750	N/A	N/A	N/A	6.625	102.727	102.560	102.214

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	93.073	92.973	92.873	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.754	94.654	94.554	3.125	94.739	94.639	94.539
2.875	N/A	N/A	N/A	3.625	93.909	93.809	93.709	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.307	95.207	95.107	3.250	95.291	95.191	95.091
2.990	N/A	N/A	N/A	3.750	94.603	94.503	94.403	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.827	95.727	95.627	3.375	95.812	95.712	95.612
3.000	N/A	N/A	N/A	3.875	95.182	95.082	94.982	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.334	96.234	96.134	3.500	96.319	96.219	96.119
3.125	N/A	N/A	N/A	3.990	95.943	95.843	95.743	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.859	96.759	96.659	3.625	96.866	96.766	96.666
3.250	N/A	N/A	N/A	4.000	96.043	95.943	95.843	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.303	97.203	97.103	3.750	97.287	97.187	97.087
3.375	N/A	N/A	N/A	4.125	97.302	97.202	97.102	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.755	97.655	97.555	3.875	97.739	97.639	97.539
3.500	N/A	N/A	N/A	4.250	97.961	97.861	97.761	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.056	97.956	97.856	3.990	98.040	97.940	97.840
3.625	N/A	N/A	N/A	4.375	98.499	98.399	98.299	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.156	98.056	97.956	4.000	98.140	98.040	97.940
3.750	N/A	N/A	N/A	4.500	98.988	98.888	98.788	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.723	98.623	98.523	4.125	98.942	98.842	98.742
3.875	N/A	N/A	N/A	4.625	99.378	99.278	99.178	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.173	99.073	98.973	4.250	99.111	99.011	98.911
3.990	N/A	N/A	N/A	4.750	99.884	99.784	99.684	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.532	99.432	99.332	4.375	99.469	99.369	99.269
4.000	N/A	N/A	N/A	4.875	100.365	100.265	100.165	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.836	99.736	99.636	4.500	99.773	99.673	99.573
4.125	N/A	N/A	N/A	4.990	100.576	100.476	100.376	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.712	99.612	99.512	4.625	100.265	100.165	99.942
4.250	N/A	N/A	N/A	5.000	100.676	100.576	100.476	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.110	100.010	99.910	4.750	100.110	100.010	99.786
4.375	N/A	N/A	N/A	5.125	100.511	100.407	100.280	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.503	100.403	100.303	4.875	100.503	100.403	100.179
4.500	N/A	N/A	N/A	5.250	100.919	100.815	100.686	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.657	100.557	100.457	4.990	100.657	100.557	100.333
4.625	N/A	N/A	N/A	5.375	101.236	101.132	101.003	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.757	100.657	100.557	5.000	100.757	100.657	100.433
4.750	N/A	N/A	N/A	5.500	101.576	101.472	101.339	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.917	100.814	100.714	5.125	101.151	101.048	100.638

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	91.681	91.581	91.481	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.375	92.389	92.289	92.189	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.500	93.068	92.968	92.868	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	93.891	93.791	93.691	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	94.357	94.257	94.157	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	94.895	94.795	94.695	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	95.458	95.358	95.258	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	95.558	95.458	95.358	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	96.993	96.893	96.793	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	97.491	97.391	97.291	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	97.860	97.760	97.585	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.500	98.176	98.076	97.902	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.625	99.166	99.066	98.843	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	98.764	98.664	98.440	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	99.619	99.519	99.295	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	99.773	99.673	99.449	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.000	99.873	99.773	99.549	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.125	100.499	100.396	99.986	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/19/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/20/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk 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: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by



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: 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	98.421	98.321	98.221	3.500	93.073	92.973	92.873	3.125	94.754	94.654	94.554	4.625	97.142	97.042	96.942	3.125	#N/A	#N/A	#N/A
4.750	98.668	98.568	98.468	3.625	93.909	93.809	93.709	3.250	95.307	95.207	95.107	4.750	97.545	97.445	97.345	3.250	93.219	93.119	93.019
4.875	99.129	99.029	98.929	3.750	94.603	94.503	94.403	3.375	95.827	95.727	95.627	4.875	98.006	97.906	97.806	3.375	93.833	93.733	93.633
4.990	99.441	99.341	99.241	3.875	95.182	95.082	94.982	3.500	96.334	96.234	96.134	4.990	98.193	98.093	97.993	3.500	94.426	94.326	94.226
5.000	99.541	99.441	99.341	3.990	95.943	95.843	95.743	3.625	96.859	96.759	96.659	5.000	98.293	98.193	98.093	3.625	95.100	95.000	94.900
5.125	99.877	99.777	99.677	4.000	96.043	95.943	95.843	3.750	97.303	97.203	97.103	5.125	98.557	98.457	98.357	3.750	95.555	95.455	95.355
5.250	100.048	99.948	99.848	4.125	97.302	97.202	97.102	3.875	97.755	97.655	97.555	5.250	98.708	98.608	98.508	3.875	96.050	95.950	95.850
5.375	100.451	100.351	100.251	4.250	97.961	97.861	97.761	3.990	98.056	97.956	97.856	5.375	99.166	99.066	98.966	3.990	96.482	96.382	96.282
5.500	100.797	100.697	100.597	4.375	98.499	98.399	98.299	4.000	98.156	98.056	97.956	5.500	99.527	99.427	99.327	4.000	96.582	96.482	96.382
5.625	101.096	100.996	100.896	4.500	98.988	98.888	98.788	4.125	98.723	98.623	98.449	5.625	99.839	99.739	99.639	4.125	97.583	97.483	97.309
5.750	101.139	101.020	100.939	4.625	99.378	99.278	99.165	4.250	99.173	99.073	98.899	5.750	99.969	99.850	99.769	4.250	98.057	97.957	97.783
5.875	101.454	101.334	101.254	4.750	99.884	99.784	99.668	4.375	99.532	99.432	99.257	5.875	100.377	100.257	100.177	4.375	98.421	98.321	98.146
5.990	101.593	101.473	101.393	4.875	100.365	100.265	100.145	4.500	99.836	99.736	99.562	5.990	100.517	100.397	100.317	4.500	98.731	98.631	98.457
6.000	101.693	101.573	101.493	4.990	100.576	100.476	100.356	4.625	99.712	99.612	99.389	6.000	100.617	100.497	100.417	4.625	99.164	99.064	98.841
6.125	101.875	101.754	101.675	5.000	100.676	100.576	100.456	4.750	100.110	100.010	99.786	6.125	100.799	100.678	100.599	4.750	99.162	99.062	98.838
6.250	101.734	101.546	101.198	5.125	100.511	100.407	100.280	4.875	100.503	100.403	100.179	6.250	99.550	99.362	99.014	4.875	99.786	99.686	99.462
6.375	101.981	101.795	101.446	5.250	100.919	100.815	100.686	4.990	100.657	100.557	100.333	6.375	99.797	99.611	99.262	4.990	99.940	99.840	99.616
6.500	102.187	102.010	101.664	5.375	101.236	101.132	101.003	5.000	100.757	100.657	100.433	6.500	100.022	99.845	99.499	5.000	100.040	99.940	99.716
6.625	102.519	102.352	102.006	5.500	101.576	101.472	101.339	5.125	100.917	100.814	100.404	6.625	100.366	100.199	99.853	5.125	100.433	100.330	99.920

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: 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	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)