

W. Rate Sheet Dated: 7/26/2022

Release Time: 4:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	100.400	100.250	100.063	4.500	100.310	100.160	99.973	2.875	95.305	95.155	95.005	3.125	N/A	N/A	N/A
4.625	101.013	100.863	100.676	4.625	100.923	100.773	100.586	3.000	95.626	95.476	95.326	3.250	N/A	N/A	N/A
4.750	100.192	100.036	99.864	4.750	100.102	99.946	99.774	3.125	95.949	95.799	95.649	3.375	N/A	N/A	N/A
4.875	100.778	100.622	100.450	4.875	100.688	100.532	100.360	3.250	96.767	96.617	96.467	3.500	N/A	N/A	N/A
5.000	101.340	101.184	101.012	5.000	101.250	101.094	100.922	3.375	97.084	96.934	96.784	3.625	N/A	N/A	N/A
5.125	101.862	101.706	101.534	5.125	101.772	101.616	101.444	3.500	97.405	97.255	97.105	Margin = 2.250		Index = 3.120	
5.250	100.642	100.346	100.017	5.250	100.552	100.256	99.927	3.625	97.726	97.576	97.426	30 Year OTC			
5.375	101.142	100.846	100.517	5.375	101.052	100.756	100.427	3.750	97.452	97.295	97.139	Rate	30 Day	45 Day	60 Day
5.500	101.601	101.305	100.976	5.500	101.511	101.215	100.886	3.875	97.759	97.603	97.447	6.750	102.750	102.500	102.250
5.625	102.006	101.710	101.381	5.625	101.916	101.620	101.291	4.000	98.060	97.904	97.748				
5.750	100.479	100.329	99.704	5.750	100.389	100.239	99.614	4.125	98.346	98.190	98.034				
5.875	100.876	100.726	100.101	5.875	100.786	100.636	100.011	4.250	98.665	98.501	98.336				
6.000	101.240	101.090	100.465	6.000	101.150	101.000	100.375	4.375	98.938	98.774	98.610				
6.125	101.585	101.435	100.810	6.125	101.495	101.345	100.720	4.500	99.192	99.028	98.863				
6.250	101.699	101.549	100.924	6.250	101.609	101.459	100.834	4.625	99.426	99.262	99.097				
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	100.200	100.100	99.950	99.763	4.500	100.110	100.010	99.860	99.673	2.875	94.435	94.335	94.185	94.035
4.625	100.813	100.713	100.563	100.376	4.625	100.723	100.623	100.473	100.286	3.000	94.756	94.656	94.506	94.356
4.750	99.992	99.892	99.736	99.564	4.750	99.902	99.802	99.646	99.474	3.125	95.079	94.979	94.829	94.679
4.875	100.578	100.478	100.322	100.150	4.875	100.488	100.388	100.232	100.060	3.250	96.497	96.397	96.247	96.097
5.000	101.140	101.040	100.884	100.712	5.000	101.050	100.950	100.794	100.622	3.375	96.814	96.714	96.564	96.414
5.125	101.662	101.562	101.406	101.234	5.125	101.572	101.472	101.316	101.144	3.500	97.135	97.035	96.885	96.735
5.250	100.442	100.342	100.046	99.717	5.250	100.352	100.252	99.956	99.627	3.625	97.456	97.356	97.206	97.056
5.375	100.942	100.842	100.546	100.217	5.375	100.852	100.752	100.456	100.127	3.750	97.682	97.582	97.425	97.269
5.500	101.401	101.301	101.005	100.676	5.500	101.311	101.211	100.915	100.586	3.875	97.989	97.889	97.733	97.577
5.625	101.806	101.706	101.410	101.081	5.625	101.716	101.616	101.320	100.991	4.000	98.290	98.190	98.034	97.878
5.750	100.279	100.179	100.029	99.404	5.750	100.189	100.089	99.939	99.314	4.125	98.576	98.476	98.320	98.164
5.875	100.676	100.576	100.426	99.801	5.875	100.586	100.486	100.336	99.711	4.250	98.195	98.095	97.931	97.766
6.000	101.040	100.940	100.790	100.165	6.000	100.950	100.850	100.700	100.075	4.375	98.468	98.368	98.204	98.040

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		
								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)					



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.:

8/25/2022

45 Day Lock Exp.:

9/9/2022

60 Day Lock Exp.:

9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 4:00 pm ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	N/A	N/A	N/A
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A
4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	2.750	91.637	91.487	91.337	3.500	N/A	N/A	N/A
5.000	99.471	99.315	99.143	5.000	99.481	99.325	99.153	2.875	91.953	91.803	91.653	3.625	N/A	N/A	N/A
5.125	99.993	99.837	99.665	5.125	100.003	99.847	99.675	3.000	92.275	92.125	91.975	Margin = 2.250		Index = 3.120	
5.250	99.086	98.789	98.461	5.250	99.096	98.799	98.471	3.125	92.597	92.447	92.297	30 Year OTC			
5.375	99.586	99.289	98.961	5.375	99.596	99.299	98.971	3.250	93.672	93.522	93.372	Rate	30 Day	45 Day	60 Day
5.500	100.045	99.748	99.420	5.500	100.055	99.758	99.430	3.375	93.989	93.839	93.689	4.250	N/A	N/A	N/A
5.625	100.450	100.153	99.825	5.625	100.460	100.163	99.835	3.500	94.310	94.160	94.010	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	94.631	94.481	94.331	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	94.857	94.701	94.545	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	99.571	99.471	99.315	99.143	5.000	99.581	99.481	99.325	99.153	2.750	90.581	90.481	90.331	90.181
5.125	100.093	99.993	99.837	99.665	5.125	100.103	100.003	99.847	99.675	2.875	90.897	90.797	90.647	90.497
5.250	99.186	99.086	98.789	98.461	5.250	99.196	99.096	98.799	98.471	3.000	91.219	91.119	90.969	90.819
5.375	99.686	99.586	99.289	98.961	5.375	99.696	99.596	99.299	98.971	3.125	91.541	91.441	91.291	91.141
5.500	100.145	100.045	99.748	99.420	5.500	100.155	100.055	99.758	99.430	3.250	93.835	93.735	93.585	93.435
5.625	100.550	100.450	100.153	99.825	5.625	100.560	100.460	100.163	99.835	3.375	94.151	94.051	93.901	93.751
5.750	93.679	93.579	93.429	92.804	5.750	93.689	93.589	93.439	92.814	3.500	94.473	94.373	94.223	94.073
5.875	94.076	93.976	93.826	93.201	5.875	94.086	93.986	93.836	93.211	3.625	94.793	94.693	94.543	94.393
6.000	94.440	94.340	94.190	93.565	6.000	94.450	94.350	94.200	93.575	3.750	95.113	95.013	94.857	94.701

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	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.: 8/25/2022

45 Day Lock Exp.: 9/9/2022

60 Day Lock Exp.: 9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 4:00 pm ET

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Conforming FNMA																								
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
4.625	98.782	98.668	98.582	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.271	97.171	97.071	2.000	N/A	N/A	N/A	4.625	98.782	98.680	98.582	
4.750	99.074	98.974	98.874	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	97.791	97.691	97.591	2.125	N/A	N/A	N/A	4.750	99.291	99.191	99.091	
4.875	99.509	99.409	99.309	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.220	98.120	98.020	2.250	N/A	N/A	N/A	4.875	99.726	99.626	99.526	
4.990	99.791	99.691	99.591	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.442	98.342	98.242	2.375	N/A	N/A	N/A	4.990	100.008	99.908	99.808	
5.000	99.891	99.791	99.691	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.542	98.442	98.342	2.500	N/A	N/A	N/A	5.000	100.108	100.008	99.908	
5.125	100.195	100.095	99.995	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.102	98.999	98.902	2.625	N/A	N/A	N/A	5.125	100.412	100.312	100.212	
5.250	100.266	100.166	100.066	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.576	99.473	99.376	2.750	N/A	N/A	N/A	5.250	100.656	100.553	100.448	
5.375	100.659	100.559	100.459	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	99.964	99.861	99.764	2.875	N/A	N/A	N/A	5.375	101.050	100.947	100.842	
5.500	100.937	100.837	100.737	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.179	100.076	99.979	2.990	N/A	N/A	N/A	5.500	101.328	101.225	101.120	
5.625	101.152	101.052	100.952	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.270	100.167	100.070	3.000	N/A	N/A	N/A	5.625	101.543	101.440	101.335	
5.750	101.086	100.975	100.886	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.350	100.232	100.150	3.125	N/A	N/A	N/A	5.750	101.559	101.428	101.309	
5.875	101.436	101.325	101.236	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.696	100.578	100.496	3.250	N/A	N/A	N/A	5.875	101.909	101.778	101.659	
5.990	101.609	101.498	101.409	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	100.812	100.694	100.612	3.375	N/A	N/A	N/A	5.990	102.082	101.951	101.832	
6.000	101.709	101.598	101.509	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	100.912	100.794	100.712	3.500	N/A	N/A	N/A	6.000	102.182	102.051	101.932	
6.125	101.934	101.823	101.734	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.023	100.905	100.823	3.625	N/A	N/A	N/A	6.125	102.407	102.276	102.157	
6.250	102.072	101.774	101.762	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	100.930	100.625	100.613	3.750	N/A	N/A	N/A	6.250	102.232	101.901	101.500	
6.375	102.405	102.107	102.095	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.258	100.953	100.941	3.875	N/A	N/A	N/A	6.375	102.565	102.234	101.833	
6.500	102.708	102.410	102.398	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.507	101.202	101.190	3.990	N/A	N/A	N/A	6.500	102.869	102.538	102.137	
6.625	103.034	102.736	102.724	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.717	101.412	101.400	4.000	N/A	N/A	N/A	6.625	103.194	102.863	102.462	
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	99.840	99.710	99.640	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.123	96.023	95.923	3.375	96.110	96.010	95.910
2.875	N/A	N/A	N/A	N/A	4.750	100.269	100.139	100.069	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.672	96.572	96.472	3.500	96.660	96.560	96.460
2.990	N/A	N/A	N/A	N/A	4.875	100.644	100.514	100.444	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.119	97.019	96.919	3.625	97.107	97.007	96.907
3.000	N/A	N/A	N/A	N/A	4.990	100.853	100.723	100.653	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.487	97.387	97.287	3.750	97.475	97.375	97.275
3.125	N/A	N/A	N/A	N/A	5.000	100.953	100.823	100.753	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	97.799	97.699	97.599	3.875	97.787	97.687	97.587
3.250	N/A	N/A	N/A	N/A	5.125	101.216	101.086	101.016	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.173	98.073	97.973	3.990	98.146	98.046	97.946
3.375	N/A	N/A	N/A	N/A	5.250	101.250	101.106	101.050	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.273	98.173	98.073	4.000	98.246	98.146	98.046
3.500	N/A	N/A	N/A	N/A	5.375	101.588	101.444	101.388	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.016	98.916	98.816	4.125	98.988	98.888	98.788
3.625	N/A	N/A	N/A	N/A	5.500	101.804	101.660	101.604	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.332	99.232	99.132	4.250	99.304	99.204	99.104
3.750	N/A	N/A	N/A	N/A	5.625	102.008	101.864	101.808	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.604	99.504	99.404	4.375	99.576	99.476	99.376
3.875	N/A	N/A	N/A	N/A	5.750	101.588	101.481	101.388	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	99.858	99.758	99.658	4.500	99.831	99.731	99.631
3.990	N/A	N/A	N/A	N/A	5.875	101.872	101.765	101.672	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.067	99.967	99.867	4.625	100.039	99.939	99.839
4.000	N/A	N/A	N/A	N/A	5.990	101.976	101.869	101.776	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.167	100.067	99.967	4.750	100.135	100.035	99.935
4.125	N/A	N/A	N/A	N/A	6.000	102.076	101.969	101.876	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.379	100.279	100.179	4.875	100.347	100.247	100.147
4.250	N/A	N/A	N/A	N/A	6.125	102.270	102.163	102.070	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.526	100.421	100.326	4.990	100.482	100.381	100.266
4.375	N/A	N/A	N/A	N/A	6.250	102.035	101.743	101.732	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.626	100.521	100.426	5.000	100.582	100.481	100.366
4.500	N/A	N/A	N/A	N/A	6.375	102.310	102.018	102.007	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.924	100.794	100.724	5.125	100.855	100.712	100.568
4.625	N/A	N/A	N/A	N/A	6.500	102.499	102.207	102.196	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.171	101.032	100.971	5.250	101.093	100.935	100.764
4.750	N/A	N/A	N/A	N/A	6.625	102.728	102.436	102.425	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.400	101.261	101.200	5.375	101.322	101.163	100.993
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	95.398	95.198	95.198	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	96.856	96.656	96.656
2.125	N/A	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	95.918	95.718	95.718	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	97.324	97.124	97.124
2.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.361	96.161	96.161	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	97.767	97.567	97.567
2.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	96.725	96.525	96.525	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	98.138	97.938	97.938
2.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.033	96.833	96.833	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.455	98.255	98.255
2.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.202	97.002	97.002	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.722	98.522	98.522
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.302	97.102	97.102	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	98.822	98.622	98.622
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	97.914	97.714	97.714	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	99.207	99.007	99.007
2.990	N/A	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.509	97.309	97.309	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	99.534	99.334	99.334
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.776	97.576	97.576	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	99.813	99.613	99.613
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.031	97.831	97.831	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	100.081	99.881	99.881



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.:

8/25/2022

45 Day Lock Exp.:

9/9/2022

60 Day Lock Exp.:

9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 4:00 pm ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
6.750	102.750	102.500	102.250	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A
				4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A
				4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A
				4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A
				4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A
				4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
				4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
				5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A
				5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A
				5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
				5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A
				5.500	N/A	N/A	N/A	5.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
				5.625	N/A	N/A	N/A	5.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A
				5.750	N/A	N/A	N/A	5.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
				5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A
				5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A
				6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
				6.125	N/A	N/A	N/A	6.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A
				6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A

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

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/25/2022
45 Day Lock Exp.: 9/9/2022
60 Day Lock Exp.: 9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 4:00 pm 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	99.084	98.984	98.884	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	96.738	96.638	96.538	2.750	N/A	N/A	N/A	4.625	99.352	99.252	99.152
4.750	99.241	99.141	99.041	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.179	97.079	96.979	2.875	N/A	N/A	N/A	4.750	99.685	99.585	99.485
4.875	99.662	99.562	99.462	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.632	97.532	97.432	2.990	N/A	N/A	N/A	4.875	100.094	99.994	99.894
4.990	99.961	99.861	99.761	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.717	97.617	97.517	3.000	N/A	N/A	N/A	4.990	100.379	100.279	100.179
5.000	100.061	99.961	99.861	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	97.817	97.717	97.617	3.125	N/A	N/A	N/A	5.000	100.479	100.379	100.279
5.125	100.392	100.292	100.192	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.218	98.118	98.018	3.250	N/A	N/A	N/A	5.125	100.797	100.697	100.597
5.250	100.465	100.365	100.265	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.563	98.463	98.363	3.375	N/A	N/A	N/A	5.250	101.131	101.031	100.931
5.375	100.848	100.748	100.648	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.042	98.942	98.842	3.500	N/A	N/A	N/A	5.375	101.500	101.400	101.300
5.500	101.130	101.030	100.930	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.344	99.244	99.144	3.625	N/A	N/A	N/A	5.500	101.772	101.672	101.572
5.625	101.356	101.256	101.156	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.346	99.246	99.146	3.750	N/A	N/A	N/A	5.625	101.987	101.887	101.787
5.750	101.301	101.198	101.101	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.441	99.338	99.241	3.875	N/A	N/A	N/A	5.750	101.875	101.772	101.675
5.875	101.644	101.542	101.444	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.850	99.748	99.650	3.990	N/A	N/A	N/A	5.875	102.207	102.105	102.007
5.990	101.811	101.708	101.611	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.023	99.920	99.823	4.000	N/A	N/A	N/A	5.990	102.365	102.262	102.165
6.000	101.911	101.808	101.711	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.123	100.020	99.923	4.125	N/A	N/A	N/A	6.000	102.465	102.362	102.265
6.125	102.066	101.963	101.866	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.232	100.129	100.032	4.250	N/A	N/A	N/A	6.125	102.612	102.509	102.412
6.250	101.928	101.788	101.612	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.160	98.020	97.644	4.375	N/A	N/A	N/A	6.250	102.513	102.373	101.997
6.375	102.174	102.036	101.658	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.406	98.268	97.890	4.500	N/A	N/A	N/A	6.375	102.751	102.613	102.235
6.500	102.379	102.241	101.865	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.611	98.473	98.097	4.625	N/A	N/A	N/A	6.500	102.950	102.812	102.436
6.625	102.569	102.432	102.044	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.863	98.730	98.358	4.750	N/A	N/A	N/A	6.625	103.113	102.980	102.588

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	93.888	93.788	93.688	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.342	95.242	95.142	3.125	95.577	95.477	95.377
2.875	N/A	N/A	N/A	3.625	94.644	94.544	94.444	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	95.851	95.751	95.651	3.250	96.033	95.933	95.833
2.990	N/A	N/A	N/A	3.750	95.339	95.239	95.139	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.379	96.279	96.179	3.375	96.557	96.457	96.357
3.000	N/A	N/A	N/A	3.875	95.877	95.777	95.677	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	96.903	96.803	96.703	3.500	97.073	96.973	96.873
3.125	N/A	N/A	N/A	3.990	96.522	96.422	96.322	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.412	97.312	97.212	3.625	97.596	97.496	97.396
3.250	N/A	N/A	N/A	4.000	96.622	96.522	96.422	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.861	97.761	97.661	3.750	97.962	97.862	97.762
3.375	N/A	N/A	N/A	4.125	97.857	97.757	97.657	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.259	98.159	98.059	3.875	98.355	98.255	98.155
3.500	N/A	N/A	N/A	4.250	98.520	98.420	98.320	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.572	98.472	98.372	3.990	98.662	98.562	98.462
3.625	N/A	N/A	N/A	4.375	99.052	98.952	98.852	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.672	98.572	98.472	4.000	98.762	98.662	98.562
3.750	N/A	N/A	N/A	4.500	99.514	99.414	99.314	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	99.189	99.089	98.989	4.125	99.637	99.537	99.437
3.875	N/A	N/A	N/A	4.625	99.748	99.648	99.548	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.558	99.458	99.358	4.250	99.783	99.683	99.583
3.990	N/A	N/A	N/A	4.750	100.217	100.117	100.011	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	99.897	99.797	99.697	4.375	100.115	100.015	99.915
4.000	N/A	N/A	N/A	4.875	100.673	100.573	100.463	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	100.204	100.104	100.004	4.500	100.416	100.316	100.216
4.125	N/A	N/A	N/A	4.990	100.930	100.830	100.716	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	100.140	100.040	99.940	4.625	100.923	100.823	100.723
4.250	N/A	N/A	N/A	5.000	101.030	100.930	100.816	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.436	100.336	100.236	4.750	100.442	100.342	100.242
4.375	N/A	N/A	N/A	5.125	100.781	100.681	100.512	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.809	100.709	100.609	4.875	100.807	100.707	100.607
4.500	N/A	N/A	N/A	5.250	101.192	101.092	100.921	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.994	100.894	100.794	4.990	100.991	100.891	100.791
4.625	N/A	N/A	N/A	5.375	101.574	101.474	101.302	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	101.094	100.994	100.894	5.000	101.091	100.991	100.891
4.750	N/A	N/A	N/A	5.500	101.893	101.793	101.616	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.419	101.319	101.219	5.125	101.499	101.399	101.299

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	92.225	92.125	92.025	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	92.805	92.705	92.605	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	93.515	93.415	93.315	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	94.440	94.340	94.240	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	94.923	94.823	94.723	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	95.431	95.331	95.231	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	96.008	95.908	95.808	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	96.108	96.008	95.908	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	97.447	97.347	97.247	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	97.848	97.748	97.648	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	98.199	98.099	97.999	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	98.516	98.416	98.316	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	99.970	99.870	99.640	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	99.100	99.000	98.766	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	99.925	99.825	99.581	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	100.108	100.008	99.763	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A
3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.000	100.208	100.108	99.863	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A
4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.125	100.695	100.595	100.267	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2022

45 Day Lock Exp.:

9/9/2022

60 Day Lock Exp.:

9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 4:00 pm ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2022

45 Day Lock Exp.:

9/9/2022

60 Day Lock Exp.:

9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 4:00 pm ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

For



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2022

45 Day Lock Exp.:

9/9/2022

60 Day Lock Exp.:

9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 4:00 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	99.084	98.984	98.884	3.500	93.888	93.788	93.688	3.125	95.342	95.242	95.142	4.625	97.611	97.511	97.411	3.125	N/A	N/A	N/A
4.750	99.241	99.141	99.041	3.625	94.644	94.544	94.444	3.250	95.851	95.751	95.651	4.750	97.910	97.810	97.710	3.250	93.763	93.663	93.563
4.875	99.662	99.562	99.462	3.750	95.339	95.239	95.139	3.375	96.379	96.279	96.179	4.875	98.347	98.247	98.147	3.375	94.317	94.217	94.117
4.990	99.961	99.861	99.761	3.875	95.877	95.777	95.677	3.500	96.903	96.803	96.703	4.990	98.539	98.439	98.339	3.500	94.934	94.834	94.734
5.000	100.061	99.961	99.861	3.990	96.522	96.422	96.322	3.625	97.412	97.312	97.212	5.000	98.639	98.539	98.439	3.625	95.651	95.551	95.451
5.125	100.392	100.292	100.192	4.000	96.622	96.522	96.422	3.750	97.861	97.761	97.661	5.125	99.005	98.905	98.805	3.750	96.117	96.017	95.917
5.250	100.465	100.365	100.265	4.125	97.857	97.757	97.657	3.875	98.259	98.159	98.059	5.250	99.214	99.114	99.014	3.875	96.570	96.470	96.370
5.375	100.848	100.748	100.648	4.250	98.520	98.420	98.320	3.990	98.572	98.472	98.372	5.375	99.645	99.545	99.445	3.990	97.015	96.915	96.815
5.500	101.130	101.030	100.930	4.375	99.052	98.952	98.852	4.000	98.672	98.572	98.472	5.500	99.937	99.837	99.737	4.000	97.115	97.015	96.915
5.625	101.356	101.256	101.156	4.500	99.514	99.414	99.314	4.125	99.189	99.089	98.989	5.625	100.051	99.951	99.851	4.125	98.043	97.943	97.843
5.750	101.301	101.198	101.101	4.625	99.748	99.648	99.546	4.250	99.558	99.458	99.358	5.750	100.071	99.968	99.871	4.250	98.428	98.328	98.228
5.875	101.644	101.542	101.444	4.750	100.217	100.117	100.011	4.375	99.897	99.797	99.697	5.875	100.447	100.345	100.247	4.375	98.773	98.673	98.573
5.990	101.811	101.708	101.611	4.875	100.673	100.573	100.463	4.500	100.204	100.104	100.004	5.990	100.617	100.514	100.417	4.500	99.085	98.985	98.885
6.000	101.911	101.808	101.711	4.990	100.930	100.830	100.716	4.625	100.140	100.040	99.910	6.000	100.717	100.614	100.517	4.625	99.780	99.680	99.450
6.125	102.066	101.963	101.866	5.000	101.030	100.930	100.816	4.750	100.436	100.336	100.102	6.125	100.849	100.746	100.649	4.750	99.493	99.393	99.159
6.250	101.928	101.788	101.412	5.125	100.781	100.681	100.512	4.875	100.809	100.709	100.465	6.250	99.744	99.604	99.228	4.875	100.092	99.992	99.748
6.375	102.174	102.036	101.658	5.250	101.192	101.092	100.921	4.990	100.994	100.894	100.649	6.375	99.990	99.852	99.474	4.990	100.276	100.176	99.931
6.500	102.439	102.301	101.925	5.375	101.574	101.474	101.302	5.000	101.094	100.994	100.749	6.500	100.255	100.117	99.741	5.000	100.376	100.276	100.031
6.625	102.689	102.556	102.164	5.500	101.893	101.793	101.616	5.125	101.419	101.319	100.991	6.625	100.536	100.403	100.011	5.125	100.782	100.682	100.354

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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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@afrownale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2022

45 Day Lock Exp.:

9/9/2022

60 Day Lock Exp.:

9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 4:00 pm ET

Prices are subject to change without notice.

Non QM

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

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

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

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

Lock Desk Policy		
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Flood Certification = \$10.00	*UW Fee with option to 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)