

W. Rate Sheet Dated: 7/26/2022

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	100.806	100.588	100.400	4.500	100.716	100.498	100.310	2.875	95.680	95.530	95.380	3.125	N/A	N/A	N/A
4.625	101.419	101.201	101.013	4.625	101.329	101.111	100.923	3.000	96.001	95.851	95.701	3.250	N/A	N/A	N/A
4.750	100.458	100.302	100.052	4.750	100.368	100.212	99.962	3.125	96.324	96.174	96.024	3.375	N/A	N/A	N/A
4.875	101.044	100.888	100.638	4.875	100.954	100.798	100.548	3.250	97.017	96.867	96.717	3.500	N/A	N/A	N/A
5.000	101.606	101.450	101.200	5.000	101.516	101.360	101.110	3.375	97.334	97.184	97.034	3.625	N/A	N/A	N/A
5.125	102.128	101.972	101.722	5.125	102.038	101.882	101.632	3.500	97.655	97.505	97.355	Margin = 2.250		Index = 3.110	
5.250	100.877	100.580	100.236	5.250	100.787	100.490	100.146	3.625	97.976	97.826	97.676	30 Year OTC			
5.375	101.377	101.080	100.736	5.375	101.287	100.990	100.646	3.750	97.643	97.491	97.338	Rate	30 Day	45 Day	60 Day
5.500	101.836	101.539	101.195	5.500	101.746	101.449	101.105	3.875	97.950	97.798	97.646	6.750	102.750	102.500	102.250
5.625	102.241	101.944	101.600	5.625	102.151	101.854	101.510	4.000	98.251	98.099	97.947				
5.750	100.479	100.329	99.704	5.750	100.389	100.239	99.614	4.125	98.537	98.385	98.233				
5.875	100.876	100.726	100.101	5.875	100.786	100.636	100.011	4.250	98.833	98.665	98.497				
6.000	101.240	101.090	100.465	6.000	101.150	101.000	100.375	4.375	99.106	98.938	98.770				
6.125	101.585	101.435	100.810	6.125	101.495	101.345	100.720	4.500	99.360	99.192	99.024				
6.250	101.699	101.549	100.924	6.250	101.609	101.459	100.834	4.625	99.594	99.426	99.258				
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	100.606	100.506	100.288	100.100	4.500	100.516	100.416	100.198	100.010	2.875	94.810	94.710	94.560	94.410
4.625	101.219	101.119	100.901	100.713	4.625	101.129	101.029	100.811	100.623	3.000	95.131	95.031	94.881	94.731
4.750	100.258	100.158	100.002	99.752	4.750	100.168	100.068	99.912	99.662	3.125	95.454	95.354	95.204	95.054
4.875	100.844	100.744	100.588	100.338	4.875	100.754	100.654	100.498	100.248	3.250	96.747	96.647	96.497	96.347
5.000	101.406	101.306	101.150	100.900	5.000	101.316	101.216	101.060	100.810	3.375	97.064	96.964	96.814	96.664
5.125	101.928	101.828	101.672	101.422	5.125	101.838	101.738	101.582	101.332	3.500	97.385	97.285	97.135	96.985
5.250	100.677	100.577	100.280	99.936	5.250	100.587	100.487	100.190	99.846	3.625	97.706	97.606	97.456	97.306
5.375	101.177	101.077	100.780	100.436	5.375	101.087	100.987	100.690	100.346	3.750	97.873	97.773	97.621	97.468
5.500	101.636	101.536	101.239	100.895	5.500	101.546	101.446	101.149	100.805	3.875	98.180	98.080	97.928	97.776
5.625	102.041	101.941	101.644	101.300	5.625	101.951	101.851	101.554	101.210	4.000	98.481	98.381	98.229	98.077
5.750	100.279	100.179	100.029	99.404	5.750	100.189	100.089	99.939	99.314	4.125	98.767	98.667	98.515	98.363
5.875	100.676	100.576	100.426	99.801	5.875	100.586	100.486	100.336	99.711	4.250	98.363	98.263	98.095	97.927
6.000	101.040	100.940	100.790	100.165	6.000	100.950	100.850	100.700	100.075	4.375	98.636	98.536	98.368	98.200

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 $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
4.25-4.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.75-5.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				6.750	N/A	N/A	N/A	6.250	99.250	99.000	98.750
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	0.000	N/A	N/A	N/A	6.750	100.250	100.000	99.750
6.250	100.750	100.500	100.250	6.750	104.000	103.750	103.500	0.000	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
6.750	101.750	101.500	101.250					0.000	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								0.000	N/A	N/A	N/A	6.750	102.500	102.250	102.000
								0.000	N/A	N/A	N/A	7.125	102.750	102.500	102.250
								0.000	N/A	N/A	N/A	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
								0.000	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				0.000	N/A	N/A	N/A				

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

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

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@afrrwholesale.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: 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	92.012	91.862	91.712	3.500	N/A	N/A	N/A
5.000	99.737	99.581	99.331	5.000	99.747	99.591	99.341	2.875	92.328	92.178	92.028	3.625	N/A	N/A	N/A
5.125	100.259	100.103	99.853	5.125	100.269	100.113	99.863	3.000	92.650	92.500	92.350	Margin = 2.250		Index = 3.110	
5.250	99.321	99.024	98.680	5.250	99.331	99.034	98.690	3.125	92.972	92.822	92.672	30 Year OTC			
5.375	99.821	99.524	99.180	5.375	99.831	99.534	99.190	3.250	93.922	93.772	93.622	Rate	30 Day	45 Day	60 Day
5.500	100.280	99.983	99.639	5.500	100.290	99.993	99.649	3.375	94.239	94.089	93.939	4.250	N/A	N/A	N/A
5.625	100.685	100.388	100.044	5.625	100.695	100.398	100.054	3.500	94.560	94.410	94.260	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	94.881	94.731	94.581	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	95.048	94.896	94.743	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	99.837	99.737	99.581	99.331	5.000	99.847	99.747	99.591	99.341	2.750	90.956	90.856	90.706	90.556	
5.125	100.359	100.259	100.103	99.853	5.125	100.369	100.269	100.113	99.863	2.875	91.272	91.172	91.022	90.872	
5.250	99.421	99.321	99.024	98.680	5.250	99.431	99.331	99.034	98.690	3.000	91.594	91.494	91.344	91.194	
5.375	99.921	99.821	99.524	99.180	5.375	99.931	99.831	99.534	99.190	3.125	91.916	91.816	91.666	91.516	
5.500	100.380	100.280	99.983	99.639	5.500	100.390	100.290	99.993	99.649	3.250	94.085	93.985	93.835	93.685	
5.625	100.785	100.685	100.388	100.044	5.625	100.795	100.695	100.398	100.054	3.375	94.401	94.301	94.151	94.001	
5.750	93.679	93.579	93.429	92.804	5.750	93.689	93.589	93.439	92.814	3.500	94.723	94.623	94.473	94.323	
5.875	94.076	93.976	93.826	93.201	5.875	94.086	93.986	93.836	93.211	3.625	95.043	94.943	94.793	94.643	
6.000	94.440	94.340	94.190	93.565	6.000	94.450	94.350	94.200	93.575	3.750	95.304	95.204	95.052	94.899	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	-0.750
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 5.250%-6.250%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
6.750	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.750	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
0.000	N/A	N/A	N/A					5.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
0.000	N/A	N/A	N/A					5.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
0.000	N/A	N/A	N/A					5.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
Borrower Paid Comp Only				Lender Paid Only				5.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.028 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2022

45 Day Lock Exp.:

9/9/2022

60 Day Lock Exp.:

9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 10:00 am 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	99.126	99.012	98.926	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	4.625	97.584	97.484	97.384	2.000	N/A	N/A	N/A	4.625	99.112	98.995	98.910
4.750	99.386	99.286	99.186	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	4.750	98.103	98.003	97.903	2.125	N/A	N/A	N/A	4.750	99.597	99.497	99.397
4.875	99.821	99.721	99.621	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	4.875	98.532	98.432	98.332	2.250	N/A	N/A	N/A	4.875	100.032	99.932	99.832
4.990	100.104	100.004	99.904	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	4.990	98.744	98.644	98.544	2.375	N/A	N/A	N/A	4.990	100.315	100.215	100.115
5.000	100.204	100.104	100.004	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	5.000	98.844	98.744	98.644	2.500	N/A	N/A	N/A	5.000	100.415	100.315	100.215
5.125	100.507	100.407	100.307	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	5.125	99.336	99.236	99.136	2.625	N/A	N/A	N/A	5.125	100.718	100.618	100.518
5.250	100.500	100.400	100.300	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	5.250	99.810	99.710	99.610	2.750	N/A	N/A	N/A	5.250	100.910	100.810	100.710
5.375	100.894	100.794	100.694	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	5.375	100.199	100.099	99.999	2.875	N/A	N/A	N/A	5.375	101.303	101.203	101.103
5.500	101.172	101.072	100.972	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	5.500	100.413	100.313	100.213	2.990	N/A	N/A	N/A	5.500	101.581	101.481	101.381
5.625	101.387	101.287	101.187	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	5.625	100.505	100.405	100.305	3.000	N/A	N/A	N/A	5.625	101.797	101.697	101.597
5.750	101.320	101.209	101.120	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.750	100.584	100.466	100.384	3.125	N/A	N/A	N/A	5.750	101.793	101.662	101.585
5.875	101.671	101.560	101.471	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.875	100.931	100.813	100.731	3.250	N/A	N/A	N/A	5.875	102.143	102.012	101.935
5.990	101.844	101.733	101.644	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.990	101.046	100.928	100.846	3.375	N/A	N/A	N/A	5.990	102.316	102.185	102.107
6.000	101.944	101.833	101.744	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	6.000	101.146	101.028	100.946	3.500	N/A	N/A	N/A	6.000	102.416	102.285	102.207
6.125	102.169	102.058	101.969	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	6.125	101.258	101.140	101.058	3.625	N/A	N/A	N/A	6.125	102.641	102.510	102.433
6.250	102.306	102.072	102.065	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	6.250	101.164	100.923	100.916	3.750	N/A	N/A	N/A	6.250	102.531	102.269	102.024
6.375	102.639	102.405	102.398	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	6.375	101.493	101.252	101.245	3.875	N/A	N/A	N/A	6.375	102.864	102.602	102.357
6.500	102.943	102.709	102.702	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	6.500	101.741	101.500	101.493	3.990	N/A	N/A	N/A	6.500	103.167	102.905	102.660
6.625	103.268	103.034	103.027	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	6.625	101.952	101.711	101.704	4.000	N/A	N/A	N/A	6.625	103.493	103.231	102.986
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	4.625	100.152	100.016	99.952	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.375	96.420	96.320	96.220	3.375	96.407	96.307	96.207
2.875	N/A	N/A	N/A	4.750	100.581	100.445	100.381	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.500	96.969	96.869	96.769	3.500	96.957	96.857	96.757
2.990	N/A	N/A	N/A	4.875	100.956	100.820	100.756	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.625	97.416	97.316	97.216	3.625	97.404	97.304	97.204
3.000	N/A	N/A	N/A	4.990	101.165	101.029	100.965	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.750	97.784	97.684	97.584	3.750	97.772	97.672	97.572
3.125	N/A	N/A	N/A	5.000	101.265	101.129	101.065	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.875	98.096	97.996	97.896	3.875	98.084	97.984	97.884
3.250	N/A	N/A	N/A	5.125	101.528	101.392	101.328	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.990	98.377	98.277	98.177	3.990	98.353	98.253	98.153
3.375	N/A	N/A	N/A	5.250	101.484	101.359	101.284	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.000	98.477	98.377	98.277	4.000	98.453	98.353	98.253
3.500	N/A	N/A	N/A	5.375	101.823	101.698	101.623	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.125	99.219	99.119	99.019	4.125	99.196	99.096	98.996
3.625	N/A	N/A	N/A	5.500	102.039	101.914	101.839	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.250	99.535	99.435	99.335	4.250	99.511	99.411	99.311
3.750	N/A	N/A	N/A	5.625	102.242	102.117	102.042	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.375	99.807	99.707	99.607	4.375	99.783	99.683	99.583
3.875	N/A	N/A	N/A	5.750	101.823	101.716	101.623	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.500	100.062	99.962	99.862	4.500	100.038	99.938	99.838
3.990	N/A	N/A	N/A	5.875	102.106	101.999	101.906	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.625	100.270	100.170	100.070	4.625	100.246	100.146	100.046
4.000	N/A	N/A	N/A	5.990	102.210	102.103	102.010	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.750	100.213	100.113	100.013	4.750	100.181	100.081	99.981
4.125	N/A	N/A	N/A	6.000	102.310	102.203	102.110	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.875	100.426	100.326	100.226	4.875	100.394	100.294	100.194
4.250	N/A	N/A	N/A	6.125	102.505	102.398	102.305	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.990	100.573	100.468	100.373	4.990	100.529	100.428	100.313
4.375	N/A	N/A	N/A	6.250	102.270	102.042	102.036	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.000	100.673	100.568	100.473	5.000	100.629	100.528	100.413
4.500	N/A	N/A	N/A	6.375	102.544	102.316	102.310	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	5.125	100.971	100.841	100.771	5.125	100.902	100.759	100.615
4.625	N/A	N/A	N/A	6.500	102.733	102.505	102.499	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.250	101.218	101.079	101.018	5.250	101.140	100.982	100.811
4.750	N/A	N/A	N/A	6.625	102.962	102.734	102.728	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	5.375	101.447	101.308	101.247	5.375	101.369	101.211	101.040
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	95.695	95.495	95.495	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.375	97.153	96.953	96.953
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	96.215	96.015	96.015	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.500	97.621	97.421	97.421
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	96.658	96.458	96.458	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.625	98.064	97.864	97.864
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	97.022	96.822	96.822	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.750	98.435	98.235	98.235
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	97.330	97.130	97.130	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.875	98.752	98.552	98.552
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	97.499	97.299	97.299	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.990	98.929	98.729	98.729
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	97.599	97.399	97.399	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	99.029	98.829	98.829
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	98.210	98.010	98.010	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	99.410	99.210	99.210
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	97.712	97.512	97.512	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	99.737	99.537	99.537
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	97.979	97.779	97.779	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	100.016	99.816	99.816
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	98.234	98.034	98.034	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	100.284	100.084	100.084
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	98.441	98.241	98.241	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	100.520	100.320	100.320
3.375	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: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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



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

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

W. Rate Sheet Dated: 7/26/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	99.367	99.267	99.167	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.625	97.021	96.921	96.821	2.750	N/A	N/A	N/A	4.625	99.352	99.252	99.152
4.750	99.549	99.449	99.349	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.750	97.487	97.387	97.287	2.875	N/A	N/A	N/A	4.750	99.685	99.585	99.485
4.875	99.958	99.858	99.758	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.875	97.928	97.828	97.728	2.990	N/A	N/A	N/A	4.875	100.094	99.994	99.894
4.990	100.243	100.143	100.043	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.990	97.999	97.899	97.799	3.000	N/A	N/A	N/A	4.990	100.379	100.279	100.179
5.000	100.343	100.243	100.143	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	5.000	98.099	97.999	97.899	3.125	N/A	N/A	N/A	5.000	100.479	100.379	100.279
5.125	100.661	100.561	100.461	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	5.125	98.487	98.387	98.287	3.250	N/A	N/A	N/A	5.125	100.797	100.697	100.597
5.250	100.725	100.625	100.525	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	5.250	98.823	98.723	98.623	3.375	N/A	N/A	N/A	5.250	101.131	101.031	100.931
5.375	101.095	100.995	100.895	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	5.375	99.289	99.189	99.089	3.500	N/A	N/A	N/A	5.375	101.500	101.400	101.300
5.500	101.367	101.267	101.167	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	5.500	99.581	99.481	99.381	3.625	N/A	N/A	N/A	5.500	101.772	101.672	101.572
5.625	101.581	101.481	101.381	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	5.625	99.571	99.471	99.371	3.750	N/A	N/A	N/A	5.625	101.987	101.887	101.787
5.750	101.461	101.361	101.261	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	5.750	99.601	99.501	99.401	3.875	N/A	N/A	N/A	5.750	101.875	101.775	101.675
5.875	101.792	101.692	101.592	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	5.875	99.998	99.898	99.798	3.990	N/A	N/A	N/A	5.875	102.207	102.107	102.007
5.990	101.950	101.850	101.750	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.990	100.162	100.062	99.962	4.000	N/A	N/A	N/A	5.990	102.365	102.265	102.165
6.000	102.050	101.950	101.850	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	6.000	100.262	100.162	100.062	4.125	N/A	N/A	N/A	6.000	102.465	102.365	102.265
6.125	102.198	102.098	101.998	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	6.125	100.364	100.264	100.164	4.250	N/A	N/A	N/A	6.125	102.612	102.512	102.412
6.250	102.035	101.896	101.519	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	6.250	98.267	98.128	97.751	4.375	N/A	N/A	N/A	6.250	102.513	102.374	101.997
6.375	102.273	102.135	101.757	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	6.375	98.505	98.367	97.989	4.500	N/A	N/A	N/A	6.375	102.751	102.613	102.235
6.500	102.472	102.335	101.955	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	6.500	98.704	98.567	98.187	4.625	N/A	N/A	N/A	6.500	102.950	102.813	102.433
6.625	102.684	102.551	102.159	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	6.625	98.978	98.845	98.453	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	94.328	94.228	94.128	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.125	95.528	95.428	95.328	3.125	95.577	95.477	95.377
2.875	N/A	N/A	N/A	3.625	95.021	94.921	94.821	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.250	96.033	95.933	95.833	3.250	96.033	95.933	95.833
2.990	N/A	N/A	N/A	3.750	95.708	95.608	95.508	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.375	96.557	96.457	96.357	3.375	96.557	96.457	96.357
3.000	N/A	N/A	N/A	3.875	96.240	96.140	96.040	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.500	97.073	96.973	96.873	3.500	97.073	96.973	96.873
3.125	N/A	N/A	N/A	3.990	96.861	96.761	96.661	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.625	97.519	97.419	97.319	3.625	97.596	97.496	97.396
3.250	N/A	N/A	N/A	4.000	96.961	96.861	96.761	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.750	97.962	97.862	97.762	3.750	97.962	97.862	97.762
3.375	N/A	N/A	N/A	4.125	98.187	98.087	97.987	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.875	98.355	98.255	98.155	3.875	98.355	98.255	98.155
3.500	N/A	N/A	N/A	4.250	98.839	98.739	98.639	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.990	98.662	98.562	98.462	3.990	98.662	98.562	98.462
3.625	N/A	N/A	N/A	4.375	99.362	99.262	99.162	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.000	98.762	98.662	98.562	4.000	98.762	98.662	98.562
3.750	N/A	N/A	N/A	4.500	99.810	99.710	99.610	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.125	99.404	99.304	99.203	4.125	99.637	99.537	99.436
3.875	N/A	N/A	N/A	4.625	100.032	99.932	99.832	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.250	99.768	99.668	99.564	4.250	99.783	99.683	99.579
3.990	N/A	N/A	N/A	4.750	100.490	100.390	100.289	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.375	100.099	99.999	99.894	4.375	100.115	100.015	99.910
4.000	N/A	N/A	N/A	4.875	100.936	100.836	100.711	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.500	100.400	100.300	100.193	4.500	100.416	100.316	100.209
4.125	N/A	N/A	N/A	4.990	101.183	101.083	100.958	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.625	100.153	100.053	99.923	4.625	100.923	100.823	100.593
4.250	N/A	N/A	N/A	5.000	101.283	101.183	101.058	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.750	100.442	100.342	100.108	4.750	100.442	100.342	100.108
4.375	N/A	N/A	N/A	5.125	101.022	100.922	100.769	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.875	100.807	100.707	100.482	4.875	100.807	100.707	100.482
4.500	N/A	N/A	N/A	5.250	101.424	101.324	101.168	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.990	100.991	100.891	100.721	4.990	100.991	100.891	100.721
4.625	N/A	N/A	N/A	5.375	101.797	101.697	101.541	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	5.000	101.091	100.991	100.821	5.000	101.091	100.991	100.821
4.750	N/A	N/A	N/A	5.500	102.107	102.007	101.850	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	5.125	101.433	101.333	101.233	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	92.407	92.307	92.207	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	92.983	92.883	92.783	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	93.685	93.585	93.485	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	94.547	94.447	94.347	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	95.024	94.924	94.824	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	95.527	95.427	95.327	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	96.098	95.998	95.898	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	96.198	96.098	95.998	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	97.662	97.562	97.461	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	98.058	97.958	97.854	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	98.401	98.301	98.196	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	98.712	98.612	98.505	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	99.983	99.883	99.653	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	99.106	99.006	98.772	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	99.923	99.823	99.598	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	100.105	100.005	99.835	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	100.205	100.105	99.935	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	100.709	100.609	100.509	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: 10:00 am ET

Prices are subject to change without notice.

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

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

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

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2022

45 Day Lock Exp.:

9/9/2022

60 Day Lock Exp.:

9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

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

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

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/25/2022

45 Day Lock Exp.:

9/9/2022

60 Day Lock Exp.:

9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.625	99.367	99.267	99.167	3.500	94.328	94.228	94.128	3.125	95.528	95.428	95.328	4.625	97.894	97.794	97.694	3.125	N/A	N/A	N/A
4.750	99.549	99.449	99.349	3.625	95.021	94.921	94.821	3.250	96.033	95.933	95.833	4.750	98.218	98.118	98.018	3.250	93.945	93.845	93.745
4.875	99.958	99.858	99.758	3.750	95.708	95.608	95.508	3.375	96.557	96.457	96.357	4.875	98.643	98.543	98.443	3.375	94.495	94.395	94.295
4.990	100.243	100.143	100.043	3.875	96.240	96.140	96.040	3.500	97.073	96.973	96.873	4.990	98.821	98.721	98.621	3.500	95.104	95.004	94.904
5.000	100.343	100.243	100.143	3.990	96.861	96.761	96.661	3.625	97.519	97.419	97.319	5.000	98.921	98.821	98.721	3.625	95.758	95.658	95.558
5.125	100.661	100.561	100.461	4.000	96.961	96.861	96.761	3.750	97.962	97.862	97.762	5.125	99.274	99.174	99.074	3.750	96.218	96.118	96.018
5.250	100.725	100.625	100.525	4.125	98.187	98.087	97.987	3.875	98.355	98.255	98.155	5.250	99.474	99.374	99.274	3.875	96.666	96.566	96.466
5.375	101.095	100.995	100.895	4.250	98.839	98.739	98.639	3.990	98.662	98.562	98.462	5.375	99.892	99.792	99.692	3.990	97.105	97.005	96.905
5.500	101.367	101.267	101.167	4.375	99.362	99.262	99.162	4.000	98.762	98.662	98.562	5.500	100.174	100.074	99.974	4.000	97.205	97.105	97.005
5.625	101.581	101.481	101.381	4.500	99.810	99.710	99.610	4.125	99.404	99.304	99.203	5.625	100.276	100.176	100.076	4.125	98.258	98.158	98.057
5.750	101.461	101.361	101.261	4.625	100.032	99.932	99.832	4.250	99.768	99.668	99.564	5.750	100.231	100.131	100.031	4.250	98.638	98.538	98.434
5.875	101.792	101.692	101.592	4.750	100.490	100.390	100.290	4.375	100.099	99.999	99.894	5.875	100.595	100.495	100.395	4.375	98.975	98.875	98.770
5.990	101.950	101.850	101.750	4.875	100.936	100.836	100.736	4.500	100.400	100.300	100.193	5.990	100.756	100.656	100.556	4.500	99.281	99.181	99.074
6.000	102.050	101.950	101.850	4.990	101.183	101.083	100.983	4.625	100.153	100.053	99.823	6.000	100.856	100.756	100.656	4.625	99.793	99.693	99.463
6.125	102.198	102.098	101.998	5.000	101.283	101.183	101.083	4.750	100.442	100.342	100.108	6.125	100.981	100.881	100.781	4.750	99.499	99.399	99.165
6.250	102.035	101.896	101.519	5.125	101.022	100.922	100.769	4.875	100.807	100.707	100.482	6.250	99.851	99.712	99.335	4.875	100.090	99.990	99.765
6.375	102.273	102.135	101.757	5.250	101.424	101.324	101.168	4.990	100.991	100.891	100.721	6.375	100.089	99.951	99.573	4.990	100.273	100.173	100.003
6.500	102.532	102.395	102.015	5.375	101.797	101.697	101.541	5.000	101.091	100.991	100.821	6.500	100.348	100.211	99.831	5.000	100.373	100.273	100.103
6.625	102.804	102.671	102.279	5.500	102.107	102.007	101.850	5.125	101.433	101.333	101.233	6.625	100.651	100.518	100.126	5.125	100.796	100.696	100.596

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.:

8/25/2022

45 Day Lock Exp.:

9/9/2022

60 Day Lock Exp.:

9/26/2022

W. Rate Sheet Dated: 7/26/2022

Release Time: 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)