

W. Rate Sheet Dated: 7/21/2022

Release Time: 2:45 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	100.213	99.994	99.806	4.500	99.533	99.314	99.126	2.875	94.754	94.604	94.454	3.125	N/A	N/A	N/A
4.625	100.826	100.607	100.419	4.625	100.146	99.927	99.739	3.000	95.075	94.925	94.775	3.250	N/A	N/A	N/A
4.750	99.989	99.770	99.520	4.750	99.309	99.090	98.840	3.125	95.398	95.248	95.098	3.375	N/A	N/A	N/A
4.875	100.575	100.356	100.106	4.875	99.895	99.676	99.426	3.250	96.130	95.980	95.830	3.500	N/A	N/A	N/A
5.000	101.137	100.918	100.668	5.000	100.457	100.238	99.988	3.375	96.447	96.297	96.147	3.625	N/A	N/A	N/A
5.125	101.659	101.440	101.190	5.125	100.979	100.760	100.510	3.500	96.768	96.618	96.468	Margin = 2.250		Index = 3.110	
5.250	100.658	100.508	100.196	5.250	99.978	99.828	99.516	3.625	97.089	96.939	96.789	30 Year OTC			
5.375	101.158	101.008	100.696	5.375	100.478	100.328	100.016	3.750	96.983	96.833	96.683	Rate	30 Day	45 Day	60 Day
5.500	101.617	101.467	101.155	5.500	100.937	100.787	100.475	3.875	97.290	97.140	96.990	6.750	102.750	102.500	102.250
5.625	102.022	101.872	101.560	5.625	101.342	101.192	100.880	4.000	97.591	97.441	97.291				
5.750	100.479	100.329	99.704	5.750	99.799	99.649	99.024	4.125	97.877	97.727	97.577				
5.875	100.876	100.726	100.101	5.875	100.196	100.046	99.421	4.250	98.251	98.094	97.938				
6.000	101.240	101.090	100.465	6.000	100.560	100.410	99.785	4.375	98.524	98.368	98.212				
6.125	101.585	101.435	100.810	6.125	100.905	100.755	100.130	4.500	98.778	98.621	98.465				
6.250	101.699	101.549	100.924	6.250	101.019	100.869	100.244	4.625	99.012	98.855	98.699				
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	100.013	99.913	99.694	99.506	4.500	99.333	99.233	99.014	98.826	2.875	93.884	93.784	93.634	93.484
4.625	100.626	100.526	100.307	100.119	4.625	99.946	99.846	99.627	99.439	3.000	94.205	94.105	93.955	93.805
4.750	99.789	99.689	99.470	99.220	4.750	99.109	99.009	98.790	98.540	3.125	94.528	94.428	94.278	94.128
4.875	100.375	100.275	100.056	99.806	4.875	99.695	99.595	99.376	99.126	3.250	95.860	95.760	95.610	95.460
5.000	100.937	100.837	100.618	100.368	5.000	100.257	100.157	99.938	99.688	3.375	96.177	96.077	95.927	95.777
5.125	101.459	101.359	101.140	100.890	5.125	100.779	100.679	100.460	100.210	3.500	96.498	96.398	96.248	96.098
5.250	100.458	100.358	100.208	99.896	5.250	99.778	99.678	99.528	99.216	3.625	96.819	96.719	96.569	96.419
5.375	100.958	100.858	100.708	100.396	5.375	100.278	100.178	100.028	99.716	3.750	97.213	97.113	96.963	96.813
5.500	101.417	101.317	101.167	100.855	5.500	100.737	100.637	100.487	100.175	3.875	97.520	97.420	97.270	97.120
5.625	101.822	101.722	101.572	101.260	5.625	101.142	101.042	100.892	100.580	4.000	97.821	97.721	97.571	97.421
5.750	100.279	100.179	100.029	99.404	5.750	99.599	99.499	99.349	98.724	4.125	98.107	98.007	97.857	97.707
5.875	100.676	100.576	100.426	99.801	5.875	99.996	99.896	99.746	99.121	4.250	97.781	97.681	97.524	97.368
6.000	101.040	100.940	100.790	100.165	6.000	100.360	100.260	100.110	99.485	4.375	98.054	97.954	97.798	97.642

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 = 5.250%-6.250%			-1.375

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.:

8/22/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/21/2022

Release Time: 2:45 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	91.086	90.936	90.786	3.500	N/A	N/A	N/A
5.000	99.393	99.174	98.924	5.000	98.813	98.594	98.344	2.875	91.403	91.253	91.103	3.625	N/A	N/A	N/A
5.125	99.915	99.696	99.446	5.125	99.335	99.116	98.866	3.000	91.724	91.574	91.424	Margin = 2.250		Index = 3.110	
5.250	99.102	98.952	98.640	5.250	98.522	98.372	98.060	3.125	92.047	91.897	91.747	30 Year OTC			
5.375	99.602	99.452	99.140	5.375	99.022	98.872	98.560	3.250	93.035	92.885	92.735	Rate	30 Day	45 Day	60 Day
5.500	100.061	99.911	99.599	5.500	99.481	99.331	99.019	3.375	93.352	93.202	93.052	4.250	N/A	N/A	N/A
5.625	100.466	100.316	100.004	5.625	99.886	99.736	99.424	3.500	93.673	93.523	93.373	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	93.994	93.844	93.694	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	94.388	94.238	94.088	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	99.493	99.393	99.174	98.924	5.000	98.913	98.813	98.594	98.344	2.750	90.030	89.930	89.780	89.630
5.125	100.015	99.915	99.696	99.446	5.125	99.435	99.335	99.116	98.866	2.875	90.346	90.246	90.096	89.946
5.250	99.202	99.102	98.952	98.640	5.250	98.622	98.522	98.372	98.060	3.000	90.668	90.568	90.418	90.268
5.375	99.702	99.602	99.452	99.140	5.375	99.122	99.022	98.872	98.560	3.125	90.990	90.890	90.740	90.590
5.500	100.161	100.061	99.911	99.599	5.500	99.581	99.481	99.331	99.019	3.250	93.198	93.098	92.948	92.798
5.625	100.566	100.466	100.316	100.004	5.625	99.986	99.886	99.736	99.424	3.375	93.514	93.414	93.264	93.114
5.750	93.679	93.579	93.429	92.804	5.750	93.099	92.999	92.849	92.224	3.500	93.836	93.736	93.586	93.436
5.875	94.076	93.976	93.826	93.201	5.875	93.496	93.396	93.246	92.621	3.625	94.156	94.056	93.906	93.756
6.000	94.440	94.340	94.190	93.565	6.000	93.860	93.760	93.610	92.985	3.750	94.769	94.669	94.519	94.369

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 = 5.250%-6.250%			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.:

8/22/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/21/2022

Release Time: 2:45 pm ET

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Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	98.100	98.000	97.900	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.772	96.672	96.572	2.000	N/A	N/A	N/A	4.625	98.269	98.169	98.069	
4.750	98.636	98.536	98.436	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.353	97.253	97.153	2.125	N/A	N/A	N/A	4.750	98.855	98.755	98.655	
4.875	99.105	99.005	98.905	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.816	97.716	97.616	2.250	N/A	N/A	N/A	4.875	99.324	99.224	99.124	
4.990	99.402	99.302	99.202	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.101	97.999	97.901	2.375	N/A	N/A	N/A	4.990	99.621	99.521	99.421	
5.000	99.502	99.402	99.302	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.201	98.099	98.001	2.500	N/A	N/A	N/A	5.000	99.721	99.621	99.521	
5.125	99.816	99.716	99.616	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.783	98.681	98.583	2.625	N/A	N/A	N/A	5.125	100.035	99.935	99.835	
5.250	99.965	99.865	99.765	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.275	99.173	99.075	2.750	N/A	N/A	N/A	5.250	100.200	100.097	99.993	
5.375	100.379	100.279	100.179	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.684	99.582	99.484	2.875	N/A	N/A	N/A	5.375	100.614	100.511	100.407	
5.500	100.725	100.625	100.525	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	99.963	99.861	99.763	2.990	N/A	N/A	N/A	5.500	100.960	100.857	100.753	
5.625	101.014	101.914	100.814	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.126	100.024	99.926	3.000	N/A	N/A	N/A	5.625	101.249	101.146	101.042	
5.750	101.096	100.980	100.896	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.359	100.239	100.159	3.125	N/A	N/A	N/A	5.750	101.320	101.189	101.064	
5.875	101.429	101.313	101.229	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.689	100.569	100.489	3.250	N/A	N/A	N/A	5.875	101.653	101.522	101.397	
5.990	101.580	101.464	101.380	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	100.780	100.660	100.580	3.375	N/A	N/A	N/A	5.990	101.804	101.673	101.548	
6.000	101.680	101.564	101.480	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	100.880	100.760	100.680	3.500	N/A	N/A	N/A	6.000	101.904	101.773	101.648	
6.125	101.929	101.813	101.729	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.009	100.889	100.809	3.625	N/A	N/A	N/A	6.125	102.154	102.023	101.898	
6.250	102.027	101.849	101.820	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	100.885	100.703	100.671	3.750	N/A	N/A	N/A	6.250	102.253	102.026	101.774	
6.375	102.374	102.196	102.167	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.228	101.046	101.014	3.875	N/A	N/A	N/A	6.375	102.600	102.373	102.121	
6.500	102.629	102.451	102.422	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.425	101.243	101.211	3.990	N/A	N/A	N/A	6.500	102.854	102.627	102.375	
6.625	102.917	102.739	102.710	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.589	101.407	101.375	4.000	N/A	N/A	N/A	6.625	103.142	102.915	102.663	
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	99.409	99.284	99.209	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.444	95.344	95.244	3.375	95.426	95.326	95.226
2.875	N/A	N/A	N/A	N/A	4.750	99.896	99.771	99.696	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.003	95.903	95.803	3.500	95.985	95.885	95.785
2.990	N/A	N/A	N/A	N/A	4.875	100.302	100.177	100.102	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.463	96.363	96.263	3.625	96.445	96.345	96.245
3.000	N/A	N/A	N/A	N/A	4.990	100.526	100.401	100.326	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.851	96.751	96.651	3.750	96.833	96.733	96.633
3.125	N/A	N/A	N/A	N/A	5.000	100.626	100.501	100.426	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.186	97.086	96.986	3.875	97.168	97.068	96.968
3.250	N/A	N/A	N/A	N/A	5.125	100.894	100.769	100.694	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.394	97.294	97.194	3.990	97.368	97.268	97.168
3.375	N/A	N/A	N/A	N/A	5.250	101.013	100.873	100.813	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.494	97.394	97.294	4.000	97.468	97.368	97.268
3.500	N/A	N/A	N/A	N/A	5.375	101.370	101.230	101.170	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.264	98.164	98.064	4.125	98.234	98.134	98.034
3.625	N/A	N/A	N/A	N/A	5.500	101.648	101.508	101.448	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.597	98.497	98.397	4.250	98.568	98.468	98.368
3.750	N/A	N/A	N/A	N/A	5.625	101.870	101.730	101.670	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.881	98.781	98.681	4.375	98.852	98.752	98.652
3.875	N/A	N/A	N/A	N/A	5.750	101.577	101.451	101.377	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.154	99.054	98.954	4.500	99.124	99.024	98.924
3.990	N/A	N/A	N/A	N/A	5.875	101.877	101.751	101.677	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.397	99.297	99.197	4.625	99.367	99.267	99.167
4.000	N/A	N/A	N/A	N/A	5.990	102.000	101.874	101.800	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.552	99.452	99.352	4.750	99.520	99.420	99.320
4.125	N/A	N/A	N/A	N/A	6.000	102.100	101.974	101.900	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	99.794	99.694	99.594	4.875	99.752	99.652	99.552
4.250	N/A	N/A	N/A	N/A	6.125	102.305	102.179	102.105	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.029	99.929	99.829	4.990	99.966	99.866	99.766
4.375	N/A	N/A	N/A	N/A	6.250	102.015	101.842	101.815	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.129	100.029	99.929	5.000	100.066	99.966	99.765
4.500	N/A	N/A	N/A	N/A	6.375	102.307	102.134	102.107	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.424	100.286	100.224	5.125	100.350	100.257	99.964
4.625	N/A	N/A	N/A	N/A	6.500	102.508	102.334	102.308	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.679	100.541	100.479	5.250	100.604	100.411	100.218
4.750	N/A	N/A	N/A	N/A	6.625	102.745	102.572	102.545	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	100.912	100.773	100.712	5.375	100.837	100.644	100.451
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	94.699	94.499	94.499	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.149	95.949	95.949
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.249	95.049	95.049	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.661	96.461	96.461
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.704	95.504	95.504	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.116	96.916	96.916
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.088	95.888	95.888	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.500	97.300	97.300
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.420	96.220	96.220	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.832	97.632	97.632
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.600	96.400	96.400	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.019	97.819	97.819
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.700	96.500	96.500	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.119	97.919	97.919
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.340	97.140	97.140	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.436	98.236	98.236
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.773	96.573	96.573	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.778	98.578	98.578
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.053	96.853	96.853	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.070	98.870	98.870
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.322	97.122	97.122	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.353	99.153	99.153
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.567	97.367	97.367	3.3											



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.:

8/22/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/21/2022

Release Time: 2:45 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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/22/2022
45 Day Lock Exp.: 9/5/2022
60 Day Lock Exp.: 9/19/2022

W. Rate Sheet Dated: 7/21/2022

Release Time: 2:45 pm 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	98.314	98.214	98.114	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.356	96.256	96.156	2.750	N/A	N/A	N/A	4.625	97.970	97.870	97.770
4.750	98.782	98.682	98.582	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.136	97.036	96.936	2.875	N/A	N/A	N/A	4.750	98.564	98.464	98.364
4.875	99.212	99.112	99.012	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.564	97.464	97.364	2.990	N/A	N/A	N/A	4.875	99.006	98.906	98.806
4.990	99.503	99.403	99.303	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.603	97.503	97.403	3.000	N/A	N/A	N/A	4.990	99.307	99.207	99.107
5.000	99.603	99.503	99.403	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.703	97.603	97.503	3.125	N/A	N/A	N/A	5.000	99.407	99.307	99.207
5.125	99.925	99.825	99.725	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.881	97.781	97.681	3.250	N/A	N/A	N/A	5.125	99.740	99.640	99.540
5.250	100.135	100.035	99.935	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.051	97.951	97.851	3.375	N/A	N/A	N/A	5.250	100.206	100.106	100.006
5.375	100.510	100.410	100.310	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.538	98.438	98.338	3.500	N/A	N/A	N/A	5.375	100.593	100.493	100.393
5.500	100.840	100.740	100.640	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.898	98.798	98.698	3.625	N/A	N/A	N/A	5.500	100.930	100.830	100.730
5.625	101.124	101.024	100.924	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.206	99.106	99.006	3.750	N/A	N/A	N/A	5.625	101.225	101.125	101.025
5.750	101.175	101.075	100.975	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.419	99.319	99.219	3.875	N/A	N/A	N/A	5.750	101.345	101.245	101.145
5.875	101.480	101.380	101.280	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.910	99.810	99.710	3.990	N/A	N/A	N/A	5.875	101.660	101.560	101.460
5.990	101.613	101.513	101.413	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.045	99.945	99.845	4.000	N/A	N/A	N/A	5.990	101.800	101.700	101.600
6.000	101.713	101.613	101.513	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.145	100.045	99.945	4.125	N/A	N/A	N/A	6.000	101.900	101.800	101.700
6.125	101.889	101.789	101.689	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.321	100.221	100.121	4.250	N/A	N/A	N/A	6.125	102.083	101.983	101.883
6.250	101.911	101.763	101.612	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.143	97.995	97.844	4.375	N/A	N/A	N/A	6.250	101.982	101.834	101.683
6.375	102.150	102.004	101.853	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.382	98.236	97.885	4.500	N/A	N/A	N/A	6.375	102.231	102.085	101.734
6.500	102.379	102.243	101.893	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.655	98.519	98.169	4.625	N/A	N/A	N/A	6.500	102.442	102.306	101.956
6.625	102.705	102.570	102.221	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.999	98.864	98.515	4.750	N/A	N/A	N/A	6.625	102.615	102.480	102.131

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	92.910	92.810	92.710	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.561	94.461	94.361	3.125	94.346	94.246	94.146
2.875	N/A	N/A	N/A	3.625	93.745	93.645	93.545	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.088	94.988	94.888	3.250	94.860	94.760	94.660
2.990	N/A	N/A	N/A	3.750	94.488	94.388	94.288	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.610	95.510	95.410	3.375	95.385	95.285	95.185
3.000	N/A	N/A	N/A	3.875	95.129	95.029	94.929	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.112	96.012	95.912	3.500	95.895	95.795	95.695
3.125	N/A	N/A	N/A	3.990	95.889	95.789	95.689	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.641	96.541	96.441	3.625	96.488	96.388	96.288
3.250	N/A	N/A	N/A	4.000	95.989	95.889	95.789	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.083	96.983	96.883	3.750	96.934	96.834	96.734
3.375	N/A	N/A	N/A	4.125	97.244	97.144	97.044	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.530	97.430	97.330	3.875	97.389	97.289	97.189
3.500	N/A	N/A	N/A	4.250	97.897	97.797	97.697	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.839	97.739	97.639	3.990	97.704	97.604	97.504
3.625	N/A	N/A	N/A	4.375	98.430	98.330	98.230	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.939	97.839	97.739	4.000	97.804	97.704	97.604
3.750	N/A	N/A	N/A	4.500	98.932	98.832	98.732	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.605	98.505	98.405	4.125	98.653	98.553	98.453
3.875	N/A	N/A	N/A	4.625	99.449	99.349	99.249	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.997	98.897	98.797	4.250	98.709	98.609	98.509
3.990	N/A	N/A	N/A	4.750	99.950	99.850	99.750	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.349	99.249	99.149	4.375	99.070	98.970	98.870
4.000	N/A	N/A	N/A	4.875	100.426	100.326	100.226	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.650	99.550	99.450	4.500	99.377	99.277	99.177
4.125	N/A	N/A	N/A	4.990	100.629	100.529	100.429	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.932	99.832	99.732	4.625	99.889	99.789	99.689
4.250	N/A	N/A	N/A	5.000	100.729	100.629	100.529	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.009	99.909	99.809	4.750	99.784	99.684	99.584
4.375	N/A	N/A	N/A	5.125	100.578	100.478	100.349	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.398	100.298	100.087	4.875	100.180	100.080	99.869
4.500	N/A	N/A	N/A	5.250	100.982	100.882	100.751	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.550	100.450	100.299	4.990	100.336	100.236	100.085
4.625	N/A	N/A	N/A	5.375	101.294	101.194	101.062	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.650	100.550	100.399	5.000	100.436	100.336	100.185
4.750	N/A	N/A	N/A	5.500	101.630	101.530	101.394	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.005	100.905	100.805	5.125	100.832	100.732	100.632

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	91.594	91.494	91.394	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	92.294	92.194	92.094	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	92.968	92.868	92.768	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	93.665	93.565	93.465	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	94.133	94.033	93.933	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	94.620	94.520	94.420	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	95.195	95.095	94.995	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	95.295	95.195	95.095	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	96.967	96.867	96.767	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	97.395	97.295	97.195	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	97.755	97.655	97.555	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	98.066	97.966	97.866	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	99.036	98.936	98.835	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	98.659	98.559	98.348	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	99.512	99.412	99.201	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	99.664	99.564	99.413	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	99.764	99.664	99.513	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	100.271	100.171	100.071	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.:

8/22/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/21/2022

Release Time: 2:45 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.:

8/22/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/21/2022

Release Time: 2:45 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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/22/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/21/2022

Release Time: 2:45 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.314	98.214	98.114	3.500	92.910	92.810	92.710	3.125	94.561	94.461	94.361	4.625	97.035	96.935	96.835	3.125	N/A	N/A	N/A
4.750	98.782	98.682	98.582	3.625	93.745	93.645	93.545	3.250	95.088	94.988	94.888	4.750	97.659	97.559	97.459	3.250	93.066	92.966	92.866
4.875	99.212	99.112	99.012	3.750	94.488	94.388	94.288	3.375	95.610	95.510	95.410	4.875	98.088	97.988	97.888	3.375	93.677	93.577	93.477
4.990	99.503	99.403	99.303	3.875	95.129	95.029	94.929	3.500	96.112	96.012	95.912	4.990	98.253	98.153	98.053	3.500	94.265	94.165	94.065
5.000	99.603	99.503	99.403	3.990	95.889	95.789	95.689	3.625	96.641	96.541	96.441	5.000	98.353	98.253	98.153	3.625	94.878	94.778	94.678
5.125	99.925	99.825	99.725	4.000	95.989	95.889	95.789	3.750	97.083	96.983	96.883	5.125	98.603	98.503	98.403	3.750	95.333	95.233	95.133
5.250	100.135	100.035	99.935	4.125	97.244	97.144	97.044	3.875	97.530	97.430	97.330	5.250	98.793	98.693	98.593	3.875	95.800	95.700	95.600
5.375	100.510	100.410	100.310	4.250	97.897	97.797	97.697	3.990	97.839	97.739	97.639	5.375	99.224	99.124	99.024	3.990	96.242	96.142	96.042
5.500	100.840	100.740	100.640	4.375	98.430	98.330	98.230	4.000	97.939	97.839	97.739	5.500	99.569	99.469	99.369	4.000	96.342	96.242	96.142
5.625	101.124	101.024	100.924	4.500	98.932	98.832	98.732	4.125	98.605	98.505	98.405	5.625	99.865	99.765	99.665	4.125	97.511	97.411	97.311
5.750	101.175	101.075	100.975	4.625	99.449	99.349	99.249	4.250	98.997	98.897	98.797	5.750	99.997	99.897	99.797	4.250	97.921	97.821	97.721
5.875	101.480	101.380	101.280	4.750	99.950	99.850	99.750	4.375	99.349	99.249	99.149	5.875	100.395	100.295	100.195	4.375	98.277	98.177	98.077
5.990	101.613	101.513	101.413	4.875	100.426	100.326	100.226	4.500	99.650	99.550	99.450	5.990	100.529	100.429	100.329	4.500	98.583	98.483	98.383
6.000	101.713	101.613	101.513	4.990	100.629	100.529	100.429	4.625	99.632	99.532	99.432	6.000	100.629	100.529	100.429	4.625	99.059	98.959	98.859
6.125	101.889	101.789	101.689	5.000	100.729	100.629	100.529	4.750	100.009	99.909	99.809	6.125	100.805	100.705	100.605	4.750	99.059	98.959	98.859
6.250	101.911	101.763	101.613	5.125	100.578	100.478	100.378	4.875	100.398	100.298	100.198	6.250	99.727	99.627	99.527	4.875	99.680	99.580	99.480
6.375	102.150	102.004	101.853	5.250	100.982	100.882	100.782	4.990	100.550	100.450	100.350	6.375	99.966	99.866	99.766	4.990	99.832	99.732	99.632
6.500	102.376	102.240	102.104	5.375	101.294	101.194	101.094	5.000	100.650	100.550	100.450	6.500	100.214	100.114	100.014	5.000	99.932	99.832	99.732
6.625	102.710	102.575	102.440	5.500	101.630	101.530	101.430	5.125	101.005	100.905	100.805	6.625	100.557	100.457	100.357	5.125	100.363	100.263	100.163

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownline.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/22/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/21/2022

Release Time: 2:45 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		
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Flood Certification = \$10.00	*UW Fee with option to buyout = \$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)