

W. Rate Sheet Dated: 7/21/2022

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	99.916	99.681	99.509	4.500	99.236	99.001	98.829	2.875	94.512	94.362	94.212	3.125	N/A	N/A	N/A
4.625	100.529	100.294	100.122	4.625	99.849	99.614	99.442	3.000	94.833	94.683	94.533	3.250	N/A	N/A	N/A
4.750	99.786	99.552	99.302	4.750	99.106	98.872	98.622	3.125	95.156	95.006	94.856	3.375	N/A	N/A	N/A
4.875	100.372	100.138	99.888	4.875	99.692	99.458	99.208	3.250	95.947	95.797	95.647	3.500	N/A	N/A	N/A
5.000	100.934	100.700	100.450	5.000	100.254	100.020	99.770	3.375	96.263	96.113	95.963	3.625	N/A	N/A	N/A
5.125	101.456	101.222	100.972	5.125	100.776	100.542	100.292	3.500	96.585	96.435	96.285	Margin = 2.250		Index = 3.110	
5.250	100.064	99.914	99.164	5.250	99.384	99.234	98.484	3.625	96.905	96.755	96.605	30 Year OTC			
5.375	100.564	100.414	99.664	5.375	99.884	99.734	98.984	3.750	96.709	96.559	96.409	Rate	30 Day	45 Day	60 Day
5.500	101.023	100.873	100.123	5.500	100.343	100.193	99.443	3.875	97.017	96.867	96.717	6.750	102.750	102.500	102.250
5.625	101.428	101.278	100.528	5.625	100.748	100.598	99.848	4.000	97.318	97.168	97.018				
5.750	100.354	100.204	99.579	5.750	99.674	99.524	98.899	4.125	97.604	97.454	97.304				
5.875	100.751	100.601	99.976	5.875	100.071	99.921	99.296	4.250	98.079	97.922	97.766				
6.000	101.115	100.965	100.340	6.000	100.435	100.285	99.660	4.375	98.352	98.196	98.040				
6.125	101.460	101.310	100.685	6.125	100.780	100.630	100.005	4.500	98.606	98.449	98.293				
6.250	101.574	101.424	100.799	6.250	100.894	100.744	100.119	4.625	98.840	98.683	98.527				
6.375	101.932	101.782	101.157	6.375	101.252	101.102	100.477	4.750	N/A	N/A	N/A				
6.500	102.281	102.131	101.506	6.500	101.601	101.451	100.826	4.875	N/A	N/A	N/A				
6.625	102.624	102.474	101.849	6.625	101.944	101.794	101.169	5.000	N/A	N/A	N/A				
6.750	102.924	102.774	102.149	6.750	102.244	102.094	101.469	5.125	N/A	N/A	N/A				

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500	99.716	99.616	99.381	99.209	4.500	99.036	98.936	98.701	98.529	2.875	93.642	93.542	93.392	93.242
4.625	100.329	100.229	99.994	99.822	4.625	99.649	99.549	99.314	99.142	3.000	93.963	93.863	93.713	93.563
4.750	99.586	99.486	99.252	99.002	4.750	98.906	98.806	98.572	98.322	3.125	94.286	94.186	94.036	93.886
4.875	100.172	100.072	99.838	99.588	4.875	99.492	99.392	99.158	98.908	3.250	95.677	95.577	95.427	95.277
5.000	100.734	100.634	100.400	100.150	5.000	100.054	99.954	99.720	99.470	3.375	95.993	95.893	95.743	95.593
5.125	101.256	101.156	100.922	100.672	5.125	100.576	100.476	100.242	99.992	3.500	96.315	96.215	96.065	95.915
5.250	99.864	99.764	99.614	98.864	5.250	99.184	99.084	98.934	98.184	3.625	96.635	96.535	96.385	96.235
5.375	100.364	100.264	100.114	99.364	5.375	99.684	99.584	99.434	98.684	3.750	96.939	96.839	96.689	96.539
5.500	100.823	100.723	100.573	99.823	5.500	100.143	100.043	99.893	99.143	3.875	97.247	97.147	96.997	96.847
5.625	101.228	101.128	100.978	100.228	5.625	100.548	100.448	100.298	99.548	4.000	97.548	97.448	97.298	97.148
5.750	100.154	100.054	99.904	99.279	5.750	99.474	99.374	99.224	98.599	4.125	97.834	97.734	97.584	97.434
5.875	100.551	100.451	100.301	99.676	5.875	99.871	99.771	99.621	98.996	4.250	97.609	97.509	97.352	97.196
6.000	100.915	100.815	100.665	100.040	6.000	100.235	100.135	99.985	99.360	4.375	97.882	97.782	97.626	97.470

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 >90.000 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 (1pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwrwholesale.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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	90.844	90.694	90.544	3.500	N/A	N/A	N/A
5.000	99.315	99.081	98.831	5.000	98.735	98.501	98.251	2.875	91.160	91.010	90.860	3.625	N/A	N/A	N/A
5.125	99.837	99.603	99.353	5.125	99.257	99.023	98.773	3.000	91.482	91.332	91.182	Margin = 2.250		Index = 3.110	
5.250	98.008	97.858	97.108	5.250	97.428	97.278	96.528	3.125	91.804	91.654	91.504	30 Year OTC			
5.375	98.508	98.358	97.608	5.375	97.928	97.778	97.028	3.250	92.852	92.702	92.552	Rate	30 Day	45 Day	60 Day
5.500	98.967	98.817	98.067	5.500	98.387	98.237	97.487	3.375	93.168	93.018	92.868	4.250	N/A	N/A	N/A
5.625	99.372	99.222	98.472	5.625	98.792	98.642	97.892	3.500	93.490	93.340	93.190	4.375	N/A	N/A	N/A
5.750	93.454	93.304	92.679	5.750	92.874	92.724	92.099	3.625	93.810	93.660	93.510	4.500	N/A	N/A	N/A
5.875	93.851	93.701	93.076	5.875	93.271	93.121	92.496	3.750	94.114	93.964	93.814	4.625	N/A	N/A	N/A
6.000	94.215	94.065	93.440	6.000	93.635	93.485	92.860	3.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.125	94.560	94.410	93.785	6.125	93.980	93.830	93.205	4.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A
6.250	93.362	93.212	92.587	6.250	94.094	93.944	93.319	4.125	N/A	N/A	N/A	5.000	N/A	N/A	N/A
6.375	95.032	94.882	94.257	6.375	94.452	94.302	93.677	4.250	N/A	N/A	N/A	5.125	N/A	N/A	N/A
6.500	95.381	95.231	94.606	6.500	94.801	94.651	94.026	4.375	N/A	N/A	N/A	5.250	N/A	N/A	N/A
6.625	N/A	N/A	N/A	6.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.375	N/A	N/A	N/A
6.750	N/A	N/A	N/A	6.750	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	N/A	4.500	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
4.625	N/A	N/A	N/A	N/A	4.625	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
4.750	N/A	N/A	N/A	N/A	4.750	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
4.875	N/A	N/A	N/A	N/A	4.875	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
5.000	99.415	99.315	99.081	98.831	5.000	98.835	98.735	98.501	98.251	2.750	90.413	90.313	90.163	90.013
5.125	99.937	99.837	99.603	99.353	5.125	99.357	99.257	99.023	98.773	2.875	90.729	90.629	90.479	90.329
5.250	98.108	98.008	97.858	97.108	5.250	97.528	97.428	97.278	96.528	3.000	91.051	90.951	90.801	90.651
5.375	98.608	98.508	98.358	97.608	5.375	98.028	97.928	97.778	97.028	3.125	91.373	91.273	91.123	90.973
5.500	99.067	98.967	98.817	98.067	5.500	98.487	98.387	98.237	97.487	3.250	93.514	93.414	93.264	93.114
5.625	99.472	99.372	99.222	98.472	5.625	98.892	98.792	98.642	97.892	3.375	93.831	93.731	93.581	93.431
5.750	93.554	93.454	93.304	92.679	5.750	92.974	92.874	92.724	92.099	3.500	94.152	94.052	93.902	93.752
5.875	93.951	93.851	93.701	93.076	5.875	93.371	93.271	93.121	92.496	3.625	94.473	94.373	94.223	94.073
6.000	94.315	94.215	94.065	93.440	6.000	93.735	93.635	93.485	92.860	3.750	95.183	95.083	94.933	94.783

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 AVIM	-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: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	97.631	97.531	97.431	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	96.304	96.204	96.104	2.000	N/A	N/A	N/A	4.625	97.800	97.700	97.600
4.750	98.168	98.068	97.968	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	96.884	96.784	96.684	2.125	N/A	N/A	N/A	4.750	98.387	98.287	98.187
4.875	98.636	98.536	98.436	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	97.347	97.247	97.147	2.250	N/A	N/A	N/A	4.875	98.855	98.755	98.655
4.990	98.933	98.833	98.733	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	97.711	97.605	97.511	2.375	N/A	N/A	N/A	4.990	99.152	99.052	98.952
5.000	99.033	98.933	98.833	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	97.811	97.705	97.611	2.500	N/A	N/A	N/A	5.000	99.252	99.152	99.052
5.125	99.347	99.247	99.147	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	98.393	98.287	98.193	2.625	N/A	N/A	N/A	5.125	99.566	99.466	99.366
5.250	99.574	99.474	99.374	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	98.884	98.778	98.684	2.750	N/A	N/A	N/A	5.250	99.805	99.695	99.605
5.375	99.988	99.888	99.788	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.293	99.187	99.093	2.875	N/A	N/A	N/A	5.375	100.219	100.109	100.019
5.500	100.334	100.234	100.134	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	99.572	99.466	99.372	2.990	N/A	N/A	N/A	5.500	100.565	100.455	100.365
5.625	100.623	100.523	100.423	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	99.735	99.629	99.535	3.000	N/A	N/A	N/A	5.625	100.855	100.745	100.655
5.750	100.783	100.686	100.583	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.047	99.922	99.847	3.125	N/A	N/A	N/A	5.750	101.003	100.865	100.798
5.875	101.116	100.996	100.916	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.376	100.251	100.176	3.250	N/A	N/A	N/A	5.875	101.337	101.199	101.132
5.990	101.268	101.147	101.068	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	100.467	100.342	100.267	3.375	N/A	N/A	N/A	5.990	101.488	101.350	101.283
6.000	101.368	101.247	101.168	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	100.567	100.442	100.367	3.500	N/A	N/A	N/A	6.000	101.588	101.450	101.383
6.125	101.617	101.496	101.417	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	100.697	100.572	100.497	3.625	N/A	N/A	N/A	6.125	101.837	101.699	101.632
6.250	101.714	101.536	101.507	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	100.572	100.390	100.358	3.750	N/A	N/A	N/A	6.250	101.940	101.713	101.508
6.375	102.062	101.884	101.855	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	100.916	100.734	100.702	3.875	N/A	N/A	N/A	6.375	102.287	102.060	101.855
6.500	102.316	102.138	102.109	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.113	100.931	100.899	3.990	N/A	N/A	N/A	6.500	102.542	102.315	102.110
6.625	102.604	102.426	102.397	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.276	101.094	101.062	4.000	N/A	N/A	N/A	6.625	102.830	102.603	102.398
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.625	98.940	98.815	98.740	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.178	95.078	94.978	3.375	95.156	95.056	94.956
2.875	N/A	N/A	N/A	4.750	99.427	99.302	99.227	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	95.738	95.638	95.538	3.500	95.716	95.616	95.516
2.990	N/A	N/A	N/A	4.875	99.833	99.708	99.633	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.197	96.097	95.997	3.625	96.176	96.076	95.976
3.000	N/A	N/A	N/A	4.990	100.057	99.932	99.857	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	96.585	96.485	96.385	3.750	96.563	96.463	96.363
3.125	N/A	N/A	N/A	5.000	100.157	100.032	99.957	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	96.920	96.820	96.720	3.875	96.898	96.798	96.698
3.250	N/A	N/A	N/A	5.125	100.426	100.301	100.226	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.206	97.106	97.006	3.990	97.177	97.077	96.977
3.375	N/A	N/A	N/A	5.250	100.623	100.497	100.423	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	97.306	97.206	97.106	4.000	97.277	97.177	97.077
3.500	N/A	N/A	N/A	5.375	100.979	100.854	100.779	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.076	97.976	97.876	4.125	98.047	97.947	97.847
3.625	N/A	N/A	N/A	5.500	101.257	101.132	101.057	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	98.410	98.310	98.210	4.250	98.380	98.280	98.180
3.750	N/A	N/A	N/A	5.625	101.480	101.335	101.280	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	98.694	98.594	98.494	4.375	98.664	98.564	98.464
3.875	N/A	N/A	N/A	5.750	101.265	101.135	101.065	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	98.966	98.866	98.766	4.500	98.937	98.837	98.737
3.990	N/A	N/A	N/A	5.875	101.565	101.435	101.365	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.209	99.109	99.009	4.625	99.180	99.080	98.980
4.000	N/A	N/A	N/A	5.990	101.687	101.557	101.487	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.489	99.389	99.289	4.750	99.458	99.358	99.258
4.125	N/A	N/A	N/A	6.000	101.787	101.657	101.587	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	99.731	99.631	99.531	4.875	99.689	99.589	99.489
4.250	N/A	N/A	N/A	6.125	101.992	101.862	101.792	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	99.967	99.867	99.767	4.990	99.904	99.754	99.603
4.375	N/A	N/A	N/A	6.250	101.702	101.529	101.502	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.067	99.967	99.867	5.000	100.004	99.854	99.703
4.500	N/A	N/A	N/A	6.375	101.994	101.821	101.794	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.362	100.224	100.162	5.125	100.287	100.094	99.898
4.625	N/A	N/A	N/A	6.500	102.195	102.021	101.995	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.616	100.478	100.416	5.250	100.542	100.349	100.140
4.750	N/A	N/A	N/A	6.625	102.433	102.260	102.233	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	100.849	100.710	100.649	5.375	100.775	100.582	100.373
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	94.433	94.233	94.233	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.884	95.684	95.684
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	94.984	94.784	94.784	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.396	96.196	96.196
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	95.439	95.239	95.239	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.851	96.651	96.651
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	95.823	95.623	95.623	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.235	97.035	97.035
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.154	95.954	95.954	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.566	97.366	97.366
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	96.334	96.134	96.134	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.754	97.554	97.554
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	96.434	96.234	96.234	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.854	97.654	97.654
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.075	96.875	96.875	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.248	98.048	98.048
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	96.585	96.385	96.385	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	98.590	98.390	98.390
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	96.866	96.666	96.666	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	98.883	98.683	98.683
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.135	96.935	96.935	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.165	98.965	98.965
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.379	97.179	97.179	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	99.422	99.222	99.222
3.375	N/A	N/A	N/A	3.375																			



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

W. Rate Sheet Dated: 7/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.032	97.932	97.832	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.074	95.974	95.874	2.750	N/A	N/A	N/A	4.625	97.970	97.870	97.770
4.750	98.519	98.419	98.319	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	96.873	96.773	96.673	2.875	N/A	N/A	N/A	4.750	98.564	98.464	98.364
4.875	98.958	98.858	98.758	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.310	97.210	97.110	2.990	N/A	N/A	N/A	4.875	99.006	98.906	98.806
4.990	99.258	99.158	99.058	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.358	97.258	97.158	3.000	N/A	N/A	N/A	4.990	99.307	99.207	99.107
5.000	99.358	99.258	99.158	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.458	97.358	97.258	3.125	N/A	N/A	N/A	5.000	99.407	99.307	99.207
5.125	99.689	99.589	99.489	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	97.645	97.545	97.445	3.250	N/A	N/A	N/A	5.125	99.740	99.640	99.540
5.250	99.922	99.822	99.722	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	97.838	97.738	97.638	3.375	N/A	N/A	N/A	5.250	100.206	100.106	100.006
5.375	100.306	100.206	100.106	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.334	98.234	98.134	3.500	N/A	N/A	N/A	5.375	100.593	100.493	100.393
5.500	100.642	100.542	100.442	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	98.700	98.600	98.500	3.625	N/A	N/A	N/A	5.500	100.930	100.830	100.730
5.625	100.931	100.831	100.731	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.013	98.913	98.813	3.750	N/A	N/A	N/A	5.625	101.225	101.125	101.025
5.750	100.975	100.875	100.775	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.219	99.119	99.019	3.875	N/A	N/A	N/A	5.750	101.345	101.245	101.145
5.875	101.288	101.188	101.088	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.718	99.618	99.518	3.990	N/A	N/A	N/A	5.875	101.660	101.560	101.460
5.990	101.429	101.329	101.229	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	99.861	99.761	99.661	4.000	N/A	N/A	N/A	5.990	101.800	101.700	101.600
6.000	101.529	101.429	101.329	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	99.961	99.861	99.761	4.125	N/A	N/A	N/A	6.000	101.900	101.800	101.700
6.125	101.707	101.607	101.507	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.139	100.039	99.939	4.250	N/A	N/A	N/A	6.125	102.083	101.983	101.883
6.250	101.678	101.530	101.180	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	97.910	97.762	97.412	4.375	N/A	N/A	N/A	6.250	101.982	101.834	101.484
6.375	101.924	101.777	101.426	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.156	98.009	97.658	4.500	N/A	N/A	N/A	6.375	102.231	102.084	101.733
6.500	102.133	101.998	101.650	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.409	98.274	97.926	4.625	N/A	N/A	N/A	6.500	102.442	102.307	101.959
6.625	102.466	102.331	101.983	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.760	98.625	98.277	4.750	N/A	N/A	N/A	6.625	102.615	102.480	102.132

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	92.641	92.541	92.441	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	94.437	94.337	94.237	3.125	94.346	94.246	94.146
2.875	N/A	N/A	N/A	3.625	93.478	93.378	93.278	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	94.967	94.867	94.767	3.250	94.860	94.760	94.660
2.990	N/A	N/A	N/A	3.750	94.174	94.074	93.974	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	95.491	95.391	95.291	3.375	95.385	95.285	95.185
3.000	N/A	N/A	N/A	3.875	94.807	94.707	94.607	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.000	95.900	95.800	3.500	95.895	95.795	95.695
3.125	N/A	N/A	N/A	3.990	95.569	95.469	95.369	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	96.518	96.418	96.318	3.625	96.488	96.388	96.288
3.250	N/A	N/A	N/A	4.000	95.669	95.569	95.469	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	96.963	96.863	96.763	3.750	96.934	96.834	96.734
3.375	N/A	N/A	N/A	4.125	96.931	96.831	96.731	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.417	97.317	97.217	3.875	97.389	97.289	97.189
3.500	N/A	N/A	N/A	4.250	97.591	97.491	97.391	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	97.731	97.631	97.531	3.990	97.704	97.604	97.504
3.625	N/A	N/A	N/A	4.375	98.130	98.030	97.930	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	97.831	97.731	97.631	4.000	97.804	97.704	97.604
3.750	N/A	N/A	N/A	4.500	98.684	98.584	98.484	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.311	98.211	98.111	4.125	98.653	98.553	98.453
3.875	N/A	N/A	N/A	4.625	99.206	99.106	99.006	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	98.708	98.608	98.508	4.250	98.709	98.609	98.509
3.990	N/A	N/A	N/A	4.750	99.713	99.613	99.513	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.064	98.964	98.864	4.375	99.070	98.970	98.870
4.000	N/A	N/A	N/A	4.875	100.196	100.096	99.996	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.369	99.269	99.169	4.500	99.377	99.277	99.177
4.125	N/A	N/A	N/A	4.990	100.407	100.307	100.207	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.478	99.378	99.278	4.625	99.889	99.789	99.689
4.250	N/A	N/A	N/A	5.000	100.507	100.407	100.307	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	99.858	99.758	99.658	4.750	99.784	99.684	99.584
4.375	N/A	N/A	N/A	5.125	100.362	100.262	100.133	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.255	100.155	99.944	4.875	100.180	100.080	99.869
4.500	N/A	N/A	N/A	5.250	100.772	100.672	100.540	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.410	100.310	100.107	4.990	100.336	100.236	100.033
4.625	N/A	N/A	N/A	5.375	101.089	100.989	100.855	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.510	100.410	100.207	5.000	100.436	100.336	100.133
4.750	N/A	N/A	N/A	5.500	101.428	101.328	101.194	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	100.819	100.719	100.619	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	91.473	91.373	91.273	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	92.175	92.075	91.975	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	92.856	92.756	92.656	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	93.542	93.442	93.342	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	94.013	93.913	93.813	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	94.507	94.407	94.307	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	95.087	94.987	94.887	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	95.187	95.087	94.987	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	96.673	96.573	96.473	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	97.106	97.006	96.906	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	97.470	97.370	97.270	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.500	97.785	97.685	97.585	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.625	98.882	98.782	98.571	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	98.508	98.408	98.197	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	99.369	99.269	99.058	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	99.524	99.424	99.221	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	99.624	99.524	99.321	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	100.085	99.985	99.885	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: 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)
FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/22/2022

45 Day Lock Exp.:

9/5/2022

60 Day Lock Exp.:

9/19/2022

W. Rate Sheet Dated: 7/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk 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: 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	98.032	97.932	97.832	3.500	92.641	92.541	92.441	3.125	94.437	94.337	94.237	4.625	96.753	96.653	96.553	3.125	#N/A	#N/A	#N/A
4.750	98.519	98.419	98.319	3.625	93.478	93.378	93.278	3.250	94.967	94.867	94.767	4.750	97.396	97.296	97.196	3.250	92.945	92.845	92.745
4.875	98.958	98.858	98.758	3.750	94.174	94.074	93.974	3.375	95.491	95.391	95.291	4.875	97.834	97.734	97.634	3.375	93.558	93.458	93.358
4.990	99.258	99.158	99.058	3.875	94.807	94.707	94.607	3.500	96.000	95.900	95.800	4.990	98.008	97.908	97.808	3.500	94.153	94.053	93.953
5.000	99.358	99.258	99.158	3.990	95.569	95.469	95.369	3.625	96.518	96.418	96.318	5.000	98.108	98.008	97.908	3.625	94.755	94.655	94.555
5.125	99.689	99.589	99.489	4.000	95.669	95.569	95.469	3.750	96.963	96.863	96.763	5.125	98.367	98.267	98.167	3.750	95.213	95.113	95.013
5.250	99.922	99.822	99.722	4.125	96.931	96.831	96.731	3.875	97.417	97.317	97.217	5.250	98.580	98.480	98.380	3.875	95.687	95.587	95.487
5.375	100.306	100.206	100.106	4.250	97.591	97.491	97.391	3.990	97.731	97.631	97.531	5.375	99.020	98.920	98.820	3.990	96.134	96.034	95.934
5.500	100.642	100.542	100.442	4.375	98.130	98.030	97.930	4.000	97.831	97.731	97.631	5.500	99.371	99.271	99.171	4.000	96.234	96.134	96.034
5.625	100.931	100.831	100.731	4.500	98.684	98.584	98.484	4.125	98.311	98.211	98.111	5.625	99.672	99.572	99.472	4.125	97.217	97.117	97.017
5.750	100.975	100.875	100.775	4.625	99.206	99.106	99.006	4.250	98.708	98.608	98.508	5.750	99.797	99.697	99.597	4.250	97.632	97.532	97.432
5.875	101.288	101.188	101.088	4.750	99.713	99.613	99.513	4.375	99.064	98.964	98.864	5.875	100.203	100.103	100.003	4.375	97.992	97.892	97.792
5.990	101.429	101.329	101.229	4.875	100.196	100.096	99.996	4.500	99.369	99.269	99.169	5.990	100.345	100.245	100.145	4.500	98.302	98.202	98.102
6.000	101.529	101.429	101.329	4.990	100.407	100.307	100.207	4.625	99.478	99.378	99.278	6.000	100.445	100.345	100.245	4.625	98.905	98.805	98.705
6.125	101.707	101.607	101.507	5.000	100.507	100.407	100.307	4.750	99.858	99.758	99.658	6.125	100.623	100.523	100.423	4.750	98.908	98.808	98.708
6.250	101.678	101.530	101.380	5.125	100.362	100.262	100.162	4.875	100.255	100.155	100.055	6.250	99.494	99.394	99.294	4.875	99.537	99.437	99.337
6.375	101.924	101.777	101.627	5.250	100.772	100.672	100.572	4.990	100.410	100.310	100.210	6.375	99.740	99.640	99.540	4.990	99.692	99.592	99.492
6.500	102.130	101.995	101.860	5.375	101.089	100.989	100.889	5.000	100.510	100.410	100.310	6.500	99.968	99.868	99.768	5.000	99.792	99.692	99.592
6.625	102.471	102.336	102.198	5.500	101.428	101.328	101.228	5.125	100.819	100.719	100.619	6.625	100.318	100.218	100.118	5.125	100.177	100.077	99.977

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@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: 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.

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

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