



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.: 8/24/2022

45 Day Lock Exp.: 9/8/2022

60 Day Lock Exp.: 9/23/2022

W. Rate Sheet Dated: 7/25/2022

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	100.431	100.228	99.994	4.500	100.341	100.138	99.904	2.875	95.137	94.987	94.837	3.125	N/A	N/A	N/A
4.625	101.044	100.841	100.607	4.625	100.954	100.751	100.517	3.000	95.458	95.308	95.158	3.250	N/A	N/A	N/A
4.750	100.192	99.989	99.755	4.750	100.102	99.899	99.665	3.125	95.781	95.631	95.481	3.375	N/A	N/A	N/A
4.875	100.778	100.575	100.341	4.875	100.688	100.485	100.251	3.250	96.626	96.476	96.326	3.500	N/A	N/A	N/A
5.000	101.340	101.137	100.903	5.000	101.250	101.047	100.813	3.375	96.943	96.793	96.643	3.625	N/A	N/A	N/A
5.125	101.862	101.659	101.425	5.125	101.772	101.569	101.335	3.500	97.264	97.114	96.964	Margin = 2.250		Index = 3.110	
5.250	100.721	100.571	100.289	5.250	100.631	100.481	100.199	3.625	97.585	97.435	97.285	30 Year OTC			
5.375	101.221	101.071	100.789	5.375	101.131	100.981	100.699	3.750	97.264	97.114	96.964	Rate	30 Day	45 Day	60 Day
5.500	101.680	101.530	101.248	5.500	101.590	101.440	101.158	3.875	97.572	97.422	97.272	6.750	102.750	102.500	102.250
5.625	102.085	101.935	101.653	5.625	101.995	101.845	101.563	4.000	97.873	97.723	97.573				
5.750	100.479	100.329	99.704	5.750	100.389	100.239	99.614	4.125	98.159	98.009	97.859				
5.875	100.876	100.726	100.101	5.875	100.786	100.636	100.011	4.250	98.563	98.413	98.263				
6.000	101.240	101.090	100.465	6.000	101.150	101.000	100.375	4.375	98.837	98.687	98.537				
6.125	101.585	101.435	100.810	6.125	101.495	101.345	100.720	4.500	99.090	98.940	98.790				
6.250	101.699	101.549	100.924	6.250	101.609	101.459	100.834	4.625	99.324	99.174	99.024				
6.375	102.057	101.907	101.282	6.375	101.967	101.817	101.192	4.750	N/A	N/A	N/A				
6.500	102.406	102.256	101.631	6.500	102.316	102.166	101.541	4.875	N/A	N/A	N/A				
6.625	102.749	102.599	101.974	6.625	102.659	102.509	101.884	5.000	N/A	N/A	N/A				
6.750	103.049	102.899	102.274	6.750	102.959	102.809	102.184	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	100.231	100.131	99.928	99.694	4.500	100.141	100.041	99.838	99.604	2.875	94.267	94.167	94.017	93.867	
4.625	100.844	100.744	100.541	100.307	4.625	100.754	100.654	100.451	100.217	3.000	94.588	94.488	94.338	94.188	
4.750	99.992	99.892	99.689	99.455	4.750	99.902	99.802	99.599	99.365	3.125	94.911	94.811	94.661	94.511	
4.875	100.578	100.478	100.275	100.041	4.875	100.488	100.388	100.185	99.951	3.250	96.356	96.256	96.106	95.956	
5.000	101.140	101.040	100.837	100.603	5.000	101.050	100.950	100.747	100.513	3.375	96.673	96.573	96.423	96.273	
5.125	101.662	101.562	101.359	101.125	5.125	101.572	101.472	101.269	101.035	3.500	96.994	96.894	96.744	96.594	
5.250	100.521	100.421	100.271	99.989	5.250	100.431	100.331	100.181	99.899	3.625	97.315	97.215	97.065	96.915	
5.375	101.021	100.921	100.771	100.489	5.375	100.931	100.831	100.681	100.399	3.750	97.494	97.394	97.244	97.094	
5.500	101.480	101.380	101.230	100.948	5.500	101.390	101.290	101.140	100.858	3.875	97.802	97.702	97.552	97.402	
5.625	101.885	101.785	101.635	101.353	5.625	101.795	101.695	101.545	101.263	4.000	98.103	98.003	97.853	97.703	
5.750	100.279	100.179	100.029	99.404	5.750	100.189	100.089	99.939	99.314	4.125	98.389	98.289	98.139	97.989	
5.875	100.676	100.576	100.426	99.801	5.875	100.586	100.486	100.336	99.711	4.250	98.093	97.993	97.843	97.693	
6.000	101.040	100.940	100.790	100.165	6.000	100.950	100.850	100.700	100.075	4.375	98.367	98.267	98.117	97.967	

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



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45 Day Lock Exp.:

9/8/2022

60 Day Lock Exp.:

9/23/2022

W. Rate Sheet Dated: 7/25/2022

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	91.469	91.319	91.169	3.500	N/A	N/A	N/A
5.000	99.596	99.393	99.159	5.000	99.606	99.403	99.169	2.875	91.785	91.635	91.485	3.625	N/A	N/A	N/A
5.125	100.118	99.915	99.681	5.125	100.128	99.925	99.691	3.000	92.107	91.957	91.807	Margin = 2.250		Index = 3.110	
5.250	99.164	99.014	98.733	5.250	99.174	99.024	98.743	3.125	92.429	92.279	92.129	30 Year OTC			
5.375	99.664	99.514	99.233	5.375	99.674	99.524	99.243	3.250	93.531	93.381	93.231	Rate	30 Day	45 Day	60 Day
5.500	100.123	99.973	99.692	5.500	100.133	99.983	99.702	3.375	93.848	93.698	93.548	4.250	N/A	N/A	N/A
5.625	100.528	100.378	100.097	5.625	100.538	100.388	100.107	3.500	94.169	94.019	93.869	4.375	N/A	N/A	N/A
5.750	93.579	93.429	92.804	5.750	93.589	93.439	92.814	3.625	94.490	94.340	94.190	4.500	N/A	N/A	N/A
5.875	93.976	93.826	93.201	5.875	93.986	93.836	93.211	3.750	94.669	94.519	94.369	4.625	N/A	N/A	N/A
6.000	94.340	94.190	93.565	6.000	94.350	94.200	93.575	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	94.695	94.545	93.920	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	94.809	94.659	94.034	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	95.167	95.017	94.392	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	95.516	95.366	94.741	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	99.696	99.596	99.393	99.159	5.000	99.706	99.606	99.403	99.169	2.750	90.413	90.313	90.163	90.013
5.125	100.218	100.118	99.915	99.681	5.125	100.228	100.128	99.925	99.691	2.875	90.729	90.629	90.479	90.329
5.250	99.264	99.164	99.014	98.733	5.250	99.274	99.174	99.024	98.743	3.000	91.051	90.951	90.801	90.651
5.375	99.764	99.664	99.514	99.233	5.375	99.774	99.674	99.524	99.243	3.125	91.373	91.273	91.123	90.973
5.500	100.223	100.123	99.973	99.692	5.500	100.233	100.133	99.983	99.702	3.250	93.694	93.594	93.444	93.294
5.625	100.628	100.528	100.378	100.097	5.625	100.638	100.538	100.388	100.107	3.375	94.010	93.910	93.760	93.610
5.750	93.679	93.579	93.429	92.804	5.750	93.689	93.589	93.439	92.814	3.500	94.332	94.232	94.082	93.932
5.875	94.076	93.976	93.826	93.201	5.875	94.086	93.986	93.836	93.211	3.625	94.652	94.552	94.402	94.252
6.000	94.440	94.340	94.190	93.565	6.000	94.450	94.350	94.200	93.575	3.750	95.050	94.950	94.800	94.650

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	
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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)	



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Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	98.642	98.542	98.442	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.200	97.100	97.000	2.000	N/A	N/A	N/A	4.625	98.707	98.607	98.507	
4.750	99.001	98.901	98.801	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.717	97.617	97.517	2.125	N/A	N/A	N/A	4.750	99.230	99.130	99.030	
4.875	99.434	99.334	99.234	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.146	98.046	97.946	2.250	N/A	N/A	N/A	4.875	99.664	99.564	99.464	
4.990	99.713	99.613	99.513	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.358	98.258	98.158	2.375	N/A	N/A	N/A	4.990	99.942	99.842	99.742	
5.000	99.813	99.713	99.613	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.458	98.358	98.258	2.500	N/A	N/A	N/A	5.000	100.042	99.942	99.842	
5.125	100.118	100.018	99.918	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.016	98.913	98.816	2.625	N/A	N/A	N/A	5.125	100.348	100.248	100.148	
5.250	100.178	100.078	99.978	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.488	99.385	99.288	2.750	N/A	N/A	N/A	5.250	100.569	100.466	100.369	
5.375	100.570	100.470	100.370	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.875	99.772	99.675	2.875	N/A	N/A	N/A	5.375	100.961	100.858	100.761	
5.500	100.847	100.747	100.647	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.092	99.989	99.892	2.990	N/A	N/A	N/A	5.500	101.238	101.135	101.038	
5.625	101.061	100.961	100.861	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.180	100.077	99.980	3.000	N/A	N/A	N/A	5.625	101.452	101.349	101.252	
5.750	101.032	100.920	100.832	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.295	100.177	100.095	3.125	N/A	N/A	N/A	5.750	101.505	101.374	101.254	
5.875	101.382	101.270	101.182	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.640	100.522	100.440	3.250	N/A	N/A	N/A	5.875	101.855	101.724	101.604	
5.990	101.552	101.440	101.352	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	100.755	100.637	100.555	3.375	N/A	N/A	N/A	5.990	102.025	101.894	101.774	
6.000	101.652	101.540	101.452	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	100.855	100.737	100.655	3.500	N/A	N/A	N/A	6.000	102.125	101.994	101.874	
6.125	101.880	101.768	101.680	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	100.969	100.851	100.769	3.625	N/A	N/A	N/A	6.125	102.353	102.222	102.102	
6.250	101.987	101.760	101.646	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	100.844	100.611	100.596	3.750	N/A	N/A	N/A	6.250	102.220	101.958	101.669	
6.375	102.318	102.091	102.077	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.172	100.939	100.924	3.875	N/A	N/A	N/A	6.375	102.551	102.289	102.000	
6.500	102.623	102.396	102.382	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.422	101.189	101.174	3.990	N/A	N/A	N/A	6.500	102.857	102.595	102.306	
6.625	102.945	102.718	102.704	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.629	101.396	101.381	4.000	N/A	N/A	N/A	6.625	103.178	102.916	102.627	
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	99.770	99.653	99.570	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	95.957	95.857	95.757	3.375	95.944	95.844	95.744
2.875	N/A	N/A	N/A	N/A	4.750	100.197	100.080	99.997	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.505	96.405	96.305	3.500	96.492	96.392	96.292
2.990	N/A	N/A	N/A	N/A	4.875	100.571	100.454	100.371	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	96.952	96.852	96.752	3.625	96.938	96.838	96.738
3.000	N/A	N/A	N/A	N/A	4.990	100.779	100.662	100.579	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.318	97.218	97.118	3.750	97.305	97.205	97.105
3.125	N/A	N/A	N/A	N/A	5.000	100.879	100.762	100.679	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.629	97.529	97.429	3.875	97.616	97.516	97.416
3.250	N/A	N/A	N/A	N/A	5.125	101.141	101.024	100.941	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	97.929	97.829	97.729	3.990	97.905	97.805	97.705
3.375	N/A	N/A	N/A	N/A	5.250	101.164	101.021	100.964	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.029	97.929	97.829	4.000	98.005	97.905	97.805
3.500	N/A	N/A	N/A	N/A	5.375	101.503	101.360	101.303	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	98.771	98.671	98.571	4.125	98.746	98.646	98.546
3.625	N/A	N/A	N/A	N/A	5.500	101.716	101.573	101.516	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.087	98.987	98.887	4.250	99.063	98.963	98.863
3.750	N/A	N/A	N/A	N/A	5.625	101.923	101.780	101.723	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.356	99.256	99.156	4.375	99.332	99.232	99.132
3.875	N/A	N/A	N/A	N/A	5.750	101.535	101.424	101.335	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.614	99.514	99.414	4.500	99.589	99.489	99.389
3.990	N/A	N/A	N/A	N/A	5.875	101.818	101.707	101.618	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	99.817	99.717	99.617	4.625	99.792	99.692	99.592
4.000	N/A	N/A	N/A	N/A	5.990	101.924	101.813	101.724	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	99.904	99.804	99.704	4.750	99.879	99.779	99.679
4.125	N/A	N/A	N/A	N/A	6.000	102.024	101.913	101.824	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.119	100.019	99.919	4.875	100.087	99.987	99.887
4.250	N/A	N/A	N/A	N/A	6.125	102.218	102.107	102.018	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.269	100.161	100.069	4.990	100.223	100.120	100.008
4.375	N/A	N/A	N/A	N/A	6.250	101.951	101.730	101.717	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.369	100.261	100.169	5.000	100.323	100.220	100.108
4.500	N/A	N/A	N/A	N/A	6.375	102.225	102.004	101.991	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.666	100.537	100.466	5.125	100.599	100.456	100.314
4.625	N/A	N/A	N/A	N/A	6.500	102.414	102.193	102.180	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	100.914	100.773	100.714	5.250	100.835	100.670	100.497
4.750	N/A	N/A	N/A	N/A	6.625	102.639	102.418	102.405	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.139	100.998	100.939	5.375	101.060	100.895	100.722
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	95.230	95.030	95.030	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.688	96.488	96.488
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.751	95.551	95.551	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	97.159	96.959	96.959
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.193	95.993	95.993	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.601	97.401	97.401
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.556	96.356	96.356	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.970	97.770	97.770
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	96.863	96.663	96.663	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.286	98.086	98.086
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.031	96.831	96.831	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.479	98.279	98.279
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.131	96.931	96.931	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.579	98.379	98.379
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.741	97.541	97.541	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.963	98.763	98.763
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.263	97.063	97.063	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	99.289	99.089	99.089
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.528	97.328	97.328	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.566	99.366	99.366
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	97.782	97.582	97.582	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	99.833	99.633	99.633
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	97.987	9													



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.:

8/24/2022

45 Day Lock Exp.:

9/8/2022

60 Day Lock Exp.:

9/23/2022

W. Rate Sheet Dated: 7/25/2022

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

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Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	98.967	98.867	98.767	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	97.007	96.907	96.807	2.750	N/A	N/A	N/A	4.625	98.985	98.885	98.785
4.750	99.176	99.076	98.976	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.530	97.430	97.330	2.875	N/A	N/A	N/A	4.750	99.338	99.238	99.138
4.875	99.589	99.489	99.389	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.943	97.843	97.743	2.990	N/A	N/A	N/A	4.875	99.750	99.650	99.550
4.990	99.877	99.777	99.677	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.989	97.889	97.789	3.000	N/A	N/A	N/A	4.990	100.037	99.937	99.837
5.000	99.977	99.877	99.777	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.089	97.989	97.889	3.125	N/A	N/A	N/A	5.000	100.137	100.037	99.937
5.125	100.298	100.198	100.098	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.272	98.172	98.072	3.250	N/A	N/A	N/A	5.125	100.457	100.357	100.257
5.250	100.371	100.271	100.171	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.317	98.217	98.117	3.375	N/A	N/A	N/A	5.250	100.792	100.692	100.592
5.375	100.740	100.640	100.540	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	98.794	98.694	98.594	3.500	N/A	N/A	N/A	5.375	101.161	101.061	100.961
5.500	101.015	100.915	100.815	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.097	98.997	98.897	3.625	N/A	N/A	N/A	5.500	101.434	101.334	101.234
5.625	101.233	101.133	101.033	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.341	99.241	99.141	3.750	N/A	N/A	N/A	5.625	101.650	101.550	101.450
5.750	101.206	101.102	101.006	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.596	99.492	99.396	3.875	N/A	N/A	N/A	5.750	101.643	101.539	101.443
5.875	101.540	101.436	101.340	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	100.110	100.006	99.910	3.990	N/A	N/A	N/A	5.875	101.977	101.873	101.777
5.990	101.703	101.600	101.503	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.271	100.168	100.071	4.000	N/A	N/A	N/A	5.990	102.141	102.038	101.941
6.000	101.803	101.700	101.603	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.371	100.268	100.171	4.125	N/A	N/A	N/A	6.000	102.241	102.138	102.041
6.125	101.968	101.865	101.768	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.536	100.433	100.336	4.250	N/A	N/A	N/A	6.125	102.402	102.299	102.202
6.250	101.843	101.702	101.325	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.073	97.932	97.555	4.375	N/A	N/A	N/A	6.250	102.350	102.209	101.832
6.375	102.083	101.943	101.564	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.313	98.173	97.794	4.500	N/A	N/A	N/A	6.375	102.588	102.448	102.069
6.500	102.280	102.141	101.765	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.510	98.371	97.995	4.625	N/A	N/A	N/A	6.500	102.787	102.648	102.272
6.625	102.524	102.389	102.018	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.818	98.683	98.312	4.750	N/A	N/A	N/A	6.625	102.950	102.815	102.444
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	93.760	93.660	93.560	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.087	94.987	94.887	3.125	95.191	95.091	94.991
2.875	N/A	N/A	N/A	3.625	94.463	94.363	94.263	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.592	95.492	95.392	3.250	95.624	95.524	95.424
2.990	N/A	N/A	N/A	3.750	95.153	95.053	94.953	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.120	96.020	95.920	3.375	96.148	96.048	95.948
3.000	N/A	N/A	N/A	3.875	95.722	95.622	95.522	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.634	96.534	96.434	3.500	96.661	96.561	96.461
3.125	N/A	N/A	N/A	3.990	96.481	96.381	96.281	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.140	97.040	96.940	3.625	97.195	97.095	96.995
3.250	N/A	N/A	N/A	4.000	96.581	96.481	96.381	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.581	97.481	97.381	3.750	97.579	97.479	97.379
3.375	N/A	N/A	N/A	4.125	97.810	97.710	97.610	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	97.998	97.898	97.798	3.875	97.995	97.895	97.795
3.500	N/A	N/A	N/A	4.250	98.459	98.359	98.259	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.302	98.202	98.102	3.990	98.302	98.202	98.102
3.625	N/A	N/A	N/A	4.375	98.986	98.886	98.786	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.402	98.302	98.202	4.000	98.402	98.302	98.202
3.750	N/A	N/A	N/A	4.500	99.438	99.338	99.238	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	98.959	98.859	98.759	4.125	99.248	99.148	99.048
3.875	N/A	N/A	N/A	4.625	99.800	99.700	99.599	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.330	99.230	99.130	4.250	99.346	99.246	99.146
3.990	N/A	N/A	N/A	4.750	100.258	100.158	100.046	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.682	99.582	99.482	4.375	99.695	99.595	99.495
4.000	N/A	N/A	N/A	4.875	100.716	100.616	100.499	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	99.981	99.881	99.781	4.500	99.993	99.893	99.793
4.125	N/A	N/A	N/A	4.990	100.919	100.819	100.703	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	99.818	99.718	99.618	4.625	100.488	100.388	100.166
4.250	N/A	N/A	N/A	5.000	101.019	100.919	100.803	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.126	100.026	99.900	4.750	100.140	100.040	99.814
4.375	N/A	N/A	N/A	5.125	100.756	100.656	100.514	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.506	100.406	100.188	4.875	100.519	100.419	100.201
4.500	N/A	N/A	N/A	5.250	101.162	101.062	100.917	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.690	100.590	100.433	4.990	100.706	100.606	100.449
4.625	N/A	N/A	N/A	5.375	101.472	101.372	101.228	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	100.790	100.690	100.533	5.000	100.806	100.706	100.549
4.750	N/A	N/A	N/A	5.500	101.752	101.652	101.506	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.146	101.046	100.946	5.125	101.216	101.116	101.016
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	91.964	91.864	91.764	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	92.604	92.504	92.404	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.500	93.304	93.204	93.104	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	94.170	94.070	93.970	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	94.641	94.541	94.441	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	95.244	95.144	95.044	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	95.812	95.712	95.612	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	95.912	95.812	95.712	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	97.375	97.275	97.175	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	97.782	97.682	97.582	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	98.146	98.046	97.946	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.500	98.453	98.353	98.253	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.625	99.576	99.476	99.254	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	98.788	98.688	98.462	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	99.620	99.520	99.302	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	99.804	99.704	99.547	3.875											



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.:

8/24/2022

45 Day Lock Exp.:

9/8/2022

60 Day Lock Exp.:

9/23/2022

W. Rate Sheet Dated: 7/25/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/24/2022

45 Day Lock Exp.:

9/8/2022

60 Day Lock Exp.:

9/23/2022

W. Rate Sheet Dated: 7/25/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For use by



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/24/2022

45 Day Lock Exp.:

9/8/2022

60 Day Lock Exp.:

9/23/2022

W. Rate Sheet Dated: 7/25/2022

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	98.967	98.867	98.767	3.500	93.760	93.660	93.560	3.125	95.087	94.987	94.887	4.625	97.687	97.587	97.487	3.125	#N/A	#N/A	#N/A
4.750	99.176	99.076	98.976	3.625	94.463	94.363	94.263	3.250	95.592	95.492	95.392	4.750	98.053	97.953	97.853	3.250	93.503	93.403	93.303
4.875	99.589	99.489	99.389	3.750	95.153	95.053	94.953	3.375	96.120	96.020	95.920	4.875	98.466	98.366	98.266	3.375	94.087	93.987	93.887
4.990	99.877	99.777	99.677	3.875	95.722	95.622	95.522	3.500	96.634	96.534	96.434	4.990	98.633	98.533	98.433	3.500	94.694	94.594	94.494
5.000	99.977	99.877	99.777	3.990	96.481	96.381	96.281	3.625	97.140	97.040	96.940	5.000	98.733	98.633	98.533	3.625	95.380	95.280	95.180
5.125	100.298	100.198	100.098	4.000	96.581	96.481	96.381	3.750	97.581	97.481	97.381	5.125	98.985	98.885	98.785	3.750	95.836	95.736	95.636
5.250	100.371	100.271	100.171	4.125	97.810	97.710	97.610	3.875	97.998	97.898	97.798	5.250	99.044	98.944	98.844	3.875	96.346	96.246	96.146
5.375	100.740	100.640	100.540	4.250	98.459	98.359	98.259	3.990	98.302	98.202	98.102	5.375	99.467	99.367	99.267	3.990	96.782	96.682	96.582
5.500	101.015	100.915	100.815	4.375	98.986	98.886	98.786	4.000	98.402	98.302	98.202	5.500	99.756	99.656	99.556	4.000	96.882	96.782	96.682
5.625	101.233	101.133	101.033	4.500	99.438	99.338	99.238	4.125	98.959	98.859	98.759	5.625	99.987	99.887	99.787	4.125	97.892	97.792	97.692
5.750	101.206	101.102	101.006	4.625	99.800	99.700	99.590	4.250	99.330	99.230	99.130	5.750	100.101	99.997	99.901	4.250	98.281	98.181	98.081
5.875	101.540	101.436	101.340	4.750	100.258	100.158	100.046	4.375	99.682	99.582	99.482	5.875	100.525	100.421	100.325	4.375	98.639	98.539	98.439
5.990	101.703	101.600	101.503	4.875	100.716	100.616	100.499	4.500	99.981	99.881	99.781	5.990	100.687	100.584	100.487	4.500	98.942	98.842	98.742
6.000	101.803	101.700	101.603	4.990	100.919	100.819	100.703	4.625	99.818	99.718	99.618	6.000	100.787	100.684	100.587	4.625	99.422	99.322	99.222
6.125	101.968	101.865	101.768	5.000	101.019	100.919	100.803	4.750	100.126	100.026	99.900	6.125	100.952	100.849	100.752	4.750	99.182	99.082	98.982
6.250	101.843	101.702	101.565	5.125	100.756	100.656	100.514	4.875	100.506	100.406	100.188	6.250	99.658	99.517	99.140	4.875	99.788	99.688	99.470
6.375	102.083	101.943	101.806	5.250	101.162	101.062	100.917	4.990	100.690	100.590	100.433	6.375	99.898	99.758	99.379	4.990	99.972	99.872	99.715
6.500	102.340	102.201	101.825	5.375	101.472	101.372	101.228	5.000	100.790	100.690	100.533	6.500	100.155	100.016	99.640	5.000	100.072	99.972	99.815
6.625	102.644	102.509	102.138	5.500	101.752	101.652	101.506	5.125	101.146	101.046	100.946	6.625	100.491	100.356	99.985	5.125	100.498	100.398	100.298

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownline.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/24/2022

45 Day Lock Exp.:

9/8/2022

60 Day Lock Exp.:

9/23/2022

W. Rate Sheet Dated: 7/25/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non QM

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

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
6.500	95.425	95.300	95.175	
6.625	95.925	95.800	95.675	
6.750	96.425	96.300	96.175	
6.875	96.925	96.800	96.675	
6.990	97.425	97.300	97.175	
7.125	98.425	98.300	98.175	
7.250	98.925	98.800	98.675	
7.375	99.425	99.300	99.175	
7.500	99.925	99.800	99.675	
7.625	100.175	100.050	99.925	
7.750	100.425	100.300	100.175	
7.875	100.675	100.550	100.425	
7.990	100.925	100.800	100.675	
8.125	101.175	101.050	100.925	
8.250	101.425	101.300	101.175	
8.375	101.675	101.550	101.425	
8.500	101.925	101.800	101.675	
8.625	102.175	102.050	101.925	
8.750	102.425	102.300	102.175	
8.875	102.675	102.550	102.425	
8.990	102.925	102.800	102.675	
9.125	103.175	103.050	102.925	
9.250	103.425	103.300	103.175	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
9.990	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*			99.550	
NOO without PPP*			98.800	
Rate	30 Day	45 Day	60 Day	
6.500	95.175	95.050	94.925	
6.625	95.675	95.550	95.425	
6.750	96.175	96.050	95.925	
6.875	96.675	96.550	96.425	
6.990	97.175	97.050	96.925	
7.125	98.175	98.050	97.925	
7.250	98.675	98.550	98.425	
7.375	99.175	99.050	98.925	
7.500	99.675	99.550	99.425	
7.625	99.925	99.800	99.675	
7.750	100.175	100.050	99.925	
7.875	100.425	100.300	100.175	
7.990	100.675	100.550	100.425	
8.125	100.925	100.800	100.675	
8.250	101.175	101.050	100.925	
8.375	101.425	101.300	101.175	
8.500	101.675	101.550	101.425	
8.625	101.925	101.800	101.675	
8.750	102.175	102.050	101.925	
8.875	102.425	102.300	102.175	
8.990	102.675	102.550	102.425	
9.125	102.925	102.800	102.675	
9.250	103.175	103.050	102.925	
9.375	N/A	N/A	N/A	
9.500	N/A	N/A	N/A	
9.625	N/A	N/A	N/A	
9.750	N/A	N/A	N/A	
9.875	N/A	N/A	N/A	
9.990	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	0.750	0.750	0.500	0.500	0.500	0.375	0.000	-1.500	N/A
FICO 740 - 759	0.750	0.750	0.500	0.500	0.500	0.250	0.000	-1.750	N/A
FICO 720 - 739	0.375	0.375	0.125	0.125	0.000	0.000	-0.250	-2.250	N/A
FICO 700 - 719	0.375	0.375	0.125	0.000	-0.250	-0.250	-0.500	-3.000	N/A
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-3.750	N/A
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	N/A
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	N/A
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-3.750	N/A
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.750	N/A
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	N/A	N/A
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	N/A
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	N/A
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	N/A
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	N/A
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.500	N/A
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	-2.500	NA	N/A
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.750	N/A
Interest Only (40 Yr Term)	-1.000	-1.000	-1.000	-1.250	-1.250	-1.500	-1.750	NA	N/A
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	-0.250	N/A
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.625	N/A
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	N/A
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	N/A
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	N/A
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	N/A
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	N/A
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	N/A
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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