

W. Rate Sheet Dated: 7/22/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	100.556	100.353	100.103	4.500	99.876	99.673	99.423	2.875	95.219	95.069	94.919	3.125	N/A	N/A	N/A
4.625	101.169	100.966	100.716	4.625	100.489	100.286	100.036	3.000	95.540	95.390	95.240	3.250	N/A	N/A	N/A
4.750	100.364	100.145	99.895	4.750	99.684	99.465	99.215	3.125	95.863	95.713	95.563	3.375	N/A	N/A	N/A
4.875	100.950	100.731	100.481	4.875	100.270	100.051	99.801	3.250	96.658	96.508	96.358	3.500	N/A	N/A	N/A
5.000	101.512	101.293	101.043	5.000	100.832	100.613	100.363	3.375	96.974	96.824	96.674	3.625	N/A	N/A	N/A
5.125	102.034	101.815	101.565	5.125	101.354	101.135	100.885	3.500	97.296	97.146	96.996	Margin = 2.250		Index = 3.110	
5.250	100.846	100.696	100.383	5.250	100.166	100.016	99.703	3.625	97.616	97.466	97.316	30 Year OTC			
5.375	101.346	101.196	100.883	5.375	100.666	100.516	100.203	3.750	97.377	97.227	97.077	Rate	30 Day	45 Day	60 Day
5.500	101.805	101.655	101.342	5.500	101.125	100.975	100.662	3.875	97.685	97.535	97.385	6.750	102.750	102.500	102.250
5.625	102.210	102.060	101.747	5.625	101.530	101.380	101.067	4.000	97.986	97.836	97.686				
5.750	100.479	100.329	99.704	5.750	99.799	99.649	99.024	4.125	98.272	98.122	97.972				
5.875	100.876	100.726	100.101	5.875	100.196	100.046	99.421	4.250	98.586	98.415	98.243				
6.000	101.240	101.090	100.465	6.000	100.560	100.410	99.785	4.375	98.860	98.688	98.516				
6.125	101.585	101.435	100.810	6.125	100.905	100.755	100.130	4.500	99.113	98.942	98.770				
6.250	101.699	101.549	100.924	6.250	101.019	100.869	100.244	4.625	99.347	99.176	99.004				
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	100.356	100.256	100.053	99.803	4.500	99.676	99.576	99.373	99.123	2.875	94.349	94.249	94.099	93.949
4.625	100.969	100.869	100.666	100.416	4.625	100.289	100.189	99.986	99.736	3.000	94.670	94.570	94.420	94.270
4.750	100.164	100.064	99.845	99.595	4.750	99.484	99.384	99.165	98.915	3.125	94.993	94.893	94.743	94.593
4.875	100.750	100.650	100.431	100.181	4.875	100.070	99.970	99.751	99.501	3.250	96.388	96.288	96.138	95.988
5.000	101.312	101.212	100.993	100.743	5.000	100.632	100.532	100.313	100.063	3.375	96.704	96.604	96.454	96.304
5.125	101.834	101.734	101.515	101.265	5.125	101.154	101.054	100.835	100.585	3.500	97.026	96.926	96.776	96.626
5.250	100.646	100.546	100.396	100.083	5.250	99.966	99.866	99.716	99.403	3.625	97.346	97.246	97.096	96.946
5.375	101.146	101.046	100.896	100.583	5.375	100.466	100.366	100.216	99.903	3.750	97.607	97.507	97.357	97.207
5.500	101.605	101.505	101.355	101.042	5.500	100.925	100.825	100.675	100.362	3.875	97.915	97.815	97.665	97.515
5.625	102.010	101.910	101.760	101.447	5.625	101.330	101.230	101.080	100.767	4.000	98.216	98.116	97.966	97.816
5.750	100.279	100.179	100.029	99.404	5.750	99.599	99.499	99.349	98.724	4.125	98.502	98.402	98.252	98.102
5.875	100.676	100.576	100.426	99.801	5.875	99.996	99.896	99.746	99.121	4.250	98.116	98.016	97.845	97.673
6.000	101.040	100.940	100.790	100.165	6.000	100.360	100.260	100.110	99.485	4.375	98.390	98.290	98.118	97.946

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	-0.750	No loan size LLPAs on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 5.250%-6.250%			-1.375
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

> 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@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.:

9/20/2022

W. Rate Sheet Dated: 7/22/2022

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	91.551	91.401	91.251	3.500	N/A	N/A	N/A
5.000	99.768	99.549	99.299	5.000	99.188	98.969	98.719	2.875	91.867	91.717	91.567	3.625	N/A	N/A	N/A
5.125	100.290	100.071	99.821	5.125	99.710	99.491	99.241	3.000	92.189	92.039	91.889	Margin = 2.250		Index = 3.110	
5.250	99.289	99.139	98.827	5.250	98.709	98.559	98.247	3.125	92.511	92.361	92.211	30 Year OTC			
5.375	99.789	99.639	99.327	5.375	99.209	99.059	98.747	3.250	93.563	93.413	93.263	Rate	30 Day	45 Day	60 Day
5.500	100.248	100.098	99.786	5.500	99.668	99.518	99.206	3.375	93.879	93.729	93.579	4.250	N/A	N/A	N/A
5.625	100.653	100.503	100.191	5.625	100.073	99.923	99.611	3.500	94.201	94.051	93.901	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	94.521	94.371	94.221	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	94.782	94.632	94.482	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	99.868	99.768	99.549	99.299	5.000	99.288	99.188	98.969	98.719	2.750	90.495	90.395	90.245	90.095	
5.125	100.390	100.290	100.071	99.821	5.125	99.810	99.710	99.491	99.241	2.875	90.811	90.711	90.561	90.411	
5.250	99.389	99.289	99.139	98.827	5.250	98.809	98.709	98.559	98.247	3.000	91.133	91.033	90.883	90.733	
5.375	99.889	99.789	99.639	99.327	5.375	99.309	99.209	99.059	98.747	3.125	91.455	91.355	91.205	91.055	
5.500	100.348	100.248	100.098	99.786	5.500	99.768	99.668	99.518	99.206	3.250	93.725	93.625	93.475	93.325	
5.625	100.753	100.653	100.503	100.191	5.625	100.173	100.073	99.923	99.611	3.375	94.042	93.942	93.792	93.642	
5.750	93.679	93.579	93.429	92.804	5.750	93.099	92.999	92.849	92.224	3.500	94.363	94.263	94.113	93.963	
5.875	94.076	93.976	93.826	93.201	5.875	93.496	93.396	93.246	92.621	3.625	94.684	94.584	94.434	94.284	
6.000	94.440	94.340	94.190	93.565	6.000	93.860	93.760	93.610	92.985	3.750	95.164	95.064	94.914	94.764	

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.: 9/20/2022

W. Rate Sheet Dated: 7/22/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	98.714	98.614	98.514	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.317	97.217	97.117	2.000	N/A	N/A	N/A	4.625	98.818	98.718	98.618	
4.750	99.133	99.033	98.933	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.850	97.750	97.650	2.125	N/A	N/A	N/A	4.750	99.357	99.257	99.157	
4.875	99.581	99.481	99.381	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.292	98.192	98.092	2.250	N/A	N/A	N/A	4.875	99.804	99.704	99.604	
4.990	99.875	99.775	99.675	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.522	98.422	98.322	2.375	N/A	N/A	N/A	4.990	100.098	99.998	99.898	
5.000	99.975	99.875	99.775	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.622	98.522	98.422	2.500	N/A	N/A	N/A	5.000	100.198	100.098	99.998	
5.125	100.288	100.188	100.088	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.199	99.097	98.999	2.625	N/A	N/A	N/A	5.125	100.511	100.411	100.311	
5.250	100.377	100.277	100.177	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.687	99.585	99.487	2.750	N/A	N/A	N/A	5.250	100.768	100.668	100.567	
5.375	100.783	100.683	100.583	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.090	99.988	99.890	2.875	N/A	N/A	N/A	5.375	101.174	101.071	100.963	
5.500	101.072	100.972	100.872	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.314	100.212	100.114	2.990	N/A	N/A	N/A	5.500	101.463	101.360	101.252	
5.625	101.297	101.197	101.097	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.409	100.307	100.209	3.000	N/A	N/A	N/A	5.625	101.688	101.585	101.477	
5.750	101.282	101.162	101.082	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.546	100.421	100.346	3.125	N/A	N/A	N/A	5.750	101.751	101.613	101.485	
5.875	101.644	101.524	101.444	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.905	100.780	100.705	3.250	N/A	N/A	N/A	5.875	102.114	101.976	101.848	
5.990	101.829	101.709	101.629	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.027	100.902	100.827	3.375	N/A	N/A	N/A	5.990	102.298	102.160	102.032	
6.000	101.929	101.809	101.729	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.127	101.002	100.927	3.500	N/A	N/A	N/A	6.000	102.398	102.260	102.132	
6.125	102.164	102.044	101.964	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.247	101.122	101.047	3.625	N/A	N/A	N/A	6.125	102.633	102.495	102.367	
6.250	102.144	101.952	101.923	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.002	100.806	100.775	3.750	N/A	N/A	N/A	6.250	102.417	102.176	101.908	
6.375	102.488	102.296	102.267	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.342	101.146	101.115	3.875	N/A	N/A	N/A	6.375	102.761	102.520	102.252	
6.500	102.802	102.610	102.581	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.599	101.403	101.372	3.990	N/A	N/A	N/A	6.500	103.075	102.834	102.566	
6.625	103.133	102.941	102.912	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.812	101.616	101.585	4.000	N/A	N/A	N/A	6.625	103.405	103.164	102.896	
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	99.949	99.827	99.749	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.041	95.941	95.841	3.375	96.024	95.924	95.824
2.875	N/A	N/A	N/A	N/A	4.750	100.389	100.267	100.189	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.595	96.495	96.395	3.500	96.578	96.478	96.378
2.990	N/A	N/A	N/A	N/A	4.875	100.776	100.654	100.576	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.049	96.949	96.849	3.625	97.032	96.932	96.832
3.000	N/A	N/A	N/A	N/A	4.990	100.994	100.872	100.794	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.423	97.323	97.223	3.750	97.406	97.306	97.206
3.125	N/A	N/A	N/A	N/A	5.000	101.094	100.972	100.894	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.744	97.644	97.544	3.875	97.727	97.627	97.527
3.250	N/A	N/A	N/A	N/A	5.125	101.366	101.244	101.166	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.065	97.965	97.865	3.990	98.039	97.939	97.839
3.375	N/A	N/A	N/A	N/A	5.250	101.422	101.281	101.222	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.165	98.065	97.965	4.000	98.139	98.039	97.939
3.500	N/A	N/A	N/A	N/A	5.375	101.773	101.632	101.573	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.917	98.817	98.717	4.125	98.890	98.790	98.690
3.625	N/A	N/A	N/A	N/A	5.500	101.997	101.856	101.797	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.242	99.142	99.042	4.250	99.216	99.116	99.016
3.750	N/A	N/A	N/A	N/A	5.625	102.210	102.069	102.010	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.519	99.419	99.319	4.375	99.493	99.393	99.293
3.875	N/A	N/A	N/A	N/A	5.750	101.845	101.718	101.645	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.785	99.685	99.585	4.500	99.758	99.658	99.558
3.990	N/A	N/A	N/A	N/A	5.875	102.138	102.012	101.938	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.002	99.902	99.802	4.625	99.975	99.875	99.775
4.000	N/A	N/A	N/A	N/A	5.990	102.254	102.128	102.054	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.061	99.961	99.861	4.750	100.025	99.925	99.825
4.125	N/A	N/A	N/A	N/A	6.000	102.354	102.228	102.154	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.282	100.182	100.082	4.875	100.246	100.146	100.046
4.250	N/A	N/A	N/A	N/A	6.125	102.557	102.431	102.357	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.414	100.310	100.214	4.990	100.359	100.259	100.159
4.375	N/A	N/A	N/A	N/A	6.250	102.159	101.972	101.945	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.514	100.410	100.314	5.000	100.459	100.359	100.259
4.500	N/A	N/A	N/A	N/A	6.375	102.444	102.257	102.230	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.805	100.681	100.605	5.125	100.745	100.609	100.476
4.625	N/A	N/A	N/A	N/A	6.500	102.642	102.455	102.428	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.061	100.918	100.861	5.250	100.982	100.789	100.597
4.750	N/A	N/A	N/A	N/A	6.625	102.874	102.687	102.660	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.295	101.152	101.095	5.375	101.216	101.023	100.831
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	95.304	95.104	95.104	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.757	96.557	96.557
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.841	95.641	95.641	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	97.252	97.052	97.052
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.290	96.090	96.090	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.700	97.500	97.500
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.660	96.460	96.460	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	98.078	97.878	97.878
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.978	96.778	96.778	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.404	98.204	98.204
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.153	96.953	96.953	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.618	98.418	98.418
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.253	97.053	97.053	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.718	98.518	98.518
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.872	97.672	97.672	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	99.112	98.912	98.912
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.418	97.218	97.218	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	99.447	99.247	99.247
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.694	97.494	97.494	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.736	99.536	99.536
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.958	97.758	97.758	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	100.012	99.812	99.812



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.:

9/20/2022

W. Rate Sheet Dated: 7/22/2022

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@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.: 9/20/2022

W. Rate Sheet Dated: 7/22/2022

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	99.046	98.946	98.846	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	97.088	96.988	96.888	2.750	N/A	N/A	N/A	4.625	98.943	98.843	98.743
4.750	99.370	99.270	99.170	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.724	97.624	97.524	2.875	N/A	N/A	N/A	4.750	99.430	99.330	99.230
4.875	99.764	99.664	99.564	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	98.118	98.018	97.918	2.990	N/A	N/A	N/A	4.875	99.825	99.725	99.625
4.990	100.034	99.934	99.834	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	98.156	98.056	97.956	3.000	N/A	N/A	N/A	4.990	100.096	99.996	99.896
5.000	100.134	100.034	99.934	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.256	98.156	98.056	3.125	N/A	N/A	N/A	5.000	100.196	100.096	99.996
5.125	100.437	100.337	100.237	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.425	98.325	98.225	3.250	N/A	N/A	N/A	5.125	100.500	100.400	100.300
5.250	100.592	100.492	100.392	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.568	98.468	98.368	3.375	N/A	N/A	N/A	5.250	100.967	100.867	100.767
5.375	100.943	100.843	100.743	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.021	98.921	98.821	3.500	N/A	N/A	N/A	5.375	101.319	101.219	101.119
5.500	101.199	101.099	100.999	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.303	99.203	99.103	3.625	N/A	N/A	N/A	5.500	101.579	101.479	101.379
5.625	101.407	101.307	101.207	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.535	99.435	99.335	3.750	N/A	N/A	N/A	5.625	101.785	101.685	101.585
5.750	101.417	101.313	101.217	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.439	99.335	99.239	3.875	N/A	N/A	N/A	5.750	101.826	101.722	101.626
5.875	101.735	101.632	101.535	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.929	99.826	99.729	3.990	N/A	N/A	N/A	5.875	102.145	102.042	101.945
5.990	101.884	101.780	101.684	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.078	99.974	99.878	4.000	N/A	N/A	N/A	5.990	102.294	102.190	102.094
6.000	101.984	101.880	101.784	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.178	100.074	99.978	4.125	N/A	N/A	N/A	6.000	102.394	102.290	102.194
6.125	102.132	102.029	101.932	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.326	100.223	100.126	4.250	N/A	N/A	N/A	6.125	102.544	102.441	102.344
6.250	101.986	101.843	101.480	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.218	98.075	97.712	4.375	N/A	N/A	N/A	6.250	102.464	102.321	101.958
6.375	102.210	102.068	101.705	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.440	98.298	97.935	4.500	N/A	N/A	N/A	6.375	102.689	102.547	102.184
6.500	102.398	102.256	101.894	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.634	98.492	98.130	4.625	N/A	N/A	N/A	6.500	102.875	102.733	102.371
6.625	102.677	102.543	102.181	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.971	98.837	98.475	4.750	N/A	N/A	N/A	6.625	103.034	102.900	102.538
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.500	93.825	93.725	93.625	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.226	95.126	95.026	3.125	95.240	95.140	95.040
2.875	N/A	N/A	N/A	3.625	94.650	94.550	94.450	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.725	95.625	95.525	3.250	95.710	95.610	95.510
2.990	N/A	N/A	N/A	3.750	95.350	95.250	95.150	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.241	96.141	96.041	3.375	96.228	96.128	96.028
3.000	N/A	N/A	N/A	3.875	95.987	95.887	95.787	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.746	96.646	96.546	3.500	96.730	96.630	96.530
3.125	N/A	N/A	N/A	3.990	96.730	96.630	96.530	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.216	97.116	97.016	3.625	97.244	97.144	97.044
3.250	N/A	N/A	N/A	4.000	96.830	96.730	96.630	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.646	97.546	97.446	3.750	97.646	97.546	97.446
3.375	N/A	N/A	N/A	4.125	98.072	97.972	97.872	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.050	97.950	97.850	3.875	98.053	97.953	97.853
3.500	N/A	N/A	N/A	4.250	98.706	98.606	98.506	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.342	98.242	98.142	3.990	98.347	98.247	98.147
3.625	N/A	N/A	N/A	4.375	99.216	99.116	99.016	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.442	98.342	98.242	4.000	98.447	98.347	98.247
3.750	N/A	N/A	N/A	4.500	99.653	99.553	99.453	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	99.084	98.984	98.884	4.125	99.273	99.173	99.073
3.875	N/A	N/A	N/A	4.625	100.017	99.917	99.813	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.443	99.343	99.243	4.250	99.453	99.353	99.253
3.990	N/A	N/A	N/A	4.750	100.460	100.360	100.253	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.782	99.682	99.582	4.375	99.792	99.692	99.592
4.000	N/A	N/A	N/A	4.875	100.901	100.801	100.695	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	100.070	99.970	99.870	4.500	100.082	99.982	99.882
4.125	N/A	N/A	N/A	4.990	101.096	100.996	100.888	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.977	99.877	99.777	4.625	100.561	100.461	100.245
4.250	N/A	N/A	N/A	5.000	101.196	101.096	100.988	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.274	100.174	99.955	4.750	100.260	100.160	99.941
4.375	N/A	N/A	N/A	5.125	100.988	100.888	100.737	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.643	100.543	100.319	4.875	100.631	100.531	100.307
4.500	N/A	N/A	N/A	5.250	101.381	101.281	101.129	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.819	100.719	100.509	4.990	100.807	100.707	100.497
4.625	N/A	N/A	N/A	5.375	101.681	101.581	101.428	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.919	100.819	100.609	5.000	100.907	100.807	100.597
4.750	N/A	N/A	N/A	5.500	101.953	101.853	101.698	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.216	101.116	101.016	5.125	101.305	101.205	101.105



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.:

9/20/2022

W. Rate Sheet Dated: 7/22/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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.:

9/20/2022

W. Rate Sheet Dated: 7/22/2022

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@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.:

9/20/2022

W. Rate Sheet Dated: 7/22/2022

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	99.046	98.946	98.846	3.500	93.825	93.725	93.625	3.125	95.226	95.126	95.026	4.625	97.767	97.667	97.567	3.125	#N/A	#N/A	#N/A
4.750	99.370	99.270	99.170	3.625	94.650	94.550	94.450	3.250	95.725	95.625	95.525	4.750	98.247	98.147	98.047	3.250	93.640	93.540	93.440
4.875	99.764	99.664	99.564	3.750	95.350	95.250	95.150	3.375	96.241	96.141	96.041	4.875	98.641	98.541	98.441	3.375	94.224	94.124	94.024
4.990	100.034	99.934	99.834	3.875	95.987	95.887	95.787	3.500	96.746	96.646	96.546	4.990	98.795	98.695	98.595	3.500	94.827	94.727	94.627
5.000	100.134	100.034	99.934	3.990	96.730	96.630	96.530	3.625	97.216	97.116	97.016	5.000	98.895	98.795	98.695	3.625	95.462	95.362	95.262
5.125	100.437	100.337	100.237	4.000	96.830	96.730	96.630	3.750	97.646	97.546	97.446	5.125	99.131	99.031	98.931	3.750	95.907	95.807	95.707
5.250	100.592	100.492	100.392	4.125	98.072	97.972	97.872	3.875	98.050	97.950	97.850	5.250	99.280	99.180	99.080	3.875	96.396	96.296	96.196
5.375	100.943	100.843	100.743	4.250	98.706	98.606	98.506	3.990	98.342	98.242	98.142	5.375	99.682	99.582	99.482	3.990	96.826	96.726	96.626
5.500	101.199	101.099	100.999	4.375	99.216	99.116	99.016	4.000	98.442	98.342	98.242	5.500	99.951	99.851	99.751	4.000	96.926	96.826	96.726
5.625	101.407	101.307	101.207	4.500	99.653	99.553	99.453	4.125	99.084	98.984	98.884	5.625	100.171	100.071	99.971	4.125	97.927	97.827	97.727
5.750	101.417	101.313	101.217	4.625	100.017	99.917	99.813	4.250	99.443	99.343	99.243	5.750	100.128	100.024	99.928	4.250	98.303	98.203	98.103
5.875	101.735	101.632	101.535	4.750	100.460	100.360	100.253	4.375	99.782	99.682	99.582	5.875	100.532	100.429	100.332	4.375	98.648	98.548	98.448
5.990	101.884	101.780	101.684	4.875	100.901	100.801	100.695	4.500	100.070	99.970	99.870	5.990	100.681	100.577	100.481	4.500	98.941	98.841	98.741
6.000	101.984	101.880	101.784	4.990	101.096	100.996	100.888	4.625	99.977	99.877	99.661	6.000	100.781	100.677	100.581	4.625	99.443	99.343	99.127
6.125	102.132	102.029	101.932	5.000	101.196	101.096	100.988	4.750	100.274	100.174	99.955	6.125	100.929	100.826	100.729	4.750	99.336	99.236	99.017
6.250	101.986	101.843	101.480	5.125	100.988	100.888	100.737	4.875	100.643	100.543	100.319	6.250	99.802	99.659	99.296	4.875	99.925	99.825	99.601
6.375	102.210	102.068	101.705	5.250	101.381	101.281	101.129	4.990	100.819	100.719	100.509	6.375	100.025	99.883	99.520	4.990	100.101	100.001	99.791
6.500	102.458	102.316	101.954	5.375	101.681	101.581	101.428	5.000	100.919	100.819	100.609	6.500	100.276	100.134	99.772	5.000	100.201	100.101	99.891
6.625	102.797	102.663	102.301	5.500	101.953	101.853	101.698	5.125	101.216	101.116	101.016	6.625	100.644	100.510	100.148	5.125	100.588	100.488	100.388

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.:

9/20/2022

W. Rate Sheet Dated: 7/22/2022

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)